YOUR COMPLETE BANKING SOLUTION!

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL SERVICES

DEPOSIT PRODUCTS

INSURANCE PRODUCTS



HEAD OFFICE

HFC Centre 371 Victoria Parade, Suva PO Box 161, Suva Phone: 3316555 Fax: 3304171

Mobile short code: 5500

SUVA

Ground Floor, HFC Centre 371 Victoria Parade, Suva PO Box 161, Suva Phone: 3316555 Fax: 3316377 Mobile short code: 5500

LAUTOKA

163 Vitogo Parade PO Box 3984, Lautoka Phone: 6663366 Fax: 6662004 Mobile short code: 5501

NADI

RB Patel Jetpoint Complex, Martintar PO Box 9449, Nadi Airport Phone: 6721257 Fax: 6721258 Mobile short code: 5502

LABASA

Main Street
PO Box 3120, Labasa
Phone: 8814188
Fax: 8814377
Mobile short code: 5503

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NAKASI

Rups Mega Complex, Nakasi PO Box 8207, Nakasi Phone: 3410055 Fax: 3410056 Mobile short code: 5504

GANILAU HOUSE

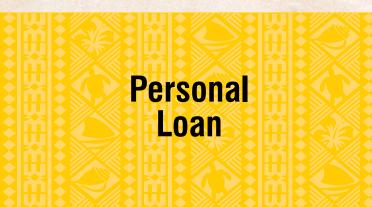
Ganilau Building, Scott Street, Suva PO Box 161, Suva Phone: 3316246 Fax: 3304612 Mobile short code: 5515

This product brochure must be read in conjunction with HFC Bank's Disclosure of Fees and Charges Brochures for other applicable fees. The fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes. For general terms and conditions, please consult a HFC Bank Business/Personal Finance Executive.









What do you need?

extra cash?

a holiday?

education funds?

wedding?

new car?

clear a debt?

Life's too short for tomorrows. Get the best out of your life today!

Secured loans of upto \$50,000

- Interest Rate: 12%
- Loan Term: 7 years
- Pre-approval Certificates available
- Fixed security documentation costs at the outset
- Immediate access to funds subject to acceptance of offer
- Insurance cover available for items purchased

Unsecured loans of upto \$10,000

- Interest Rate: 18%
- Loan Term: 2 years
- No deposit required
- Pre-approval Certificates available
- Immediate access to funds subject to acceptance of offer

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
Personal Loans (Includes Secured & Uns	ecured Term loans)
Establishment Fee	
Up to \$499.99	\$75
\$500 to \$4,999.99	\$125
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000	1% of Limit Amount
Arrears Fee	
Arrears fees	\$25 on default
Loan Administration/Monthly Service Fee	es (Charged on all Term Loan Accounts
only)	
Loan Balance	Monthly Charge
Up to \$4,999.99	\$7
\$5,000 to \$14,999.99	\$13
\$15,000 to \$49,999.99	\$25
\$50,000	\$40
Loan Redraw Fee (Redraw Amount)	
Up to \$4,999.99	\$25
\$5,000 to \$14,999.99	\$50
T-1	14
\$15,000 to \$49,999.99	\$100