



Super Dream Home Loan

Your Super Dream Home awaits you!

HFC Bank's Home Loan options will enable you to purchase land, build or buy a home of your very own at competitive interest rates & flexible terms to make your mortgage experience a pleasant one.

> **10%** **Minimum Deposit**

> **25yr** **Maximum Term**

LIMITED TIME
OFFER

Super Dream Home Loan Promotional Package

This package is ideal for single or joint applicants looking to:

1. Buy a ready built house
2. Buy land and build a house (Construction Cases)
3. Build a house on an existing land
4. Refinance their first home or property

FEATURES & BENEFITS

- 1-year fixed interest rate is 3.99%*, thereafter variable interest rate of 6.35%* per annum will apply.
- 2-year fixed interest rate is 4.50%*, thereafter variable interest rate of 6.35%* per annum will apply.
- No Loan Administration fees will apply.
- Consolidation of other loan debts with mortgage.

* Rates effective from 15th July 2021 & applicable to new home loans only. Conditions apply.
* Interest rates applicable to all home loan packages.



3.99%

Fixed rate for
12 months

4.50%

Fixed rate for
24 months

6.35% Variable rate thereafter

Home Loan
Package 1

5

Super Dream Home Loan

This package is ideal for single or joint applicants looking to:

1. Buy a ready built house
2. Buy land and build a house
3. Build a house on an existing land
4. Refinance their first home or property

FEATURES & BENEFITS

- 4.50% fixed rate for first 12 months with 6.99% variable rate thereafter;
- Equity contribution can be by way of cash, FNPF and/or collateral security;
- Term of 10 years applicable for land purchase only;
- Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- Direct salary deduction for loan repayments;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Interest only repayments for construction cases (maximum 12 months);
- Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- Interest accrued on a daily reducing balance and charged monthly basis; and
- Consolidation of other loan debts with mortgage.

* Conditions apply.

4.50%

Fixed rate for
12 months

6.99%

Variable rate
thereafter

Super Dream Home Loan with Government Grant

This package is ideal for first time home owners. In partnership with Government's Grant Scheme* to encourage Home Ownership, grants are being offered to single or joint applicants:

1. With an annual household income of \$50,000 or less:
 - \$15,000 grant for the purchase of your first home
 - \$30,000 grant for the construction of your first home
 A grant of \$10,000 is offered for formal lease purchases.
2. With an annual household income of \$50,001 to \$100,000:
 - \$5,000 grant for the purchase of your first home
 - \$20,000 grant for the construction of your first home

FEATURES & BENEFITS

- 4.25% fixed rate for 12 months with 6.70% variable rate thereafter;
- Equity contribution can be by way of cash, FNPf and/or collateral security;
- Term of 10 years applicable for land purchase only;
- Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- Direct salary deduction for loan repayments;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Repayment Holiday for 3 - 6 months in case of construction cases (if applicable);
- Interest only repayments for construction cases (maximum 12 months);
- Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- Interest accrued on a daily reducing balance and charged monthly basis; and
- Redraw option available on any advance repayments.

** Individuals or couples should never have previously purchased or owned land or residential home, depending on eligibility. All applicants must be above the age of 18 years. Applicants must expressly state in writing at the time of the application, his or her intention of using the Grant to contribute towards his or her finances.*

** Conditions apply.*

4.25%
Fixed rate for
12 months

6.7%
Variable rate
thereafter

Super Dream Home Loan with RBF Facility

This package is ideal for first time home owners. Single or joint applicants with an annual income or joint annual income of not more than \$50,000 looking to:

1. Buy a ready built house
2. Buy land and building house
3. Build a house on an existing land
4. Refinance their first home or property

FEATURES & BENEFITS

- 3.99% fixed rate for first 5 years with 6.99% variable rate thereafter;
- Equity contribution can be by way of cash, FNPf and/or collateral security;
- Term of 10 years applicable for land purchase only;
- Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- Direct salary deduction for loan repayments;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Repayment Holiday for 3 - 6 months in case of construction cases (if applicable);
- Interest only repayments for construction cases (maximum 12 months);
- Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- Interest accrued on a daily reducing balance and charged monthly basis; and
- Redraw option available on any advance repayments.

All applicants must be above the age of 18 years.

**Reserve Bank Special Housing Facility is subject to availability of RBF funds. Conditions apply.*

3.99%
Fixed rate
for 5 years

6.99%
Variable rate
thereafter

Super Dream Home Loan with Government Grant & RBF Facility

This package is ideal for first time home owners. Single or joint applicants with an annual income or joint annual income of not more than \$50,000 and eligible for first housing grant assistance under the Government Grant Scheme looking to:

1. Buy a ready built house
2. Buy land and building house
3. Build a house on an existing land
4. Refinance their first home or property

FEATURES & BENEFITS

- 3.99% fixed rate for first 5 years with 6.7% variable rate thereafter. If 1% interest subsidy is applicable, 1% interest will be credited to the customer's account for the first 3 years;
- Equity contribution can be by way of government grant, cash, FNPF and/or collateral security;
- Term of 10 years applicable for land purchase only;
- Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- Direct salary deduction for loan repayments;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Repayment Holiday for 3 - 6 months in case of construction cases (if applicable);
- Interest only repayments for construction cases (maximum 12 months);
- Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- Interest accrued on a daily reducing balance and charged monthly basis; and
- Redraw option available on any advance repayments.

All applicants must be above the age of 18 years. Applicants must expressly state in writing at the time of the application, his or her intention of using the Grant to contribute towards his or her finances.

** Reserve Bank Special Housing Facility is subject to availability of RBF funds. Conditions apply.*

3.99%
Fixed for
5 years

6.7%
Variable rate
thereafter

Super Dream Home Loan Executive Package

HFC Bank's Executive Package is designed for high net worth individuals who require housing or housing related funding. The product also allows for consolidation of lending exposures only where the non-housing component of the funding is not more than 20% of the total funding.

FEATURES & BENEFITS

- Equity contribution can be by way of cash, FNPF transfer, and/or collateral security;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Interest only repayments for construction cases (maximum 12 months);
- Repayment holiday (Principal Portion) for 3 months can be considered;
- Interest charged on a daily reducing balance and charged monthly in arrears.

** Conditions apply.*

4.25%
Fixed rate for
12 months

6.99%
Variable rate
thereafter

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
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 and over	1% of Limit Amount
Loan Administration Fee	
Home Loan	Nil
FNPF Fee	
FNPF Housing Application Fee	\$100 per application (plus FNPF costs)
Product Switch Fee	
Switch Fee or Restructure	\$300 per account
Arrears Fee	
Arrears Fee	\$25 on default
Inspection Fee	
Inspection Fee	\$50 per visit plus additional charge of \$200 for inspections conducted outside business area*
<i>* beyond a 30km radius from branch representation</i>	
Discharge Fee	\$250 plus \$50 per additional document
Discharge of Term Deposit & Life Policy Assignment	\$75 per document
Loan Redraw Fee (Redraw Amount)	
Up to \$4,999.99	\$25
\$5,000 to \$14,999.99	\$50
\$15,000 to \$49,999.99	\$100
\$50,000 to \$999,999.99	\$250
Documentation Fees & Charges	
Security Documentation Fee (New Loans)	
Assignment over Deposits and Microfinance Loans (If Secured)	\$150 per document
Assignment over life policies including Preparation of Deed of Deafeasance and Policy Noting with Insurance	\$150 per document
Assignment of rent	\$150 per document
Security Agreement or Crop Lien (including renewal every 5 years)	\$250 per document

FEES & CHARGES continued

FEE DESCRIPTION	AMOUNT
Housing Loans	\$550 plus \$100 per additional document
Search Fee	
Registration Search Fee	\$30 per registration
Security Agreement Search Fee	\$30 per agreement
Title Search Fee	\$30 per title
LTA Search Fee	\$30 per vehicle
Consent Fee (Subsequent Mortgages)	
All Customers	Nil
Security Documentation Fee (Additional Loans)	
Housing Loans	\$300 plus \$50 per additional document
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page
Document Production Fee	
All Loans	\$100 per document
Each Additional Document	\$25 per document
Photocopy charges for Other Document	\$2 per page
Execution of Documents by Bank's Attorney	Nil
Correction of Name/ Record of Marriage – on leases and titles	\$50
Valuation Fees - Residential Properties	
Vacant Land	\$350
Single Storey	\$500-minimum 2 flats (plus \$50 per additional flats)
Double Storey / 2 Units	\$1,000
Multi units	\$800-minimum 2 flats (plus \$50 per additional flats)
Additional Fee for outside Business Area**	\$50 plus out of pocket expenses
<i>** beyond a 30 KM radius from usual business location of Panel Valuer</i>	

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

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.
