

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

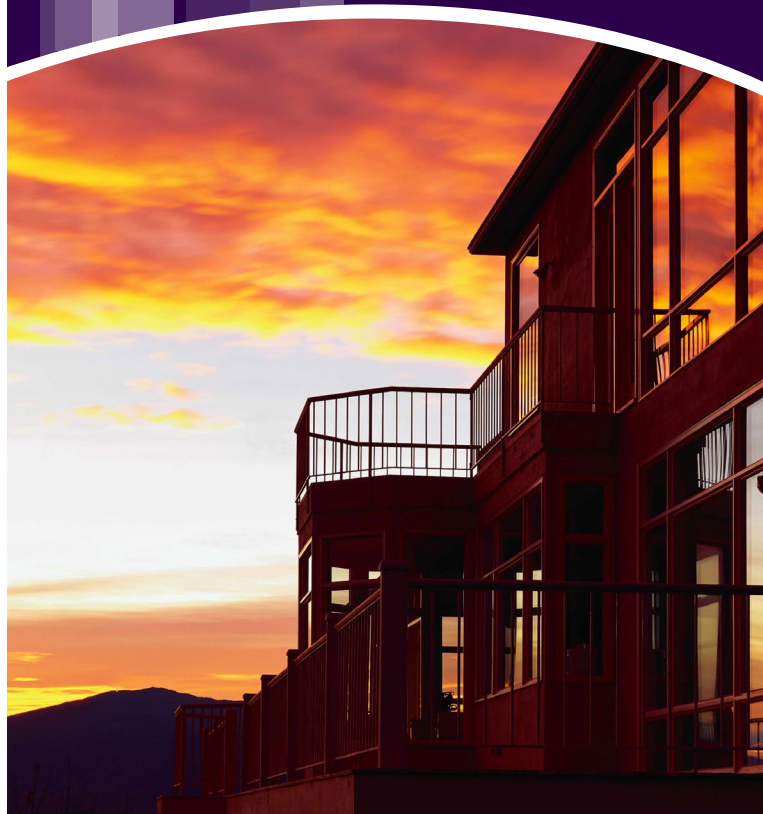
Underwritten by:



Rates effective March, 2014.
Fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes.



Print date: July 2022



Mortgage Protection Insurance

Your own Fijian Bank with real solutions.

www.hfc.com.fj

Your home is your biggest asset.

Isn't it time you protected that?

The Mortgage Protection Insurance covers for the life of the borrower for the outstanding amount of loan owed to HFC Bank against Death or Total & Permanent Disability.

The maximum numbers of insured who can be covered under this policy are 2 only. However if HFC Bank intends to have two or more borrowers to an account then a new rate will be provided so that correct premium can be paid.

Sum Insured up to \$300,000 can be automatically accepted by HFC Bank or the prospective insured will need to go for a medical examination arranged and paid for by the insurer if the amount insured is more than \$300,000.

The maximum sum offered under the MPI cover is FJD\$500,000.

There are a few major exclusions under this policy, which are:

- Pre-existing conditions (must be declared by insured)
- Suicide
- HIV or AIDS

SUM INSURED

The sum insured is the Total outstanding Loan.

TYPES OF COVER

There 3 plans of cover available:

- Single member - means when there is one Insured member participating for life insurance under a single mortgage loan, and paying for 100% coverage of the outstanding loan amount.
- Proportional members - means when there are more than two insured members participating for a single mortgage loan, but paying for 50% coverage of the outstanding loan amount.
- Multiple members - means when there are more than two Insured members participating for joint life insurance under a single mortgage loan, and paying for 100% coverage of the outstanding loan amount.

Period of Insurance

The term of the loan or upto 65 years of age

MPI NEW BUSINESS

Eligibility

- Has attained age 21 but not over 60.
- Not a hospital patient for which Total and Permanent Disability claim has been made.
- The borrower is a natural person.

Termination

- If a loan continues for more than 30 years, than MPI coverage is automatically cancelled.
- The insured member has attained the age of 65 years.

IMPORTANT This Brochure is only a summary of our policy and full details can be provided on request.