

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
Mobile short code: 5500

SUVA

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

LAUTOKA

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

NADI

RB Patel Jetpoint
Complex, Martintar
PO Box 9949, Nadi Airport
Phone: 6721257
Mobile short code: 5502

LABASA

Damodar City,
PO Box 3120, Labasa
Phone: 8814188
Mobile short code: 5503

NAKASI

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

GANILAU HOUSE

Ganilau Building, Scott Street, Suva
PO Box 161, Suva
Phone: 3316246
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.

Effective:
30th May 2025



Motor Vehicle Loan

Proud to be Fijian.

www.hfc.com.fj



Drive *your* way in comfort

with HFC Bank's
Motor Vehicle Loan

8.50%
Interest rate per annum

UPTO 7 YEARS
Flexible loan term

FEATURES & BENEFITS

- ▶ Minimum Loan: \$5,000
- ▶ Maximum Loan: \$300,000
- ▶ Minimum Deposit:
 - Up to 100% funding on firm out motor vehicles
 - 20% for unregistered used import motor vehicles
 - 35% for preowned motor vehicles (less than 5 years of registration in Fiji and less than 100,000 km)
- ▶ Interest Rate: 8.5%pa (variable) calculated on daily outstanding balance and charged to account on monthly basis.
- ▶ Flexible loan term of up to 7 years for firm out, up to 5 years on unregistered used import and up to 3 years for preowned motor vehicles.
- ▶ In-house insurance cover can be arranged for motor vehicle purchased*

*Customer has option to select an insurer of their preference.
Terms & conditions apply.

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
Arrears Fee	
Arrears Fee	\$25 on default
Documentation Fees & Charges	
Security Documentation Fee	
Security Agreement (including renewal every 5 years)	\$500 per document
Loan Administration/Monthly Service Fees (Charged on all Term Loan Accounts only)	
Loan Balance	Monthly Charge
Up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$15,000 to \$49,999.99	\$30
\$50,000 to \$99,999.99	\$50
\$100,000 to \$300,000	\$75