



# Small to Medium Enterprise Loan

## Small to Medium Enterprise Loan

**This package is ideal for small to medium sized enterprises who want to set up a new business or those seeking assistance with their existing business.**

### FEATURES & BENEFITS

- ▶ 8.99% pa [variable] with special rate of 7.99% for high priority sectors\*;
- ▶ Maximum loan limit of up to \$2m;
- ▶ Flexible term of up to 10 years;
- ▶ 10% minimum contribution required as equity;
- ▶ Equity contribution can be by way of cash, collateral security or surplus from existing securities held;
- ▶ Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- ▶ Interest only repayment in case of financial hardship subject to review of account;
- ▶ Repayments readjusted with commencement of the payments;
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears; and
- ▶ Redraw option available on any advance repayments.

*\* As classified by RBF including Agriculture, Agro Processing and Renewable Energy sectors.*

**8.99%**  
Variable rate  
per annum

## Small to Medium Enterprise Loan Business Link Pacific

HFC Bank has designed a promotional package in partnership with DT Global via Business Link Pacific programme (BLP) in extending concessional loans to eligible existing SME borrowers.

### FEATURES & BENEFITS

- ▶ 7% pa [variable] interest rate;
- ▶ Loan limit between \$20k and \$50k;
- ▶ Term of up to 5 years;
- ▶ 10% minimum contribution required as equity;
- ▶ Eligible to SME organisations consisting of 50 or less employees;
- ▶ Equity contribution can be by way of cash, collateral security or surplus from existing securities held;
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears.

*\* Conditions apply.*

**7.00%**  
Variable rate  
per annum

## FEES & CHARGES - (SME Option 1)

FEE DESCRIPTION	AMOUNT
<b>Establishment Fee</b>	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
<b>Arrears Fee (does not include Cane Farm loan)</b>	
Arrears fees	\$25 on default
<b>Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)</b>	
<b>Loan Balance</b>	<b>Monthly Charge</b>
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 \$499,999.99	\$75
\$500,000 to \$999,999.99	\$100
\$1m to \$2m	0.025% with minimum of \$300
<b>Loan Redraw Fee - Redraw Amount (Not applicable to SME BLP Loans)</b>	
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
\$1m to \$2m	0.5% of the redraw amount
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Security Agreement or Crop Lien (including renewal)	\$500 per document
SME Loans	\$700 plus \$150 per additional document
<b>Search Fee</b>	
Registration Search Fee	\$35 per registration
Company Search Fee	\$35 per company
Title Search Fee	\$35 per title
LTA Search Fee	\$35 per vehicle
<b>Valuation Fees</b>	
All SME Loans	\$450

## FEES & CHARGES - (SME BLP Option 2)

FEE DESCRIPTION	AMOUNT
<b>Establishment Fee</b>	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000	1% of Limit Amount
<b>Arrears Fee</b>	
Arrears fees	\$25 on default
<b>Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)</b>	
<b>Loan Balance</b>	<b>Monthly Charge</b>
Up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$15,000 to \$49,999.99	\$30
\$50,000	\$50
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Security Agreement or Crop Lien (including renewal)	\$500 per document
SME Loans	\$700 plus \$150 per additional document
<b>Search Fee</b>	
Registration Search Fee	\$35 per registration
Company Search Fee	\$35 per company
Title Search Fee	\$35 per title
LTA Search Fee	\$35 per vehicle
<b>Valuation Fees</b>	
All SME Loans	\$450

Let us help you  
grow your  
business.

## FEES & CHARGES

FEE DESCRIPTION	AMOUNT
<b>Establishment Fee</b>	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
<b>Arrears Fee (does not include Cane Farm loan)</b>	
Arrears fees	\$25 on default
<b>Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)</b>	
<b>Loan Balance</b>	<b>Monthly Charge</b>
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 \$499,999.99	\$75
\$500,000 to \$999,999.99	\$100
\$1m to \$2m	0.025% with minimum of \$300
<b>Loan Redraw Fee - Redraw Amount (Not applicable to SME BLP Loans)</b>	
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
\$1m to \$2m	0.5% of the redraw amount
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Security Agreement or Crop Lien (including renewal)	\$500 per document
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<b>Search Fee</b>	
Registration Search Fee	\$35 per registration
Company Search Fee	\$35 per company
Title Search Fee	\$35 per title
LTA Search Fee	\$35 per vehicle
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All SME Loans	\$450

Let us  
help you  
grow your  
business.

# 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:  
30<sup>th</sup> May 2025

