



DISCLOSURE OF HFC BANK LENDING FEES & CHARGES

Effective: 30th May 2025

FEE DESCRIPTION		AMOUNT
Personal Loans (Includes Secured & Unsecured Term loans, Motor Vehicle Loan, Set Personal Loan- Revolving and Reducing*)		
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
Arrears Fee		
Arrears fees		\$25 on default
Line of Credit Fee ((Unsecured Revolving Facility Only))		
Loan Limit		Per Month
Up to \$4,999.99		\$10
\$5,000 to \$10,000.00		\$20
Housing Loans (Includes Owner Occupied & Residential Investment Property Loans offered under Super Dream, Dream, Executive, Disaster Rehab-Dream Packages, Super Dream Government Grant Scheme)		
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
Housing Processing Fee		
FNPF Application		\$100 per application (plus FNPF costs)
Arrears Fee		
Arrears fees		\$25 on default
Inspection Fee		
Inspection Fee		\$50 per visit plus additional charge of \$250 for inspections conducted outside Business Area*
*Beyond a 30km radius from branch representation.		
Business Term Loans (Commercial related funding, Property Investment, EXIM, Trade Finance, SME, Insurance Premium Finance, Micro Finance & Disaster Rehab facilities), Working Capital Loan*, Asset Finance(Plus Point Package)*, Cane Farm Loan*, Agricultural Loan*, Lease Finance*		
Establishment Fee		
Up to \$499.99		\$75

FEE DESCRIPTION	AMOUNT
\$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
Arrears Fee	
Arrears fees	\$25 on default
	\$25 per 6 monthly default on cane farm loan*
Line of Credit Fee (Business Revolving Loans only)*	
Loan Limit	Per Month
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	\$100
\$500,000 to \$999,999.99	\$200
\$1m and over	0.025% with minimum of \$300
<i>*Discontinued Products (applicable to existing account holders only)</i>	
Switch Fee	
Switching from one product to another or changing interest rates	\$300 per account
Rural Banking Micro-Finance Loan	
Loan Administration Charge	\$3 per month
Loan Arrears Fee (charged once a month if a repayment is not made in that month)	\$25 on default
Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)	
Loan Balance	Monthly Charge
Home Loan	Nil
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 and over	0.025% with minimum of \$300

FEE DESCRIPTION	AMOUNT
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
\$1m and over	0.5% of the redraw amount
Demand Notice Fee (per action)	
Loan & Overdrafts less than \$300,000	\$100 per demand plus out of pocket
Loan & Overdrafts \$300,000 and over	\$500 per demand plus out of pocket
Mortgagee Sale Admin Fee (per action)	
Loan & Overdrafts less than \$300,000	\$500 per action
Loan & Overdrafts \$300,000 and over	\$750 per action
Settlement Outward Fee (attended by HFC Bank)	
All Customers	\$100
Issue of Settlement Letter	\$50 per letter
Discharge Fee	\$250 plus \$50 per additional document
Discharge of Term Deposit & Life Policy Assignment	\$75 per document
Documentation Fees & Charges	
Security Documentation Fee (New Loans)	
Assignment over Deposits and Microfinance Loans (If Secured) - if standalone security	\$150 per document
Assignment over life policies including Preparation of Deed of Defeasance, Policy Noting with Insurance - if standalone security	\$150 per document
Assignment of rent - if standalone security	\$150 per document
Security Agreement or Crop Lien (including renewal every 5 years)	\$500 per document
Personal/Housing/Cane Farm/Agricultural/SME Loans	\$700 plus \$150 per additional document
Business Loans/Lease Finance	Up to \$500,000 - \$1,000 plus \$100 per additional document
	\$500,000 to \$1m - \$1,500 plus \$150 per additional document
	Above \$1m - \$2,000 plus \$200 per additional document

FEE DESCRIPTION	AMOUNT
Search Fee	
Registration Search Fee	\$35 per registration
Company Search Fee	\$35 per company
Title Search Fee	\$35 per title
LTA Search Fee	\$35 per vehicle
Consent Fee (Subsequent Mortgages)	
All Customers	Nil
Security Documentation Fee (Additional Loans)	
Personal/Housing/Cane Farm/Agricultural/SME Loans	\$350 plus \$75 per additional document
Business Loans	Up to \$500,000 - \$600 plus \$100 per additional document
	\$500,000 to \$1m - \$900 plus \$150 per additional document
	Above \$1m - \$1,200 plus \$200 per additional document
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page
Document Production Fee	
All loans	\$100 per document
Each additional document	\$30 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	
Agricultural/Cane Farm Properties	\$400
Residential Properties	
Vacant Land	\$350
Single Storey	\$500-minimum 2 flats (plus \$50 per additional flat)
Double Storey / 2 Units	\$1,000
Multi units	\$800- minimum 2 flats (plus \$50 per additional flat)
Additional Fee for Outside Business Area*	\$50 plus out of pocket expenses

FEE DESCRIPTION	AMOUNT
Commercial and Industrial Properties	
All SME Loans	\$450
All Commercial and Industrial Properties Valuation up to \$500,000	\$1,000
All Commercial and Industrial Properties Valuation above \$500,000	\$1,000
Additional Fee for Outside Business Area*	Nil
* beyond a 30 KM radius from usual business location of Panel Valuer	
Plant Machinery Valuation	
Plant	\$1,000 per plant (incl. equipment)
Machinery	\$500 per machine (incl. equipment)
Desk & Curbside Valuation	
Desk Valuation	\$100
Curbside Valuation	50% of the existing structured fee
Insurance Valuation	
Single Structure	\$500
Multiple Structures	\$450 plus \$50 per additional structure
Indemnity Guarantee	
IG Establishment Fee:	
INDEMNITY GUARANTEE - Personal/Business Guarantees or Bonds issued by the Bank on behalf of the customer for Customs, Electricity, Payment of Cheques, Performance Contracts, Immigration Bonds, etc.	
Establishment Charge	Personal 1.75% (min. \$100)
	Executive 1.75% (min. \$100)
	Business 1.75% (min.\$200)
Half Yearly Charge	Personal 1.75% (min. \$100)
	Executive 1.75% (min. \$100)
	Business 1.75% (min. \$100)
IG Cancellation Fee:	
All Customers	\$50 per IG

FEE DESCRIPTION	AMOUNT
Non Compliance Rate	
Non submission of financial data, breach of covenant / conditions on expiry of advice notices.	Plus 2% per annum on existing prevailing rate
Commitment Fee - Personal/Business	
Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer	1% per annum on the amount of unused limit/ undrawn balance charged on monthly basis until the loan is fully advanced.
Letter Of Undertaking	
Issued for Visa purposes (each letter)	\$50
Insurance Premiums	
Paid on behalf of customer (Life Insurance only)	\$20 per transfer
Paid on behalf of customer (Mortgage Protection Insurance)	\$50 per transfer
Paid on behalf of customer (General Insurance)	\$50 per transfer
Opinions / Audit Confirmation Certificates	
Issued at customer's request	\$50 per request
Statements	
Statements issued (Free)	<ul style="list-style-type: none"> • Revolving facilities - Monthly • Term Loans - Quarterly
Special requests for issue of statements on a daily, weekly, monthly etc. basis	\$2 per statement
Repeat Statements (each additional copy)	\$5 per page
Computer Printout over the counter	\$3 per page

This schedule discloses all fees and charges currently applicable to the products and services that we provide to our customers, in line with our commitment to keeping our customers informed, therefore there are no hidden charges.

HFC Bank reserves the right to review its fees and charges, introduce new fees and charges and vary the frequency and timing of charging thereof from time to time.

In such cases, you will be given prior notice for any changes in or new fees and charges.

Our friendly staff at any of our branches would be happy to provide any explanations that you may require regarding any particular fee or charge.



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 9449, 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
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Mobile short code: 5504

GANILAU HOUSE

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

Effective:
30th May 2025



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