

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



Residential Property Investment Loan

Proud to be Fijian.

www.hfc.com.fj

Need funding for your next residential property investment?

20yr MAXIMUM
TERM

20% MINIMUM
EQUITY

5.5% FIXED FOR FIRST 12
MONTHS. 7.95% VARIABLE
RATE THEREAFTER

Apply for a HFC Bank Residential Property
Investment Loan today!

FEATURES & BENEFITS

- Flexible term of up to 20 years. For land purchase, a term of 10 years;
- Security documentation costs can be added to loan;
- Interest only repayments for construction cases (Maximum 12 months);
- Interest charged on a daily reducing balance and charged monthly in arrears;
- In-house insurance cover can be arranged;
- Equity contribution can be by way of cash and/or collateral security.

Insurance Policy provided through FijiCare Insurance Ltd and Tower Insurance Fiji.
Customer has option to select an insurer of their preference.

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$50,000 and over	1% of Limit Amount
Arrears Fee	
Arrears fee	\$25 on default
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 \$499,999.99	\$75
\$500,000 to \$999,999.99	\$100
\$1m and over	0.025% with minimum of \$300
Valuation Fees	
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
<i>* beyond a 30 KM radius from usual business location of Panel Valuer</i>	
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
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 Defeasance, Policy Noting with Insurance	\$150 per document
Assignment of rent	\$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