



# Personal Loan

# What do you need?

- ✓ Personal Expenses
- ✓ Medical Bills
- ✓ Debt Consolidation
- ✓ Home Renovation or Repairs
- ✓ Funeral Expenses
- ✓ Holiday Expenses
- ✓ Education Funds
- ✓ Wedding Expenses
- ✓ New Vehicle

Life's too short  
for tomorrows.  
Get the best out of  
your life today!

# Secured loans of upto **\$50,000**

- ▶ Interest Rate: 12%
- ▶ Loan Term: 7 years
- ▶ Fixed security documentation costs at the outset
- ▶ Insurance cover available for items purchased

# Unsecured loans of upto **\$10,000**

- ▶ Interest Rate: 18%
- ▶ Loan Term: 2 years
- ▶ No deposit required
- ▶ Immediate access to funds subject to acceptance of offer
- ▶ In cases of Revolving Facility, advances up to approved limit

## FEEES & CHARGES

FEE DESCRIPTION	AMOUNT
<b>Personal Loans (Includes Secured &amp; Unsecured Term loans)</b>	
<b>Establishment Fee</b>	
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	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>Loan Redraw Fee (Redraw Amount)</b>	
Up to \$4,999.99	\$25
\$5,000 to \$14,999.99	\$50
\$15,000 to \$49,999.99	\$100
\$50,000	\$250

# 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

