



Personal Loan

What do you need?

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

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

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
Personal Loans (Includes Secured & Unsecured Term loans)	
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	1% of Limit Amount
Arrears Fee	
Arrears fees	\$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	\$50
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	\$250

YOUR COMPLETE BANKING SOLUTION!

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL SERVICES

DEPOSIT PRODUCTS

INSURANCE PRODUCTS



SUVA

Ground Floor, HFC Centre
371 Victoria Parade, Suva
PO Box 161, Suva
Landline: 3316555
Mobile: 9991292

GANILAU HOUSE

Scott Street,
PO Box 161, Suva
Landline: 3316246
Mobile Contact: 9996415

NAKASI

Rups Mega Complex,
PO Box 8207, Nakasi
Landline: 3410055
Mobile Contact: 9990755

NADI

RB Patel Jetpoint Complex,
Martintar
PO Box 9449, Nadi Airport
Landline: 6721257
Mobile Contact: 9927254

PACIFIC HARBOUR

Building 1, Arts Village
PO Box 161, Suva
Mobile: 9991235

LAUTOKA

163 Vitogo Parade
PO Box 3984, Lautoka
Landline: 6663366
Mobile Contact: 9996394

LABASA

Damodar City
PO Box 3120, Labasa
Landline: 8814188
Mobile Contact: 9981145

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

