

# We can help you realise your dreams today.

## FEES & CHARGES

| FEE DESCRIPTION                                                                | AMOUNT                |
|--------------------------------------------------------------------------------|-----------------------|
| <b>Establishment Fee</b>                                                       |                       |
| \$500 to \$4,999.99                                                            | \$125                 |
| \$5,000                                                                        | \$250                 |
| <b>Rural Banking Micro-Finance Loan</b>                                        |                       |
| Loan Administration Charge                                                     | \$3 per month         |
| Arrears Fee                                                                    | \$25 on default       |
| <b>Documentation Fees &amp; Charges</b>                                        |                       |
| <b>Security Documentation Fee</b>                                              |                       |
| Assignment over Deposits and Life Policies and Microfinance Loans (If Secured) | \$150 per document    |
| <b>Document Production Fee</b>                                                 |                       |
| 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                  |
| <b>Consent Fee (Subsequent Mortgages)</b>                                      |                       |
| All Customers                                                                  | Nil                   |
| <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>Document Retrieval Fee</b>                                                  |                       |
| Photocopy of Security Documents                                                | \$5 per page          |

## 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 will 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



Instagram  
@hfcbankfiji



like us on  
facebook.com/  
hfc bank



## Micro Finance Loan

Proud to be Fijian.

www.hfc.com.fj

# NO INTEREST

# SPECIAL DISCOUNT

# DIRECT DEDUCTION

# INSURANCE

HFC Bank's Micro Finance Loan is here to offer financial assistance to individuals or groups/clubs who want to start a new business or expand their existing one but do not qualify for a bank loan!

**HFC Bank Micro Finance Loan** is for individuals, youth, womens or mens clubs, landowners, farmers, cooperatives, religious groups or non-government organisations who have limited or no access to mainstream financial services.

#### PRODUCT FEATURES

- ▶ Special discount of 1% flat fee for loans related to Tourism, Agriculture & Agro Processing and Renewable Energy;
- ▶ 10% minimum contribution required as equity by way of cash, FNPf and /or collateral security;
- ▶ Special Term Saver account direct deduction with no additional cost;
- ▶ No major documentary evidence except bank statements; &
- ▶ Loans in excess of \$1,000 for groups and clubs would require cross guarantee of members.

**MICRO INSURANCE POLICY\*** compulsory signup with all loan applications.

Premium options available:

- ▶ Below 50 years at \$59.00 per person per annum with \$5,000 sum insured.
- ▶ Above 50 years at \$59.00 per person per annum for \$2,500 sum insured.
- ▶ Above 50 years at \$118.00 per person per annum for \$5,000 sum insured.

**ZERO INTEREST RATE** A 10% flat fee per year to be charged on initial loan amount will be calculated and charged to the principal over period of one year upfront and thereafter, for each remaining year, will be applied upfront for the remaining balance on yearly basis.

**REPAYMENT TERM** Maximum term of loans is 36 months; however, for loans below \$1,000 is 12 months and 24 months for those below \$2,000.

If this is your **first individual loan**,  
you can apply for a loan of up to

## \$1,000

Once you've paid off your **first individual loan**,  
you can apply for a loan of up to

## \$2,000

If this is your **first club or group loan**,  
you can apply for a loan of up to

## \$2,000

Once you've paid off the **first club or group loan**, you can apply for a loan of up to

## \$5,000

\*Customer has option to select an insurer of their preference.