

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



Instagram
@hfcbankfiji



like us on
facebook.com/
hfc bank



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 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
* beyond a 30 KM radius from usual business location of Panel Valuer	
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