



Small to Medium Enterprise Loan

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This package is ideal for small to medium sized enterprises who want to set up a new business or those seeking assistance with their existing business.

FEATURES & BENEFITS

- ▶ 8.99% pa [variable] with special rate of 7.99% for high priority sectors*;
- ▶ Maximum loan limit of up to \$2m;
- ▶ Flexible term of up to 10 years;
- ▶ 10% minimum contribution required as equity;
- ▶ Equity contribution can be by way of cash, collateral security or surplus from existing securities held;
- ▶ Interest only repayment in case of financial hardship subject to review of account;
- ▶ Repayments readjusted with commencement of the payments;
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears; and
- ▶ Redraw option available on any advance repayments.

** As classified by RBF including Agriculture, Agro Processing and Renewable Energy sectors.*

8.99%
Variable rate
per annum

Small to Medium Enterprise Loan Business Link Pacific

HFC Bank has designed a promotional package in partnership with DT Global via Business Link Pacific programme (BLP) in extending concessional loans to eligible existing SME borrowers.

FEATURES & BENEFITS

- ▶ 7% pa [variable] interest rate;
- ▶ Loan limit between \$20k and \$50k;
- ▶ Term of up to 5 years;
- ▶ 10% minimum contribution required as equity;
- ▶ Eligible to SME organisations consisting of 50 or less employees;
- ▶ Equity contribution can be by way of cash, collateral security or surplus from existing securities held;
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears.

** Conditions apply.*

7.00%
Variable rate
per annum

FEES & CHARGES - (SME Option 1)

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
Arrears Fee (does not include Cane Farm loan)	
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 to \$99,999.99	\$50
\$100,000 to \$499,999.99	\$75
\$500,000 to \$999,999.99	\$100
\$1m to \$2m	0.025% with minimum of \$300
Loan Redraw Fee - Redraw Amount (Not applicable to SME BLP Loans)	
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 to \$2m	0.5% of the redraw amount
Documentation Fees & Charges	
Security Documentation Fee	
Security Agreement or Crop Lien (including renewal)	\$500 per document
SME Loans	\$700 plus \$150 per additional document
Search Fee	
Registration Search Fee	\$35 per registration
Company Search Fee	\$35 per company
Title Search Fee	\$35 per title
LTA Search Fee	\$35 per vehicle
Valuation Fees	
All SME Loans	\$450

FEES & CHARGES - (SME BLP Option 2)

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$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
Documentation Fees & Charges	
Security Documentation Fee	
Security Agreement or Crop Lien (including renewal)	\$500 per document
SME Loans	\$700 plus \$150 per additional document
Search Fee	
Registration Search Fee	\$35 per registration
Company Search Fee	\$35 per company
Title Search Fee	\$35 per title
LTA Search Fee	\$35 per vehicle
Valuation Fees	
All SME Loans	\$450

Let us help you
grow your
business.

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\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
Arrears Fee (does not include Cane Farm loan)	
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 to \$99,999.99	\$50
\$100,000 to \$499,999.99	\$75
\$500,000 to \$999,999.99	\$100
\$1m to \$2m	0.025% with minimum of \$300
Loan Redraw Fee - Redraw Amount (Not applicable to SME BLP Loans)	
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 to \$2m	0.5% of the redraw amount
Documentation Fees & Charges	
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Let us
help you
grow your
business.

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

