

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$10,000 to \$14,999.99	\$200
\$15,000 to \$49,999.99	\$500
\$50,000 to \$500,000.00	1% of Limit Amount
1st Home Loan & Loans secured against TD	Discounted by 25%
FNPF Fee	
FNPF Housing Application fee	\$100 per application (plus FNPF costs)
Product Switch Fee	
Switch Fee or Restructure	\$300 per account
Arrears Fee	
Arrears fees	\$25 per action
Inspection Fee	
Inspection Fee	\$50 per visit
Mortgage Discharge Fee including Bill of Sale	\$200 plus \$25 per additional document
Discharge of Term Deposit & Life Policy Assignment	\$50 per document
Loan Redraw Fee (Redraw Amount)	
\$10,000 to \$14,999.99	\$50
\$15,000 to \$49,999.99	\$100
\$50,000 to \$500,000.00	\$250
Documentation Fees & Charges	
Security Documentation Fee	
Mortgage (Personal/Housing/Cane Farm/Agricultural/SME/Executive Loans)	\$450 plus \$50 per additional document
Assignment over Deposits and Life Policies and Microfinance Loans (If Secured)	\$100 plus \$50 per additional document
FNPF Documentation (Housing Loans)	\$200 per doc plus \$50 per additional document
Search Fee	
Registration Search Fee	\$20 per Registration
Bill of Sale Search Fee	\$20 per Vehicle per Financer
Title Search Fee	\$20 per Title
LTA Search Fee	\$20 per Vehicle
Consent Fee (Subsequent Mortgages)	
All Customers	Nil
Upstamping Fee & Renewal Fee (at settlement)	
Personal / Housing loans	\$250 plus \$50 per additional document
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page
Document Production Fee	
All loans	\$75 per document
Each additional document	\$25 per document
Photocopy charges for other document	\$2 per page
Execution of Documents by Bank's Attorney	Nil
Valuation Fees	
Residential Properties	
Vacant Land	\$250
Single Storey	\$280
Double Storey / 2 Units	\$350
Multi units	\$450
Additional Fee for outside Business area*	\$50 plus out of pocket expenses

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

This product brochure to be read in conjunction with HFC Bank's Disclosure of Fees and Charges Brochures for other applicable fees.

YOUR COMPLETE BANKING SOLUTION!

Product Packaging options also available to customers

- ▶ Retail Banking Facilities
- ▶ Commercial Loans
- ▶ Personal Loan
- ▶ Motor Vehicle Loans
- ▶ Asset Finance
- ▶ Mortgage Protection Insurance
- ▶ All HomeSure Insurance products with Tower Insurance
- ▶ Medical/Health Insurance with FijiCare Insurance Limited
- ▶ Funeral Insurance Policy
- ▶ Term Deposit
- ▶ Term Saver

Call or email us today.
Our dedicated banking specialists
are available to help you!



HEAD OFFICE

HFC Centre 371
Victoria Parade, Suva.
PO Box 161 Suva.
Phone: 3316555
Fax: 3304171
Mobile short code: 5500

SUVA

Ground Floor, HFC Centre
371 Victoria Parade.
PO Box 161 Suva.
Phone: 3316555
Fax: 3316377
Mobile short code: 5500

LAUTOKA

163 Vitogo Parade.
PO Box 3984 Lautoka.
Phone: 6663366
Fax: 6662004
Mobile short code: 5501

NADI

Queens Road, Namaka
PO Box 9449 Nadi Airport
Phone: 6721257
Fax: 6721258
Mobile short code: 5502

LABASA

Main Street
PO Box 3120 Labasa
Phone: 8814188
Fax: 8814377
Mobile short code: 5503

NAKASI

Shop 11 Tebara Plaza
PO Box 8207, Nakasi
Phone: 3410055
Fax: 3410056
Mobile short code: 5504

DOWNTOWN BOULEVARD

Shop 1 Downtown Boulevard,
Ellery Street, Suva PO Box 161, Suva
Phone: 3304611
Fax: 3304612
Mobile short code: 5515

Rates effective March, 2014.

Fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes.

Print date: May 2014



Super Dream Home Loan

email: info@hfc.com.fj

www.hfc.com.fj

Your dream loan with great rates!

FIXED RATE for 12 months

4.5%

VARIABLE RATE
thereafter at 7.5%

CONTRIBUTION of

10%

30 YEAR MAXIMUM TERM

HFC Bank **Super Dream Loan** package will enable you to purchase a land, build or buy a home of your very own at a great interest rate with huge benefits.

Fast and efficient turnaround time!

With over 50 years of exclusive home loan and other lending experience, a dedicated team of experts and a complete package to meet all your housing finance needs, HFC Bank's Super Dream Loan will help you realize your dream.

To realize your dream home for you and your family and live in comfort, HFC Bank Super Dream Loan Package targets construction of new homes or land to be purchased and or refinance of first home loan for future building of your dream home.

Take advantage of the very low interest rate and flexible terms that will make your mortgage experience a pleasant one

With our best in the market product packaging you will get access to our wide range of services which includes valuation, security documentation, insurance protection cover and most important, quick turnaround time on approvals!

NEW HOME CONSTRUCTION Turn your dream home into reality and prosper with HFC Bank. Build your very own home with a design of your choice with HFC Bank Super Dream Loan.

LAND PURCHASE Be it land for a dream house, or just an investment for the future, HFC Bank Super Dream Loan is a convenient loan facility to purchase land.

Flexible repayment options to suit your individual needs

PRODUCT FEATURES

- ▶ 24 hours approval turnaround time from receipt of formal completed application
- ▶ 10% minimum contribution required as equity
- ▶ Equity contribution can be by way of cash, FNPF and /or collateral security
- ▶ Optional insurance premiums can be built into the loan repayment plan
- ▶ Interest only repayment for construction cases - first 12 months
- ▶ Redraw options available on advance repayments
- ▶ Product switch available for existing customers only* and
- ▶ Repayment holiday for 3 months in the first year only

As part of HFC's commitment to promoting a sustainable water management programme all customers will receive upon completion of construction **a free water tank!**