

LOAN

# MOTOR VEHICLE LOAN

*DRIVE with BRED*



[www.bred.com.fj](http://www.bred.com.fj)

**BRED**  
BANK

FIJI

# Power your dreams into gear!

At **BRED**, we provide options to enable you to drive in financial comfort and reach your destination with ease.

## FEATURES AND BENEFITS

- ✓ 0% deposit if you have an existing mortgage
- ✓ Competitive interest rate tiered from 2 years to 7 years (refer Interest Rates Schedule at your nearest branch or visit bred.com.fj).
- ✓ Interest is calculated on reducing balance.
- ✓ Extra payments allowed without any fees or charges.
- ✓ Equity:
  - Brand new vehicle - 10%
  - Unregistered Overseas 2nd Hand Import - 15%
  - Registered 2nd Hand (less than 5 years) - 20%
  - Registered 2nd Hand (More than 5 years and less than 10 years) - 35%

With **SUN Insurance** as our partner, you will enjoy additional features on top of the normal comprehensive vehicle cover protection\*:

- ✓ Brand new replacement vehicle
- ✓ Unlimited windscreen cover
- ✓ Natural disaster damage
- ✓ Free road and claims assistance (limited to Suva and Nausori corridor)
- ✓ Towing costs
- ✓ Stolen keys
- ✓ 5 years loyalty benefit
- ✓ Third Party Property Damage (\$1m)

\*Sun Insurance terms and conditions apply.

# How do I apply for a Motor Vehicle Loan?

## Requirements for Brand New or Unregistered

- Last 3 Pay slips
- Recent letter of employment confirmation/ current employment contract
- Salary and Savings account statements for the past 12 months
- Loan statement for all existing loans for the past 12 months
- 6 months statement of all hire purchase accounts
- Quotation
- Evidence of equity
- LTA Search and Motor Vehicle Accident Compensation Scheme (after acceptance of letter of offer)
- Identification (Original Birth Certificate, Joint FNPF/TIN card, valid Driver's Licence, Passport or Voter Registration Card)

## Requirements for Registered

- Last 3 payslips
- Recent letter of employment confirmation/Current employment contract
- Salary and Savings account statements for the past 12 months
- Loan statement for all existing loans for the past 12 months
- 6 months statement of all hire purchase accounts
- Sale Note
- Evidence of equity
- LTA search and Motor Vehicle Accident Compensation Scheme (to be provided at application stage)
- Identification (Original Birth Certificate, Joint FNPF/TIN Card, Valid Driver's Licence, Passport or Voter Registration Card)

Easily contact us!  
Login on [BRED Fiji Connect](#)

AVAILABLE ON



Full Disclosure of Fees and Charges are available at the nearest branch of BRED Bank (Fiji) Pte Ltd and our website.

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Subject to Bank's Terms and Conditions.

-  **132 100**
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-  Visit any of our Branches



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*Standard & Poor's A/A-1 (18/01/24) | Moody's A1/P-1 (16/01/24)*  
*| Fitch Ratings A+/F1 (19/01/24)*