

LOAN

PERSONAL LOAN

*Overcome your financial
hurdles with BRED*



www.bred.com.fj

BRED
BANK

FIJI

Purchase anything you want!

SECURED | UNSECURED

Need help with financing your personal needs? With a BRED Bank Secured and Unsecured Personal Loan you can meet your personal needs like education, holiday, wedding, medical expense, debt consolidation, purchasing consumer durables or equipment.

FEATURES AND BENEFITS

- ✓ Competitive interest rates;
- ✓ Borrowing amount depending on gross annual salary scale or as approved by Bank;
- ✓ Easy repayment with term as high as 60 months;
- ✓ Periodical payments will be set up to make direct deductions from your salary account to your loan account;
- ✓ Interest is calculated on reducing loan balance;
- ✓ No penalty for early repayments.

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

How do I apply for a Personal Loan?

Visit your nearest BRED Bank branch and fill out an application form. Application form is also available on our website.

As required by the Financial Transactions Reporting Act 2004 and the Financial Transactions Reporting Regulation 2007, a customer identification and verification process must be undertaken.

Categories of Identification and Verification

- Name of Customer
- Permanent residential address in Fiji
- Date of Birth
- Occupation, Business or Principal Activity
- Citizenship
- Source of Funds

Mandatory Documents

- TAX Identification Number via TIN Letter or; FRCS/FNPF Joint ID Card
- Recent Payslip/Letter of Employment evidencing income earned
- Valid Republic of Fiji Voter ID Card
- Provide documentary evidence if funds is from sale proceeds etc

For those without Voter ID Card, please provide the following identification

- Valid Passport with utility bill evidencing current residential address
- Valid LTA Driver's licence

APPS AVAILABLE ON



Subject to Bank's Terms and Conditions.

 **132 100**

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 Visit any of our Branches



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BRED GROUP is a member of BPCE GROUP. Our Ratings:
Standard & Poor's A/A-1 (18/01/24) | Moody's A1/P-1 (16/01/24)
| Fitch Ratings A+/FI (19/01/24)