

LOAN

MOTOR VEHICLE LOAN

DRIVE with BRED



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.

Subject to Bank's Terms and Conditions.

-  **132 100**
-  customer.care@bred.com.fj
-  www.bred.com.fj
-  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+/F1 (19/01/24)