

LOAN

# PERSONAL LOAN

*Overcome your financial  
hurdles with BRED*



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



Wedding



Education



Medical



Travel

### FEATURES AND BENEFITS

- ✓ Borrowing amount is assessed on the annual income and the ability to service the loan.
- ✓ Easy repayment terms.
- ✓ 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.
- ✓ Timely access to funds without requiring any collaterals.

Easily contact us!  
Login on BRED  
Fiji Connect

APPS AVAILABLE ON



## HOW DO I APPLY FOR AN UNSECURED PERSONAL LOAN?

To help us assess your loan application quicker, we advise you to provide the following documents to your Relationship Manager.

### ELIGIBILITY:

- You must be 18 years of age and over.

### INCOME

- 3 most recent payslips.
- Recent employment letter or contract.

### ACCOUNT STATEMENTS

- Salary accounts, other deposit accounts, all other loan accounts - 12 months (applies to new customers).
- Hire Purchase statement - 6 months.

### PERSONAL DETAILS

Original Birth Certificate | Original Marriage Certificate | Joint FNPf/TIN Card | Valid Driver's Licence | Passport or Voter Card.

*Disclaimer: Financial Institutions in Fiji require your identification documents to validate your profile details. Identification documents submitted must confirm your registered name, date of birth, occupation, signature, residential address, citizenship and income or source of funds. However, if BRED Bank is not satisfied with the information provided, further documentation may be requested for verification.*

### TERMS & CONDITIONS

1. All applications will be assessed as per the Bank's Lending criteria.
2. Applicants should not have existing loan repayment relief arrangements or default with other lenders.
3. Minimum Loan term of 12 months and Maximum Loan term of 60 months.
4. New customers must have their first salary directed to their BRED bank account.
5. BRED Bank (Fiji) Pte Limited reserves the right to request any further information to determine the eligibility of the loan as its absolute direction.

## FEES & CHARGES

Loan Approval Fee (new loans and increases to existing loans)	
Up to \$499.00	\$75.00
\$500.00 to \$1,999.00	\$150.00
\$2,000.00 to \$4,999.00	\$200.00
\$5,000.00 to \$19,999.00	\$250.00
\$20,000.00 to \$49,999.00	\$500.00
\$50,000.00 and over	1% of the Loan Amount
Service Fee	
Up to \$4,999.00	\$10.00 per month
\$5,000.00 to \$14,999.00	\$20.00 per month
\$15,000.00 to \$24,999.00	\$25.00 per month
\$25,000.00 to \$999,999.00	0.12% or \$300.00 per month (which ever is lower)
\$1,000,000.00 and over	0.03% per month
Loan Arrears Fee on Personal Loans	\$25.00 applicable when repayment is not paid in full within 5 days from its due date

Subject to Bank's Terms and Conditions.

Full Disclosure of Fees and Charges are available at any of our BRED Bank Branches and website.

-  **132 100**
-  [customer.care@bred.com.fj](mailto:customer.care@bred.com.fj)
-  [www.bred.com.fj](http://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 (15/07/24) | Moody's A1/P-1 (09/07/24)  
| Fitch Ratings A+/F1 (19/01/24)