

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 Home Loan.
- ✓ Competitive interest rate tiered from 2 years to 7 years (refer Interest Rates Schedule at your nearest branch or visit [bred.com.fj](http://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 - 10%
  - Registered 2nd Hand (less than 5 years) - 15%
  - Registered 2nd Hand (More than 5 years and less than 10 years) - 35%

**With The New India Assurance Co. Ltd. as our partner, you will enjoy additional features on top of the normal comprehensive vehicle cover protection\*:**

- ✓ Competitive premium rates\*
- ✓ Two way cover\*
- ✓ Coverage for windscreen damage\*
- ✓ Genuine parts repair\*
- ✓ Hybrid & non-hybrid private vehicles coverage\*
- ✓ Any valid licensed driver covered\*

*\*The New India Assurance Co. Ltd terms and conditions apply.*

# How do I apply for a Motor Vehicle Loan?

## Requirements for Brand New or Unregistered

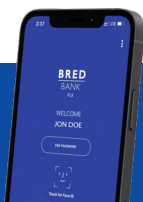
- ☐ Last 3 Pay slips
- ☐ Recent letter of employment confirmation/current employment contract
- ☐ Salary and savings account statements for the past 12 months
- ☐ Loan statement for all existing loans for the past 12 months
- ☐ 6 months statement of all hire purchase accounts
- ☐ Quotation
- ☐ Evidence 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 License, 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 License, 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**
-  **customer.care@bred.com.fj**
-  **www.bred.com.fj**
-  **Visit any of our Branches**



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