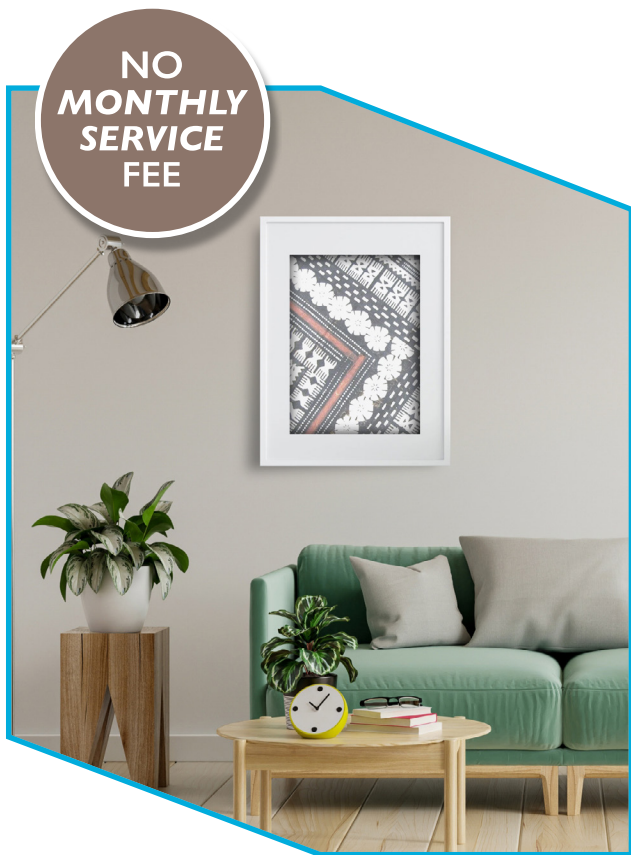


LOAN

HOME LOAN

INVEST with BRED

NO
MONTHLY
SERVICE
FEE



www.bred.com.fj

BRED
BANK

FIJI

Turning your Dreams into Reality.

Buying a home is one of the most important life decisions you will ever make. A long-term commitment that may bring new financial challenges or opportunities along the way. At BRED, we share the journey to fulfil your DREAM!

FEATURES AND BENEFITS

- ✓ Competitive interest rates for owner-occupied homes (refer Interest Rates Schedule at your nearest branch or visit www.bred.com.fj).
- ✓ Waived monthly Service Fee.
- ✓ The interest rate applies on reducing loan balance.
- ✓ Loan term up to 25 years based on retirement age.
- ✓ Up to 90% financing of purchase or valuation price of property. Applicable to local resident borrowing.
- ✓ Joint loan option available.
- ✓ Interest-only payment option during construction of home.
- ✓ Flexible repayment options (weekly, fortnightly or monthly).
- ✓ For a low switch fee of \$300.00 you can roll over your interest rate to that year's fixed interest rate subject to the Bank's discretion.



Our experienced staff are ready to provide professional advice on your home loan.



BRED Bank offers fantastic interest rates and flexible loan repayment options for you.



Wondering where to go? Talk to us!
We offer refinancing so that you can avoid extra charges and save money for other important events in life.

With SUN as our insurance partner you will have access to great home insurance protection coverage for*:



The building in the event of a Fire, Lightning, Explosion, Thunderbolt.



Burglary, Theft or Malicious damage.



Water Damage (Burst Pipes); and Earthquake, Subterranean Fire, Volcanic Eruption, Tidal, Wave or Tsunami.



Optional cover at additional premium.



Damage, destruction or loss to your house caused by Cyclone, Gale, Hurricane or Wind storm.



Death Benefit - SUN will compensate for any death occurring from any insured peril within the insured premises.



Funeral cost benefit - If the owner of the policy passes away SUN will pay up to \$2500 towards the funeral expenses.

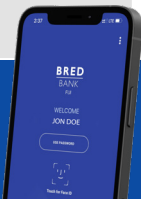


Temporary accommodation of up to \$5000 if your house is uninhabitable after a loss caused by an insured peril.

**Sun Insurance terms and conditions apply.*

Easily contact us!
Login on BRED Fiji Connect

AVAILABLE ON



FEES & CHARGES

Loan Approval Fees (new loans and increases to existing loans):	
Up to \$100,000.00	\$500.00
\$100,001.00 - \$250,000.00	\$1,000.00
Above \$250,000.00	\$2,500.00

Inspection Fee	\$75.00 for each inspection.
Switch Fee	\$300.00 payable when switching between the loan repayment type, changing loan term or fixed and variable interest rate options.
Loan Arrears Fee	\$25.00 applicable when repayment is not paid in full within 5 days from its due date.

Service Fee (waived):	
Up to: \$1,000.00	\$5.00 per month
\$1,001.00 to \$4,999.00	\$10.00 per month
\$5,000.00 to \$9,999.00	\$15.00 per month
\$10,000.00 to \$19,999.00	\$20.00 per month
\$20,000.00 to \$49,999.00	\$25.00 per month
\$50,000.00 to \$99,999.00	\$35.00 per month
\$100,000.00 to \$499,999.00	\$50.00 per month
\$500,000.00 to \$999,999.00	\$100.00 per month
\$1,000,000.00 and above	0.025% per month

Full disclosure of fees and charges is 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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