

LOAN

MOTOR VEHICLE LOAN

DRIVE with BRED



www.bred.com.fj

BRED
BANK

FIJI

Put 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).
- ✓ Interest is calculated on reducing balance.
- ✓ Extra payments allowed without any fees or charges.
- ✓ Equity:
 - Brand new vehicle - 10%
 - Unregistered Overseas second-hand Import - 10%
 - Registered second-hand (less than 5 years) - 15%
 - Registered second-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 is 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

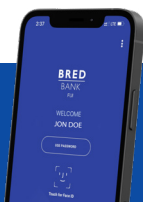
- ☐ Last 3 payslips
- ☐ Recent letter of employment confirmation/current employment contract
- ☐ Salary and savings account statements for the past 12 months
- ☐ Loan statement for all existing loans for the past 12 months
- ☐ 6 months statement of all hire purchase accounts
- ☐ Quotation
- ☐ Evidence 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 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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