

LOAN

PERSONAL LOAN

*Overcome your financial
hurdles with BRED*



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

- ✓ The amount you can borrow is assessed based on annual income and the ability to service the loan.
- ✓ Easy repayment terms.
- ✓ Periodic 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 collateral.

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 discretion.

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 (whichever 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

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.



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www.bred.com.fj



Visit any of our Branches

