



MERCHANT
FINANCE

HOME LOAN



FOR FIRST
HOME BUYERS

Talk to us first



If you are in the market for a first new home or planning to build your dream home then this product is tailored just for you!

Features & Benefits

- Zero-Deposit for **First Home Buyers**. (Fiji Residents Only)
- Joint loan option available.
- Minimum loan is \$5,000.
- Maximum limit is dependent on the security offered and ability to repay the debt.
- Competitive interest rate for **First Home Buyers** with combined income of \$50,000 and below.
- Loan term up to 30 years depending on retirement age.
- Up to 90% financing available on home construction loan.
- Interest only payment option during construction period.
- No monthly service fees.
- The interest rate applies on reducing loan balance.

Requirements

- Completed application form.
- Fiji Citizen and be at least 18 years of age.
- 2 Valid Photo ID.
- 3 latest pay slips.
- Recent 6 months Bank Statement.
- Copy of Sales and Purchase Agreement or a Sale Note.
- Copy of Security Property Title.
- Valuation Report.
- Approved Building Plan (if you're constructing a home).
- 3 Quotes from Contractors (if you're constructing a home).
- Engineers Certificate or Completion Certificate.
- Any other documents that may be required by MFL.

To find out more about the Interest Rates, Fees & Charges, please visit our Website or Facebook page. For more information contact us on:

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📘 Merchant Finance Pte Limited

🌐 www.merchantfinance.com.fj



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Visit your nearest MFL branch

**Conditions Apply*