



MERCHANT
FINANCE

LAND SUBDIVISION LOAN



Our Land Subdivision Loans provide financing for subdividing property, enabling you to develop land and maximize its value.

Features & Benefits

- A choice of **flat interest rate** or **interest on reducing balance** is available.
- Applicable to Freehold land and Development Leases on Native or Crown land.
- Loans **up to \$4,500,000**.
- Loan term **up to 7 years**.
- Interest only payment option during development phase.
- **Minimum size** of the land to be subdivided is **2 acres**.
- The land lots created from the subdivision can be for **residential, commercial or industrial** purposes.

Minimum Requirements

- Business plan (if applicable).
- Evidence of company or business registration.
- Company/business/individual TIN letter.
- Financial accounts for last financial year.
- Cash flow forecast for the next 5 years.
- 2 valid photo IDs.
- Bank & credit statements for the last 6 months.
- Recent valuation of securities by one of Merchant Finance panel of valuers.
- Approved scheme plan.
- Approved engineering plan.
- Evidence of environmental impact assessment approval.
- Copy of development lease/offer letter or notice of approval for development.
- Breakdown of development cost with quotations from contractors.
- Any other documents that may be required by Merchant Finance.

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

✉ info@mfl.com.fj

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📘 Merchant Finance Pte Limited

🌐 www.merchantfinance.com.fj



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**Conditions Apply*

Visit your nearest MFL branch