



MERCHANT
FINANCE

Home Loan

UP TO
90%
FINANCING AVAILABLE
ON HOME CONSTRUCTION
LOAN

LOAN TERM UP TO

30
YEARS*

ZERO
DEPOSIT
FOR PURCHASE
OF HOME

"A **Home Loan** designed to make home ownership achievable for first-time buyers."

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**.
- 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.

Minimum Requirements

- Completed home loan application form.
- Fiji permanent residence or citizen and must be at least 18 years of age.
- 2 Valid Photo ID.
- 2 latest pay slips.
- Letter from Employer or Contract Letter.
- Bank and loan statements for the last 6 months.
- Copy of a Sale and Purchase Agreement or a Sale Note.
- Copy of security property title.
- Copy of a recent Valuation Report from one of MFL's approved panel of valuers.
- An Approved Building Plan (if you are constructing a home).
- 3 Quotes from reputable Contractors or Builders (if you are constructing a home).
- Engineer's cyclone certificate or completion certificate.
- 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

☎ 331 4955

📘 Merchant Finance Pte Limited

🌐 www.merchantfinance.com.fj



**MERCHANT
FINANCE**

Visit your nearest MFL branch

August 2025 Version 0.1

*Conditions Apply