

Merchant Finance approved as FNPf panel lender

SUVA, FIJI (5 May 2025)

The Fiji National Provident Fund (FNPf) is pleased to announce the inclusion of Merchant Finance PTE Limited ("Merchant Finance") as an approved panel lender under its Housing Withdrawal Assistance.

This strategic partnership marks a significant step forward in empowering more Fijians to realize their dream of homeownership through improved access to innovative and inclusive housing finance solutions.

As an FNPf-approved lender, Merchant Finance is now positioned to facilitate seamless access to FNPf Housing Assistance for both new and

existing customers. This alignment enables eligible FNPf members to use their housing entitlements as a deposit for home loan applications or to reduce the balance on existing housing loans, providing a powerful financial boost towards homeownership.

The partnership supports FNPf's commitment to helping its members make meaningful progress towards housing security, while reinforcing Merchant Finance's mission to offer practical and flexible financial solutions. In particular, customers utilizing Merchant Finance's Zero Deposit Home Loan Product now have the added advantage of supplementing any loan shortfall

with their eligible FNPf funds, making homeownership more accessible for families across Fiji. "This is a meaningful collaboration that directly supports the aspirations of Fijian families who work hard to turn their goals of homeownership into a reality. This collaborative development strengthens the overall housing landscape in Fiji, positioning FNPf and the Merchant Finance as key partners in national efforts to increase access to secure and sustainable housing," said FNPf Chief Executive Officer Viliame Vodonaivalu.

"We are expanding pathways to homeownership, easing financial barriers, and creating opportunities for long-term financial wellbeing," said Mr

Vodonaivalu. The partnership strengthens Merchant Finance's position as a trusted player in Fiji's housing finance market, offering tailored loan products that respond to the evolving needs of Fijians.

"We are quite excited about this as the funds from FNPf will increase the housing budget for our customers and will help address the challenges around affordability of homes," said Merchant Finance Chief Executive Officer, Veilawa Rereivasaliwa.

Merchant Finance was integrated into FNPf's approved list of lenders on 5 May.



Merchant Finance is proud to be officially recognized as a

PANEL LENDER

for FNPf Housing Assistance.




Advanced Solar Project Financing Training




A Merchant Finance representative had a very comprehensive and insightful training on advanced solar financing. The training covered topics ranging from the technical fundamentals of solar energy to intricate financial modelling and risk mitigation, which are crucial for anyone looking to advance solar projects,

especially in a country like Fiji.

This intensive training was a success in equipping the participants with the necessary knowledge and tools to enhance solar finance opportunities and integrate sustainable financing into products, particularly for organizations like Merchant



A Corporate Commitment to a Greener Future!

At Merchant Finance Pte Limited (Merchant Finance), we take pride in our commitment towards Corporate Social Responsibility. In partnership with our parent company, Fijian Holdings Limited, and our sister companies, Fijian Holdings

Limited Properties, and Fijian Holdings Unit Trust, we joined hands for a Clean-Up Campaign along the Suva Foreshore to Albert Park.

Given it is a popular public get together location, we have a

strong responsibility in ensuring that such locations remain pristine, clean and tidy. Merchant Finance proudly reaffirms its continued commitment and support towards environment initiatives that positively impact Fiji's communities.

A collective effort of keeping our communities clean, green and welcoming for all.



COMMUNITY OUTREACH



MFL Nadi branch present at Nursing Registration Program in Tokatoka Resort



Talanoa Finance presentation at the MRD office in Nabua.



Marama Finance at the Fiji Farmers 2025 Economic Summit



Merchant Finance Nadi branch present at UNDP Market Fair Nadi Town



Marama Finance at the Central Women's Expo at Civic Center



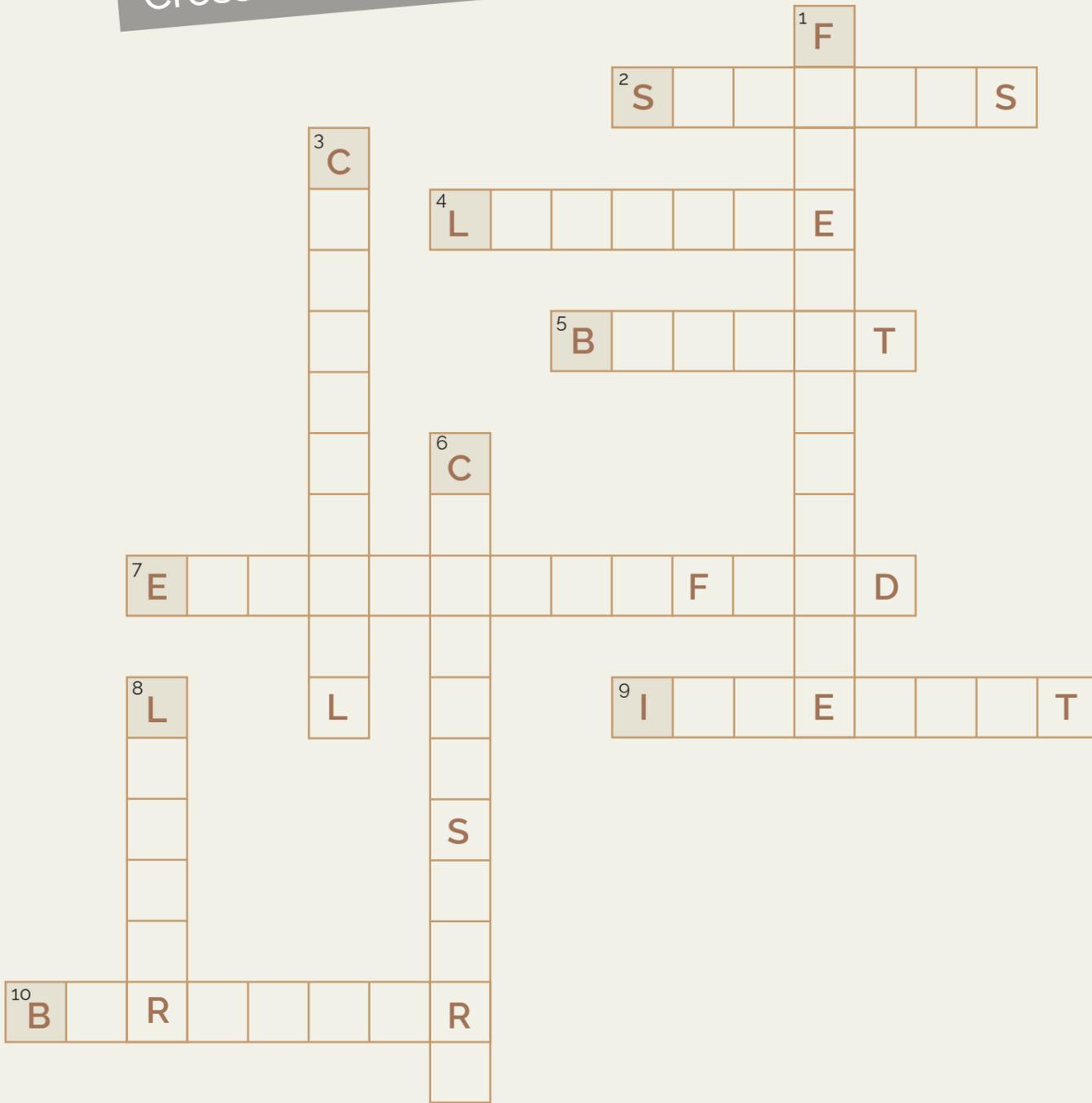
Merchant Finance Suva branch presentation at the Ministry of Lands.



Merchant Finance Labasa Awareness Session

Financial Literacy

Crossword Puzzle



Across

- [2] Money that is set aside for the future
- [4] Penalty for making a payment after the due date has passed
- [5] A plan for spending and saving money
- [7] A savings account specifically for when you are in a difficult situation
- [9] Additional costs that a borrower must pay when they get a loan
- [10] The person who receives a loan

Down

- [1] Bills that come at set intervals (every month)
- [3] An object of high value offered to a lender in case you cannot pay your loan back
- [6] A number that tells how well you handle money and pay bills on time
- [8] A person or business that loans out money



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Advancing Inclusive Finance: Merchant Finance at the ADBI-ADB Forum

Merchant Finance was honored to participate in the 5th Annual ADBI-ADB Forum on Expanding Women's Participation in the Economy, held in Tokyo from 25-27 March. This three-day peer learning event brought together global leaders and financial institutions to explore innovative strategies for empowering women economically.

Representing Merchant Finance were Laisani Rokoderea,

Manager Marama Finance, and Rizwan Hussain, GM Credit. Both served as panelists and roundtable contributors, sharing insights and learning from regional and international peers. The forum centered on the #WEFinance-Code, a groundbreaking initiative focused on improving women's access to finance through data-driven policy and inclusive innovation.

Key themes included:

- Systematic use of sex-disaggregated financial data to inform policy and track progress
- Regulatory frameworks that support women-led enterprises
- Digital tools and platforms to enhance financial inclusion
- Public-private partnerships to scale impact and sustainability

The event fostered rich dialogue around

country-specific experiences and best practices, reinforcing a shared commitment to building financial systems that work for everyone.

Merchant Finance remains deeply committed to championing gender-responsive finance and contributing to a more equitable economic future.

MERCHANT FINANCE
Turning your **DREAM HOME INTO REALITY**

ZERO DEPOSIT
FOR PURCHASE OF HOME

LOAN TERM UP TO **30 YEARS**

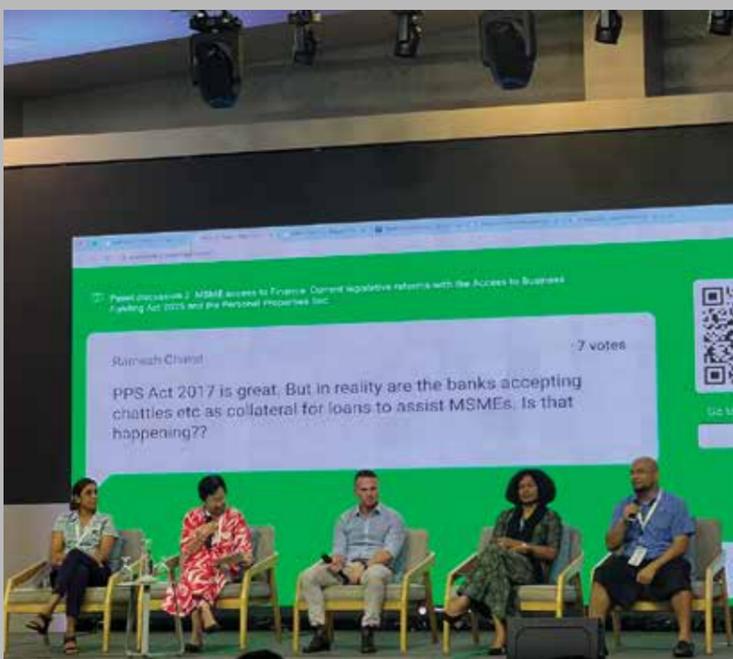
UP TO **90%**
FINANCING AVAILABLE ON HOME CONSTRUCTION LOAN

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

Talk to us first

*Conditions Apply

Merchant Finance at the BAF MSME Conference 2025



Merchant Finance proudly participated in the BAF MSME Conference 2025, reaffirming our commitment to empowering small and medium enterprises through innovative financial solutions.

Over the two-day event, we highlighted our strategic approach to promoting financial inclusion across Fiji, showcasing tangible results that align with our mission.

Our Marama Finance team successfully disbursed \$5.2 million to 91 women-owned businesses, while Vanua Finance team provided support to over

180 iTaukei-owned businesses with \$19 million in funding.

The conference also served as a platform to present our significant achievements, which included an impressive 38% increase in our loan portfolio, substantial investments in Land Sub-Division and Home Loans amounting to \$29.7 million, and the launch of a refreshed website along with a new IT system in development. Our esteemed partnership with the Asian Development Bank further emphasizes our commitment to fostering economic growth and empowerment.

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