

## Insurance Meets Finance: A New Chapter for Merchant Finance and Capital Insurance Customers



SUVA, FIJI – 7 Aug 2025

Merchant Finance Pte Ltd (MFL) and Capital Insurance Limited (CIL) have formalised a value-driven partnership through the signing of a Memorandum of Understanding (MOU), offering customers greater convenience and access to insurance solutions as part of their overall financial journey.

Through this collaboration, MFL will act as an authorised agent of Capital Insurance, enabling customers to learn about and, if they choose, simultaneously sign up for relevant insurance products as they finance key assets such as vehicles and homes.

“We are pleased to partner with Capital Insurance to offer our customers the opportunity to consider insurance protection as part of their financing experience,” said Veilawa Rereiwasalawa, CEO of Merchant Finance. “Capital Insurance is a company that shares our values and has built a strong reputation for service excellence, innovative solutions, and deep understanding of the local market. This partnership allows us to offer our customers a more complete financial experience by giving them the opportunity to consider protecting their assets at the point of financing.”

Capital Insurance, with over 30 years of trusted service across Pacific communities, brings its

expertise in General, Medical, and Term Life Insurance to MFL’s nationwide customer base.

Customers now have the option to enquire and sign up for a range of insurance solutions, including motor, home, business, medical and term life insurance.

This offering is particularly timely, aligning with MFL’s robust vehicle finance portfolio and its recent launch of the Zero-Deposit Home Loan, which gives more Fijians access to home ownership and now, the opportunity to also consider protecting those assets.

“Insurance is not just about covering loss – it’s about empowering people to protect the things they’ve worked hard

for,” said David Ariff Chan, CEO of Capital Insurance. “We’re proud to work alongside MFL to give customers more choice and more control over their financial protection.”

This partnership reflects a common purpose in supporting customers at every stage of their financial journey. Insurance plays a vital role in offering peace of mind and protecting the assets that matter most – especially in times of uncertainty. By providing accessible, responsive insurance options through trusted channels, MFL and Capital Insurance are empowering customers to make informed choices that support their long-term financial security.



# New digital portal to speed up **First Home Initiative**



Merchant Finance was proud to take part in the launch of Fiji's first-ever digital portal for the First Home Ownership Initiative — a major step toward making homeownership more accessible for Fijians.

The new portal streamlines the application process, reducing paperwork and processing times by up to 80%. Eligible applicants can now expect outcomes in as little as 10 working days, making it faster and more convenient than ever to apply for first-home assistance.

At the launch event, Minister for Housing and Local Government, Hon. Maciu Nalumisa, highlighted the programme's impact since its inception in 2014 — with over 3,500 households already supported to purchase or build their first home.

Eligibility for the grant includes:

- Fijians earning below \$15,000
- Fijians earning between \$50,000 and \$100,000

The initiative continues to receive strong government backing, with a \$3 million+ budget allocation announced for the 2025/2026 financial year.

Merchant Finance remains committed to supporting initiatives that help Fijians achieve their dream of homeownership.



## OUR **MOTOR VEHICLE FINANCE**

IS HERE TO MAKE YOUR DREAMS A REALITY

**FAST APPROVAL PROCESS**



LOAN TERM UP TO

**7**  
YEARS

FOR NEW VEHICLES

FINANCING FOR **NEW, UNREGISTERED PRE-OWNED VEHICLES**

# Merchant Finance: Driving Positive Change Through Corporate Social Responsibility



At Merchant Finance Pte Limited (MFL), Corporate Social Responsibility (CSR) is more than a guiding principle it's a heartfelt reflection of our values. This quarter, we're proud to highlight three inspiring initiatives that demonstrate our dedication to making a meaningful impact.

MFL was honored to support Aruka Fiji, a passionate network of counsellors, social workers, and youth development leaders who have been offering hope and healing since 2019. From comforting grieving widows during the COVID-19 pandemic

to creating safe spaces for vulnerable youth, Aruka Fiji's mission continues to inspire us.

On behalf of the company, Miss Merchant Finance presented a donation to Aruka Fiji, a gesture that aligns with her personal advocacy for women and youth empowerment. As part of her role as youth ambassador, she also visited Ratu Sir Lala Sukuna Memorial School (RSMS), engaging with Year 12 and 13 students on the importance of mental health and education. To further support academic excellence, she proudly presented a sponsored laptop

for the RSMS Commercial Dux Award, continuing an initiative MFL has championed since 2022.

In support of World Heart Day (29th September), MFL joined Heart Heroes Fiji in their inaugural 50km Walk-A-Thon. From September 29th to October 3rd, staff across MFL branches walked collectively to raise awareness for Rheumatic Heart Disease (RHD) a condition affecting 1 in 50 children in Fiji.

This initiative was especially close to our hearts, as we stood in solidarity with colleagues and

loved ones impacted by RHD. We were privileged to welcome representatives from Heart Heroes Fiji to our office, where they shared insights into their incredible work. MFL also presented our pledged donations in support of their mission, a powerful reminder of the importance of every step we take toward a healthier community.



Community Engagement



Merchant Finance Nadi branch present at Marriott Resort



Merchant Finance at the Multipurpose Court opening at Lomalagi Housing, Raiwai



Merchant Finance present at the Sigatoka Provincial Council Meeting



Talanoa Finance awareness at the Public Rental Board event



Talanoa Finance presentation at the World Bank

# Empowering Women Entrepreneurs: Marama Finance Deepens Its Commitment

At Marama Finance, our mission has always been clear: to uplift and empower women-led and women-owned Micro, Small, and Medium Enterprises (MSMEs). We proudly took another bold step forward in that journey.

Our Marama Finance Manager, Ms. Laisani Rokoderea, and Marama Finance Team Leader, Ms. Lice Nakauciri, participated in the Asian Development Bank (ADB) Women Entrepreneurs (WE) Finance Code Signatory Training. This transformative experience has equipped our team with new insights and tools to better serve our community of women entrepreneurs.

**Key Takeaways from the Training:**  
**Sharper Vision for Impact:** Renewed focus on enhancing the quality and reach of our financial services.

**Client Segmentation Strategies:** Tailoring solutions to meet the unique needs of women MSMEs—especially those in agriculture, fisheries, product mechanization, specialized services (medical, legal, engineering), and export sectors.

**Data-Driven Service:** Strengthening our approach through the use of sex-disaggregated data to ensure more inclusive and effective support.

Our all-women team continues to learn, grow, and innovate—driven by a shared passion to champion women entrepreneurs across Fiji and beyond.

Together, we rise. Together, we build.



Looking for **Motor Insurance?**  
*Talk to us first*

**Key Benefits Includes:**

- Accidental Damage
- Theft
- Fire
- Third Party Liability
- Windscreen Cover

## Why Choose Us?

- Affordable Rates
- Comprehensive Insurance Solutions
- Responsive and Supportive Claims Experience
- Fast track insurance claims
- Quick Approval Times
- Fast and Hassle - Free

331 4955 | helen.devi@mfl.com.fj

### IMPORTANT DISCLAIMER

The content of this newsletter provides general information and is not intended as a recommendation or advice. It has been created without considering your specific objectives, financial situation, or needs. Before taking any action based on this information, you should assess its suitability in relation to your circumstances. It is advisable to seek personalized advice from a qualified financial adviser before making any financial decisions related to the topics discussed.