



**MERCHANT
FINANCE**

Land Sub-Division Loan

100%

FINANCING FOR
CIVIL WORKS

LOANS UP TO
\$4.5M

LOAN TERM
UP TO

7
YEARS

Sub-Division Made Simple

Flexible financing for Land Sub-Division Projects

Our land subdivision loan provides financing to help you develop land and unlock its full 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 the 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

- 2 Valid Photo ID.
- Company/Firm/Individual TIN.
- Business Plan (if applicable).
- Evidence of company, firm or sole trader business registration.
- FRCS Tax Compliance Certificate.
- Financial statements for the last financial year.
- Cash flow forecast for the next 5 years.
- Bank and loan statements for the last 6 months.
- Copy of a recent Valuation Report from one of MFL's approved panel of valuers.
- Approved scheme plan.
- Approved engineering plan.
- Evidence of an environmental impact assessment approval from the Ministry of Environment.
- Copy of an approved development lease or offer letter or notice of approval for development.
- Breakdown of the development cost.
- 3 Quotes from reputable 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:

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📘 Merchant Finance Pte Limited

🌐 www.merchantfinance.com.fj



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Visit your nearest MFL branch

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*Conditions Apply