

Get your Dream Car!

BRED
BANK

FIJI

DRIVE WITH BRED



Rates starting
as low as
6.25%p.a.

EASY ■ FLEXIBLE ■ FAST

Sounds like the **CAR LOAN** you need!

Take advantage of the limited time offer!

- ✓ Low & Flexible Interest Rates
- ✓ Low Equity requirements
- ✓ Quick Turn-Around Time
- ✓ 100% waiver on Loan Approval Fee

Terms up to
7 years*

Approval in
48 hours*



Enquire through
BRED Fiji Connect

or talk with us on
contacts below.

Call 132 100 | Email customer.care@bred.com.fj | Visit a branch

Loan eligibility and approval is subject to the bank's credit assessment. Offer valid for new or unregistered used vehicles meant for personal use, applied and approved within the promotion period. Turn-around time is subject to satisfactory submission of all requirements and documentation for loan assessment. Promotion starts 01 Sep, 2021 and ends on 30 Nov, 2021.

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DRIVE WITH BRED

Flexible rates, equity and terms to **better fit your financial situation!**

Brand New Vehicles

Rate % p.a.	Term
6.25 %	2 years
6.75 %	3 years
7.25 %	4 years
7.75 %	5 years
8.25 %	6 years
8.75 %	7 years

Equity - Brand New Vehicles

- 0.00% equity for BRED Home Loan Customers
- 0.00% for executives earning gross income of more than \$75,000
- 10.00% for others

Equity - Unregistered Used Vehicles

(2nd Hand Reconditioned Vehicles)

- 0.00% equity for BRED Home Loan Customers
- 15.00% for others

Unregistered Used Vehicles

Rate % p.a.	Term
8.75 %Up-to	5 years

Mandatory Conditions

- 12 months in employment
- Vehicle will only be financed for private use

HOW DO I APPLY?

To help us assess your loan application quicker, we advise you to provide the following information to your Relationship Manager:

Salary and Statements

- Payslips (3 most recent)
- Employment Confirmation (recent employment letter or employment contract)
- Account Statements
- Salary and Savings account (s) - 12 months
- Loan statement (s) for all existing loans -12 months
- Hire Purchase statement - 6 months

Vehicle Details

- Quotation (Engine Number & Chassis Number is required.)
- Evidence of equity
- Brand New vehicle - 10% contribution
Unregistered Used vehicle - 15% contribution
- ACCF (Motor Vehicle Accident Compensation Scheme) (after acceptance of Letter of Offer)

Personal Details

- Identification (Original Birth Certificate | Original Marriage Certificate
Joint FNPF/TIN Card | Valid Driver's Licence
Passport or Voter Card)

If the Bank is not satisfied with the information provided, further documentation may be requested for verification.

- Turn-around time is subject to satisfactory submission of all requirements and documentation for loan assessment.
- Equity from Home Loan - 20% discount will be applied on existing valuation held with BRED consistent with Covid-19 market conditions. Valuation report must be within 3 years from date of issue.

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