

Your Home, Your Journey, Your Choice

Your dream home is closer than you think!

The FDB Choice Home Loan is designed to give every Fijian family the chance to build a life in a home they can truly call their own — safely, affordably and with dignity.

FDB offers a flexible home loan solution that supports customers at every stage of home ownership.

Whether you're buying your first home, building on your land, renovating, construction or refinancing your home — FDB walks with you every step of the way to create a place filled with warmth, security and belonging.



Home Purchase



Home Re-finance

Home Construction/
Renovations/
Improvements

WHO IS ELIGIBLE TO APPLY?

- ① New clients engaged in salaried employment with verifiable income.
- ② New clients engaged in earning regular income without formal pay slips are also eligible.
- ③ Existing clients under the Agriculture, MSME, or Commercial sectors with a satisfactory repayment history.



CONTACT US



Our branches are located in: **Suva, Nausori, Sigatoka, Nadi, Lautoka, Ba, Rakiraki, Savusavu, Seaqqaqa, Labasa and Taveuni.**

Our Head Office:

Fiji Development Bank
360 Victoria Parade
Suva, Fiji.
Phone: (679) 3314866
ID: Fiji Development Bank
Email: info@fdb.com.fj

Banking Hours:

Monday - Thursday:
8.30am to 4pm
Friday: 8am to 3.30pm

Office Opening Hours:
Monday - Thursday: 8am to 4.30pm
Friday: 8am to 4pm

FEES AND CHARGES

Scan QR Code to access Bank Fees and Charges



CHOICE HOME LOAN

NO INTERNAL FEES FOR THE FIRST 6 MONTHS

Secured Home Loan



Turning Hope Into a Home

Providing flexible and inclusive financing to support every stage of your home ownership journey.

LIMITS AND PURPOSE

Maximum Loan limit:

- Up to \$500,000.

Loan purpose:

- Home Purchase
- Home Construction/Renovation/Improvements
- Refinance

HOME LOAN PACKAGE OPTIONS

Package 1

- A Home Loan supported by the Reserve Bank Housing Facility, designed for households earning below \$50,000 per year.
- For purchasing or refinancing their first home.
- Interest rate of 3.99% fixed for the first 5 years, and 6% variable per annum thereafter.
- Fiji Government First Home Purchase Grant - \$15,000 for purchase of your first home property and/or \$30,000 for the construction for your first home.

Package 2

- A Home Loan with Government Grant designed for households earning between \$50,000 and \$100,000 per year.
- Interest rate of 6% variable per annum.
- Fiji Government First Home Purchase Grant - \$5,000 for the purchase of first home and/or \$20,000 for the construction of first home.

Package 3

- For Households income above \$100,000.
- Interest rate of 6% variable per annum.

EQUITY CONTRIBUTION

- Minimum 10% equity of the total project cost.
- Equity contribution can be by way of government grant, cash, FNPF and/or collateral security.

LOAN TERM

Up to 30 years

PRE-QUALIFICATION REQUIREMENTS

General

1. Completed Credit Information Reporting Agency (CIRA) Consent Form.
2. Birth Certificate.
3. Photo ID - Voter Identification Card/Passport/Driving License/ Joint FRCS/FNPF card.
4. Current Utility Bills - these would be utility bills for the business/ tenancy agreement.
5. Declaration of External Debt: provision of latest loan statement.
6. Right of Land Use - Copy of Title
- Title and current lease over land to be used for the proposed project.
- Term of lease must exceed the loan term granted.
7. Employment Status: Letter from current employer that the proponent has been in current confirmed employment for at least 12 months (if applicable).
8. Proof of Income
- Payslips, employment contracts, or employer confirmation letters (if applicable).
- Declaration of income (if applicable).
- If owning any business or are self-employed, Notice of Assessment from FRCS for last financial year. (if applicable).
9. Minimum Age - 18 years old.

10. Equity - Bank statements or FNPF eligibility letter to be produced as evidence of contribution amount.
11. Valuation report

- Satisfactory valuation report from FDB'S panel of valuers.
- If FNPF contribution involved, valuation report from FNPF is acceptable.
- 12. Valid Engineers Certificate: from FDB's panel of engineers (if applicable).

Home Purchase

1. All conditions under general requirement.
2. Satisfactory confirmation of sale amount (Sale Note or Sale & Purchase Agreement).

Home Construction / Renovation / Improvements

1. All conditions under general requirement.
2. Approved building plans & specifications from relevant authorities.
3. Quotations:
 - At least two quotations from reputable builders/contractors from FDB's panel,

OR

- One quotation with a Bill of Quantity (BoQ) from a qualified surveyor.

For "Purchase of residential lot & construction," house must be completed within 12 months from the date of land purchase.

PRE-QUALIFICATION REQUIREMENTS - CONT

Refinance

1. All conditions under general requirement.
2. Bank statements for the last 6 months confirming transactions and refinance amount.

CREDIT ASSESSMENT: NORMAL FDB SCREENING AND ELIGIBILITY REQUIREMENTS APPLY.

ONLINE APPLICATION PROCESS

Scan QR Code to access Online application portal.



APPLY NOW

Terms and conditions apply.

For more information visit: www.fdb.com.fj

NO INTERNAL FEES FOR THE FIRST 6 MONTHS

Description	Fees
Establishment	Nil
Application	Nil
Bank Service	Nil
Rescheduling	Nil
Inspection visit	Nil

All external fee as per FDB's prevailing schedule of fees and charges will apply.