

## 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.



### 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, Seaqqa, 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](mailto: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



*your partner in progress*

# 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

- Completed Credit Information Reporting Agency (CIRA) Consent Form.
- Birth Certificate.
- Photo ID - Voter Identification Card/Passport/Driving License/ Joint FRCS/FNPF card.
- Current Utility Bills - these would be utility bills for the business/ tenancy agreement.
- Declaration of External Debt: provision of latest loan statement.
- 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.

- Employment Status: Letter from current employer that the proponent has been in current confirmed employment for at least 12 months (if applicable).
- 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).

- Minimum Age - 18 years old.
- Equity - Bank statements or FNPF eligibility letter to be produced as evidence of contribution amount.
- Valuation report

- Satisfactory valuation report from FDB’S panel of valuers.
- If FNPF contribution involved, valuation report from FNPF is acceptable.

- Valid Engineers Certificate: from FDB’s panel of engineers (if applicable).

Home Purchase

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

Home Construction / Renovation / Improvements

- All conditions under general requirement.
- Approved building plans & specifications from relevant authorities.
- 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


- All conditions under general requirement.
- 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.

SCAN ME



APPLY NOW

Terms and conditions apply.

For more information visit: [www.fdb.com.fj](http://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.