

## 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.

For rural home renovations, supporting clients undertaking improvements to family homes - FDB walks with you every step of the way to create a place filled with warmth, security and belonging.



Unsecured  
Loan for  
Renovation/  
Improvement  
in rural areas.



### 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: 8:30am 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

SCAN ME



*your partner in progress*

# CHOICE HOME LOAN

NO INTERNAL FEES FOR THE FIRST 6 MONTHS

## Unsecured Home Loan



## Turning Hope Into a Home

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

## LIMITS AND PURPOSE

What are the financing limits?

### Loan Amount:

- **Minimum:** \$2500
- **Maximum** - Up to \$10,000

## PACKAGE

- Renovation and improvement of family homes in rural areas.
- Interest rate of 6% variable per annum.
- Applies only to formal wage earners willing to renovate family homes in the villages.

## EQUITY CONTRIBUTION

- Cash contribution of 10% (not mandatory)

## LOAN TERM

- Maximum of 2 -3 years.

## 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](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.

## PRE-QUALIFICATION REQUIREMENTS

### Unsecured

- 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.
- Declaration of external debts - provision of latest loan statement
- Quotations - for material and labor for renovation work.
- Support Letter from Turaga-Ni- Koro- to confirm residence status of the applicant.
- Proof of Income - Payslips, employment contracts, or employer confirmation letters (if applicable)

### CREDIT ASSESSMENT: NORMAL FDB SCREENING AND ELIGIBILITY REQUIREMENTS APPLY.

