

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, 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: 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



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.

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.

