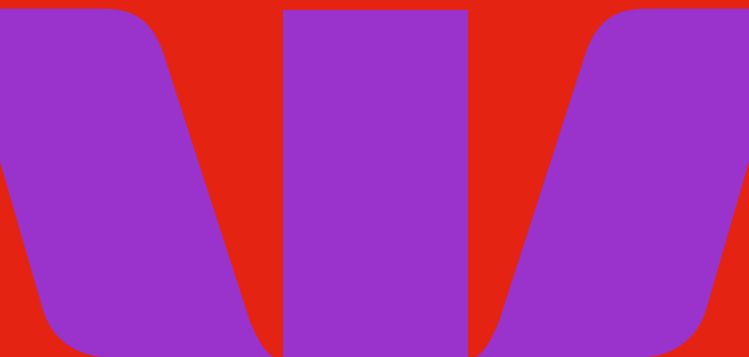


Premium Option Home Loan

Westpac Fiji



April 2025



Our Premium Option Home Loan can be used to finance a variety of projects

- Home purchase/ construction/ improvements (owner occupied).
- Purchase of land on which a dwelling is to be built for the customer's own occupancy.
- Refinance an existing housing loan.
- Apply for a loan increase and use available funds for other personal purposes.

Flexible repayment options to suit your cash flow

- Repayment terms of up to 30 years.
- Select monthly, bi-monthly, fortnightly or weekly repayment.
- Use surplus cash to make extra payments, which could reduce interest paid over the life of the loan.
- Redraw option available on extra payments¹.
- Progressive drawdown options¹.
- Interest only option for up to five years¹.
- Relevant securities apply.

Switch to a fixed interest rate for up to 3 years

- Option to refix interest rate at the expiry of fixed rate¹.
- While a fixed rate will keep repayments the same when interest rates increase, you will not get the benefit of a reduced repayment when interest rates decrease.

¹ Subject to the Bank's Approval.

Who can apply?

- Individuals and Family trusts (individual trustees only) who are 18 years of age and above, domiciled in Fiji, and
- Meets the banks underwriting standards for the product.

Easy application process

Speak to a Home Finance Manager at your local branch.

Fees and Charges



Scan QR to download the Westpac Lending Fees and Charges brochure.

Interest Rates



Scan QR to download the Westpac Fijis Published Interest Rates.



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