We have been there for our members ... we have helped them own their homes; get an education; receive medical treatment; as well as provide for them during their time of sorrow.

We have also provided a steady source of income for those who have retired and chosen to invest their hard earned savings with us. Since our inception in 1966, the Fiji National Provident Fund (FNPF) has evolved to meet the needs of each new generation of worker, employer, retiree and their families.

This eight-page liftout contains the Fund’s revised withdrawal guidelines (as summarised in the media release on page 8) that will come into effect on 1 February, 2018.

**Early Withdrawals**

i. Education (Local and Overseas)
ii. Medical (Local and Overseas)
iii. Unemployment Assistance
iv. Funeral Assistance

**Housing Withdrawals**

i. Purchase Unregistered leaser from TLTB or Lands Department; Payment of Surveying Fees and to Build a House
ii. Build a House (partly financed by Lender)
iii. Purchase Land (directly from Lands Department or TLTB)
iv. Purchase Property (partly financed by lender or fully financed by FNPF)
v. Payment of Surveying Fees
vi. Quick Repairs
vii. Electrification & Solar
viii. Installation of Water Tank
ix. Extention of Renovate your Home
x. Reduce/Pay off Home Loan

**Full Withdrawal Guidelines for Members**

i. Retirement
ii. Medical
iii. Survivorship
iv. Migration
v. Small Account
vi. Further Payments

*This is a handy lift-put to keep as a guideline on what you need to do; should you need to apply for any withdrawals stated herein. For more information email: information@fnpf.com.fj*
EARLY WITHDRAWAL GUIDELINES

Effective 1 February, 2018.

PROCESSING FEE
Members now have the option to have the processing fee of $10 for early withdrawals, deducted from their FNPF accounts or pay cash.

EDUCATION ASSISTANCE - Local

Who can be assisted? Member who has General Account entitlement for:
1. Member
2. Member’s Spouse
3. Member’s Children
4. Member’s Siblings
5. Member’s Parents

For what level of studies can you access education assistance?
1. Year 13 or Form 7
2. Tertiary level education
3. Vocational courses including Sports Science Program at high school
4. Foundation level education at high school

What does this assistance cover?
1. Tuition fees
   i. Tertiary Foundation Level
   ii. Tertiary Studies
2. Accommodation costs and meals at hostels approved by the Fund of up to $200 per semester per student.
3. Balance of fees subsidized by government under the free education program.
4. Text Books for Year 13 and Tertiary Level students
5. Member’s Parents
6. Member’s Siblings
7. Member’s Children
8. Member’s Spouse

Account entitlement for:
1. Account 1
   - 70%
   - Education
   - Funerary
   - Medical
   - Unemployment
2. Account 2
   - 30%
   - Housing
   - Overseas Education

Documents to be submitted with an application
1. The member must apply by filling a completed prescribed application form
2. Fee for application form $40

Evidence for Tuition Fees
1. An invoice from institute confirming tuition fees to be paid.
2. Documents confirming relationship of the student to the member, eg. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).
3. Receipts of payments made to institutes to offset tuition costs if the member’s general account entitlement is less than 50% of the full cost of the course or evidence of sufficient funds to offset the tuition fees payable.

Evidence for Accommodation
1. Invoice from institutes or sponsor letter to confirm that fees has been paid.
2. Documents confirming relationship of the student to the member, eg. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).

Assistance now covers members’ parents

Evidence for Incidental Expenses
1. Invoice from institute or sponsor letter confirming that tuition has been paid.
2. Certified copy of students’ valid passport and visa.
3. If the visa is not available when application is lodged, approval will be granted on the condition that payment will be processed after the student’s visa or approval in principle letter submitted with a signed indemnity certificate and Memorandum of Agreement for education assistance between the member and the Fund. Members need to agree that they will be responsible for recovering funds transferred to the overseas school, if they face any complications that may result in the student visa not being issued. This is a situation where the Fund release funds to the overseas school on submission of Approval in Principle/Conditional Student Visa

Who can be assisted? Member who has a General Account entitlement for:
1. Year 13
2. Tertiary Foundation
3. Tertiary level education

Who can be assisted? Member who has a General Account entitlement for:
1. Year 13
2. Tertiary Foundation
3. Tertiary level education

What does this assistance cover?
1. Tuition
2. Accommodation
3. Incidental Expenses to a maximum amount of $10,000 for the duration of study.
4. Also applicable for Year 13 sponsored students for overseas education
5. If the visa is not available within 6 months are only allowed a maximum of $2000

Documents to be submitted with application for tuition
1. The member must apply by filling a completed prescribed application form
2. An Acceptance letter and invoice from overseas tertiary institute stating the duration of course, dates of fees, due dates for fees payment and school bank account details.
3. Certified copies of the student’s passport pages showing details of passport holder, the validity of the passport and the members visa covering the period of study.
4. If the visa is not available when the application is lodged, approval will be granted on the condition that payment will be processed after the student’s visa or approval in principle letter submitted with a signed indemnity certificate and Memorandum of Agreement for education assistance between the member and the Fund. Members need to agree that they will be responsible for recovering funds transferred to the overseas school, if they face any complications that may result in the student visa not being issued. This is a situation where the Fund release funds to the overseas school on submission of Approval in Principle/Conditional Student Visa

Evidence for Tuition Fees
1. An invoice from institute confirming tuition fees to be paid.
2. Documents confirming relationship of the student to the member, eg. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).
3. Receipts of payments made to institutes to offset tuition costs if the member’s general account entitlement is less than 50% of the full cost of the course or evidence of sufficient funds to offset the tuition fees payable.

Evidence for Accommodation
1. Invoice from institutes or sponsor letter to confirm that fees has been paid.
2. Documents confirming relationship of the student to the member, eg. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).

Evidence for Incidental Expenses
1. Invoice from institute or sponsor letter confirming that tuition has been paid.
2. Certified copy of students’ valid passport and visa.
3. If the visa is not available when application is lodged, approval will be granted on the condition that payment will be processed after the student’s visa or approval in principle letter submitted with a signed indemnity certificate and Memorandum of Agreement for education assistance between the member and the Fund.
4. Documents confirming relationship of the student to the member, eg. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).
5. Member’s latest bank statement.

FNPF will NOT assist for the following
1. Reimburse members for funds sourced from other lenders to pay for full or part of the tuition and accommodation costs.
2. Repayment of outstanding bonds or loans.
3. The Fund will not assist for short courses and/or workshops which are competency based assessment to professional development.

The payment is made directly to the school or institute, home stay or hostel and text book fees is paid to the member.

Processing time
1. 2 working days from the date of submission by the member.

Penster now recognised as a study of term

Processing Fee
1. 3 working days from the date of submission by the member.
2. Payment will be made within 1 working day from the date the application is approved. However, an additional day will be needed for the preparation of telegraphic transfers if funds are to be remitted overseas.

Method of Payment
1. 3 working days from the date of submission by the member.
2. Payment will be made within 1 working day from the date the application is approved. However, an additional day will be needed for the preparation of telegraphic transfers if funds are to be remitted overseas.

Definitions:
1. Statement of Attestation Qualification: A learner who has successfully completed all of the required units of competency or modules (as specified in the training package qualification or accredited course) is entitled to receive the following certification documentation on award of the qualification e.g. Bachelors of Nursing

Teletelic Books
1. $400 per semester, for 2 semesters per year

Overseas Education
1. $2,000 incidental for short term courses

FNPF Members
1. Members are not entitled for any early withdrawal if they have not accounted for any withdrawal taken under Housing Transfer. They will have to pay the unaccounted transfer amount, however, this will not apply to members previously assisted under the Village Housing Scheme prior to 1st January 2011.
2. Any Bank Charges (telegraphic transfers) relating to any of these withdrawals will be included in the withdrawal application.
**EARLY WITHDRAWAL GUIDELINES**

Effective 1 February, 2018.

### MEDICAL ASSISTANCE – Local and Overseas

Whereby medical treatment is required locally or overseas due to an urgent medical condition and has produced satisfactory evidence of the same.

<table>
<thead>
<tr>
<th>Who can be assisted?</th>
<th>Member who has a General Account entitlement for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Member</td>
<td>2. Member’s Spouse</td>
</tr>
<tr>
<td>3. Member’s Parents</td>
<td>4. Member’s Siblings</td>
</tr>
<tr>
<td>5. Member’s Children</td>
<td></td>
</tr>
</tbody>
</table>

What is the maximum amount and what does it cover?

1. The amount applied for must be within the member’s General Account entitlement.
2. Assistance may also be extended for incidental expenses for overseas medical treatment to a maximum of $10,000 for those not covered under any Insurance scheme and $5,000 to those covered by Insurance Scheme, per patient per calendar year.
3. For review cases, the Fund may assist upon receipt of recommendation from overseas consultant.
4. Assistance may be provided for prosthetics, hearing aid and wheelchair. Payment will be made directly to the supplier.

FNPF will NOT assist for the following:

1. For payment of consultation or observation fees whereby member/patient is admitted for less than 24 hours.
2. If a member has sourced funds from elsewhere for the medical expenses, the Fund will not reimburse the member for the same expenses.

Documents to be submitted with an application (Local Treatment):

1. The member must apply by filing a completed prescribed application form.
2. Documents confirming relationship of the patient to the member, eg. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).
3. Recent detailed medical report from a registered local doctor.
4. Breakdown of treatment cost from medical institution where the patient will undergo treatment.
5. Time and place of treatment.
6. Evidence of payment to the medical institution or medical insurance company.
7. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).

Documents to be submitted with an application (Overseas Treatment):

1. The member must apply by filing a completed prescribed application form.
2. Documents confirming relationship of the patient to the member, eg. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).
3. Referral from the local doctor for overseas treatment.
5. Where the member’s General Account entitlement is less than 50% of the cost of the full treatment, the member must submit receipts of payment made to medical institute or show evidence of funding the balance.
6. A letter from the insurance company where the patient has a medical insurance cover confirming and detailing medical coverage.
7. Certified copies of the patient’s passport pages showing details of the passport holder and the validity of the passport.
8. Visa to cover period of medical treatment is to be produced before payment is released (Approval will be granted, however, payment will be subject to a copy of the visa submitted to the Fund).
9. Member’s latest bank statement.

### UNEMPLOYMENT ASSISTANCE

Who can be assisted?

1. Member who has a General Account entitlement.
2. Member who has resigned, terminated, non-renewal of contract, seasonal worker. laid off or made redundant from work.

What is the amount that can be withdrawn for unemployment assistance?

1. The maximum withdrawal permitted is $2,000 provided member has General Account entitlement.

Documents to be submitted with an application:

1. The member must apply on the prescribed application form.
2. Evidence of termination letter from employer stating the termination date, non-renewal of contract, laid off or made redundant or letter of acceptance of resignation from employer.
3. Recent detailed medical report from a registered local doctor.
4. Breakdown of treatment cost from medical institution where the patient will undergo treatment.
5. Time and place of treatment.
6. Evidence of payment to the medical institution or medical insurance company.
7. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).

Documents to be submitted with an application:

1. The member must apply by filing a completed prescribed application form.
2. Documents confirming relationship of the patient to the member, eg. Original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).
3. Referral from the local doctor for overseas treatment.
5. Where the member’s General Account entitlement is less than 50% of the cost of the full treatment, the member must submit receipts of payment made to medical institute or show evidence of funding the balance.
6. A letter from the insurance company where the patient has a medical insurance cover confirming and detailing medical coverage.
7. Certified copies of the patient’s passport pages showing details of the passport holder and the validity of the passport.
8. Visa to cover period of medical treatment is to be produced before payment is released (Approval will be granted, however, payment will be subject to a copy of the visa submitted to the Fund).
9. Member’s latest bank statement.

### FUNERAL ASSISTANCE

This will only be provided to a member(s) who seeks assistance for funeral expense for the death of a family member in the absence of a valid Memorandum of Administration (MOA) where deceased is a member of FNPF with Special Death Benefit (SDB) entitlement, who has General Account entitlement.

Whose death can member withdraw for?

1. Member’s Spouse
2. Member’s Parents
3. Member’s Siblings
4. Member’s Children

What is the amount that can be withdrawn for funeral assistance and what does it cover?

1. Funeral Assistance of $2000
2. Sample funeral expenses covered:
   - Prosthetics, hearing aid and wheelchair.
3. Other important notes
   - 1. The next of kin is to apply for this assistance within 30 working days from the date of death.
   - 2. Payment is made directly to the member’s valid bank account.
   - 3. If member is applying for siblings funeral expenses, a statutory declaration is required even the next of kin is the member.

### Changes include

**Medical**

- covers prosthetics, hearing aid and wheelchair.

**Unemployment assistance**

- Extended to those who resign or have been suspended.

**Funeral assistance**

- $2,000

**Funeral assistance can apply**

- 30 days from date of death
**Housing Withdrawal Guidelines**

**Effective 1 February, 2018.**

1. Members may apply for housing provided they have sufficient funds in their General Account.
2. Members may access their Preserved Account entitlement if it is a first housing transfer to a property when purchasing a vacant land, an existing house or to build. The member can access up to 30% of their Preserved which ultimately becomes a total of 51% of the members balance on the date of withdrawal.

### Qualifying Conditions

1. As per General Qualifying Condition
2. Application fees apply as per FNPF’s Housing Fee Schedule

#### Document Requirements

- Draft Stamped copy of the Agreement for Lease/Instrument of Tenancy/Approval Notice for Lease.
- Copy of the offer letter showing breakdown of fees.
- A latest statement of account showing the outstanding lease balance (if applicable).
- One quote from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey).
- Copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment.
- Copy of plan approved by relevant local authority.

#### Purchase Unregistered lease from a Vendor, Payment of Surveying Fees

- 1) Stamped copy of the Unregistered Lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days.
- 2) Consent to sell from TLTB or Lands Department.
- 3) Copy of valid Sales and Purchase Agreement or Sale Note.

#### BUILD A HOUSE

Partly Financed by Lender

**Qualifying Condition**

1. As per General Qualifying Condition
2. Application fees apply as per FNPF’s Housing Fee Schedule

#### Document Requirements

- Certified Copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department.
- Signed copy of lenders offer with Acceptance page and previous offer letter.
- 3) An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).
- 4. If the Member had misused the funds, he/she is required to provide acquittals or repayment of the last transferred amount before any future withdrawal can be permitted by the Fund.

**For Example**

<table>
<thead>
<tr>
<th>Member X</th>
<th>General Account (GA)</th>
<th>Preserved Account (PA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>$15,000</td>
<td>$35,000</td>
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</tr>
<tr>
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<td></td>
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</table>

**Processing Fee**

Members have the option to have the processing fee of $50 for quick repairs and $100 for housing and other related withdrawals deducted from their FNPF accounts or pay cash.

**PURCHASE LAND**

Directly from Lands Department or TLTB

**Qualifying Condition**

1. As per General Qualifying Condition
2. Application fees apply as per FNPF’s Housing Fee Schedule

#### Document Requirements

- 1) Stamped copy of the unregistered Crown lease or ifaueki lease IF.
- 2) Draft copy of the Agreement for Lease/Instrument of Tenancy/Approval Notice for Lease (if applicable).
- 3) Application fees apply as per FNPF’s Housing Fee Schedule

#### PURCHASE PROPERTY

Partly Financed by Lender or Fully financed by FNPF

**Qualifying Condition**

1. As per General Qualifying Condition
2. Application fees apply as per FNPF’s Housing Fee Schedule

#### Document Requirements

- 1) Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department.
- 2) Copy of valid Sales and Purchase Agreement or Sale Note.
- 3) Valuation Report of the property from any Fiji Registered Valuer and it should not be more than 5 years old (applicable to Fully Financed).
- 4. If the Member had misused the funds, he/she is required to provide acquittals or repayment of the last transferred amount before any future withdrawal can be permitted by the Fund.

**For Example**

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<td></td>
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**X can access his GA to finance Solar, Electrification and Water tank**

**X can access up to 51% of his total balance to purchase/build his 1st property even after he has used funds for Solar, Electrification and Water tank**

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**For Example:**

- **Build a House:**
  - 1) Application fees apply as per FNPF’s Housing Fee Schedule
  - 2. Copy of valid Sales and Purchase Agreement or Sale Note.
  - 3) Valuation Report of the property from a reputable registered Surveyor.
  - 4) One quotation from a reputable registered Surveyor clearly showing the breakdown of work in stages with associated cost.
  - 5) A signed copy of the Lenders offer with Acceptance page
  - 6. Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand.

**For Example:**

- **Build a House:**
  - 1) Application fees apply as per FNPF’s Housing Fee Schedule
  - 2. Copy of valid Sales and Purchase Agreement or Sale Note.
  - 3) Valuation Report of the property from a reputable registered Surveyor.
  - 4) One quotation from a reputable registered Surveyor clearly showing the breakdown of work in stages with associated cost.
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**For Example:**

- **Build a House:**
  - 1) Application fees apply as per FNPF’s Housing Fee Schedule
  - 2. Copy of valid Sales and Purchase Agreement or Sale Note.
  - 3) Valuation Report of the property from a reputable registered Surveyor.
  - 4) One quotation from a reputable registered Surveyor clearly showing the breakdown of work in stages with associated cost.
  - 5) A signed copy of the Lenders offer with Acceptance page
  - 6. Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand.

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**For Example:**

- **Build a House:**
  - 1) Application fees apply as per FNPF’s Housing Fee Schedule
  - 2. Copy of valid Sales and Purchase Agreement or Sale Note.
  - 3) Valuation Report of the property from a reputable registered Surveyor.
  - 4) One quotation from a reputable registered Surveyor clearly showing the breakdown of work in stages with associated cost.
  - 5) A signed copy of the Lenders offer with Acceptance page
  - 6. Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand.

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**For Example:**

- **Build a House:**
  - 1) Application fees apply as per FNPF’s Housing Fee Schedule
  - 2. Copy of valid Sales and Purchase Agreement or Sale Note.
  - 3) Valuation Report of the property from a reputable registered Surveyor.
  - 4) One quotation from a reputable registered Surveyor clearly showing the breakdown of work in stages with associated cost.
  - 5) A signed copy of the Lenders offer with Acceptance page
  - 6. Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand.
**PAYMENT OF SURVEYING FEES**

**Qualifying Condition**
1. Application fees apply as per FNPF’s Housing Fee Schedule.

**Housing Withdrawal Guidelines**

**PAYMENT OF SURVEYING FEES**

**Qualifying Condition**
1. Application fees apply as per FNPF’s Housing Fee Schedule.

2. As per General Qualifying Condition
a. The applicant is the legal owner of the property of a registered title/lease.

b. The amount requested is above $5,000 either solely or jointly if there are multiple applicants applying for the same property.

c. Applicant is a member of the mataqali or land owning unit.

d. The house is within the registered village boundary as defined in the I-Taukei Affairs Act and the member has sufficient entitlement.

e. Applicant is a member of the mataqali or land owning unit.

f. Member can access their general entitlement for more than one house in the village provided they meet conditions (b) to (f).

**QUICK REPAIRS**

**Qualifying Condition**
1. Application fees apply as per FNPF’s Housing Fee Schedule.

2. As per General Qualifying Condition
a. The applicant is the legal owner of the property of a registered title/lease.

b. The applicant is a member of the community and has a registered title or lease held in trust.

c. Applicant is a member of the mataqali or land owning unit.

d. The house is within the registered village boundary as defined in the I-Taukei Affairs Act and the member has sufficient entitlement.

e. Applicant is a member of the mataqali or land owning unit.

f. Member can access their general entitlement for more than one house in the village provided they meet conditions (b) to (f).

**ELECTRIFICATION & SOLAR**

**Qualifying Condition**
1. Application fees apply as per FNPF’s Housing Fee Schedule.

2. As per General Qualifying Condition

a. The applicant is the legal owner of the property of a registered title/lease.

b. The amount requested is above $5,000 either solely or jointly if there are multiple applicants applying for the same property.

c. Applicant is a member of the community which has a registered title or lease held in trust.

d. The house is within the registered village boundary as defined in the I-Taukei Affairs Act and the member has sufficient entitlement.

e. Applicant is a member of the mataqali or land owning unit.

f. Member can access their general entitlement for more than one house in the village provided they meet conditions (b) to (f).

**Document Requirements**
1. Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLBT or Lands Department. The search should not be more than 30 working days.

2. Four or more colored photos of the house showing the entire house from different sides including inside the house and surroundings. For village housing, colored photographs must be signed and stamped by the Provincial Council and should be:

   a) Turaga ni Koro for Village or Community Trust Lease.

   b) Head of the Trustees for Community Trust Lease.

   c) Head of the land owning unit for Mataqali or land owning unit.

   d) Copy of FEA approved permit (if applicable).

   e) Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site.

   f) Latest bank statement.

3. Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLBT or Lands Department. The search should not be more than 30 working days.

4. Copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying payment.

5. An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).


**INSTALLATION OF WATER TANK**

**Qualifying Condition**
1. Application fees apply as per FNPF’s Housing Fee Schedule.

2. As per General Qualifying Condition

a. The applicant is the legal owner of the property of a registered title/lease.

b. The applicant is a member of the community and has a registered title or lease held in trust.

c. The house is within the registered village boundary as defined in the I-Taukei Affairs Act and has sufficient entitlement.

d. The applicant is a member of the community which has a registered title or lease held in trust.

e. Applicant is a member of the mataqali or land owning unit.

f. Member can access their general entitlement for more than one house in the village provided they meet conditions (b) to (f).

**Document Requirements**
1. Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLBT or Lands Department. The search should not be more than 30 working days.

2. Four or more colored photos of the house showing the entire house from different sides including inside the house and surroundings. For village housing, colored photographs must be signed and stamped by the Provincial Council and should be:

   a) Turaga ni Koro for Village or Community Trust Lease.

   b) Head of the Trustees for Community Trust Lease.

   c) Head of the land owning unit for Mataqali or land owning unit.

   d) Copy of FEA approved permit (if applicable).

   e) Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site.

   f) Latest bank statement.

3. Confirmation from the lender on the continuation of loan repayments.

4. One quotation for labour.

5. Copy of the original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).

6. latest bank statement.

**Housing Processing Fee Schedule**

<table>
<thead>
<tr>
<th>Purpose of Work</th>
<th>Fee (FJD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase vacant land and/or House</td>
<td>100</td>
</tr>
<tr>
<td>Build</td>
<td>100</td>
</tr>
<tr>
<td>Surveying</td>
<td>100</td>
</tr>
<tr>
<td>Reduce/Pay Off Home Loan</td>
<td>100</td>
</tr>
<tr>
<td>Extent or Renovate</td>
<td>100</td>
</tr>
<tr>
<td>Quick Repair</td>
<td>50</td>
</tr>
<tr>
<td>Electrical</td>
<td>100</td>
</tr>
<tr>
<td>Installation of Solar System</td>
<td>100</td>
</tr>
<tr>
<td>Installation of Water tank</td>
<td>100</td>
</tr>
<tr>
<td>Re activation Fee</td>
<td>10</td>
</tr>
</tbody>
</table>

*General Account only*
FULL WITHDRAWAL GUIDELINES

Effective 1 February, 2018.

**ATTAINING AGE 55**

Who qualifies to withdraw?

- a) Member who has reached the retirement age of 55
- b) Member is entitled to withdraw all funds in the general & preserved accounts.
- c) Member may opt for retirement products that includes life pension, term annuity or lump sum withdrawal
- d) Member is eligible to re-join FNPF as a Compulsory member after the first full withdrawal if he/she is still employed.

**PHYSICALLY/MENTALLY INCAPACITATED**

Who qualifies to withdraw?

- a) The member must be medically-certified to be physically or mentally incapacitated from ever engaging in further employment.
- b) The certification of must be made by a medical practitioner, registered under Part II of the Medical Practitioners’ Act.
- c) FNPF may appoint one or more members of the Medical Board to review and assess the medical report submitted by the member and make appropriate recommendation.
- d) The member may be requested by the Medical Board to provide further evidence documentary evidence of his/her condition.
- e) For members who are unable to sign due to their physical condition, the member is required to complete and submit FNPF7 (Change of Records form).

**MEDICAL**

What documents do you need to submit?

- a) The member has to complete FNPF form FW03 (Medical).
- b) The medical practitioner completes form FNPF FW03MP.
- c) A detailed medical report on medical institute’s official letter head stamped and signed by the medical practitioner registered under Part 11 of Medical Practitioners Act.
- d) Acceptance of resignation or termination of employment letter on medical grounds from last employer (if employed in last 6 months) signed by the employer and on the employers letter head.
- e) FNPF Membership card.
- f) An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable).
- g) Certified copy of member’s recent photo ID in absence of FNPF Joint ID card.
- h) Where member opts for joint pension, members account, the member shall submit details of the overseas bank account number and branch address, BSB (Bank State Branch) number, swift code and routing number; certified copy of valid passport and visa details.
- i) Re-entry and nomination forms where member has opted to re-join the Fund.
- j) Detailed employment history showing name & address of employer and dates employed.

**Pension Options**

See Fig 1: Pension Options next page

Method of Payment

- a) Payment shall be made directly to member’s bank account.
- b) Any bank charges for the purchase of a bank draft or telegraphic transfer is deducted from the member’s withdrawal payment.

**SURVIVORSHIP**

Who must notify FNPF of death?

- a) The member’s next of kin may notify the Fund of the death of a member.

What documents do you need to submit?

- a) An advice of death may be filed by member’s next of kin by completing form FNPF FW02 (Death).
- b) Original/Certified copies of the following documents pertaining to the member:
  - Death certificate issued by Registrar General’s Office.
  - Birth certificate to have ‘DECEASED’ watermark if the member died overseas.
  - Latest extract of marriage certificate (in the case where a member was married more than once, all marriage certificates).
  - If member was never married, a statutory declaration by the next of kin witnessed by a lawyer confirming the deceased marital status.
  - If member was divorced a statutory declaration by next of kin witnessed by a lawyer confirming the deceased marital status after divorce with a certified copy of the latest extract of the marriage certificate with the divorce details and/or decree absolute.
  - A detailed employment history of the deceased showing Employer Name & address and period of employment.
  - Other forms of ID of the informant if required for proper ID verification. That is FNPF membership card or other valid ID such as drivers licence and passport.
- b) The executor must apply using application Form FW04.
- c) Certified copies of the Medical certificate of cause of death, by the hospital prior to burial/cremation.
- d) Death certificate issued by Register of Births and Deaths.
- e) Certified copies of birth certificate.
- f) Executor’s latest bank statement which should not be more than a month old.
- g) Certified copy of the Executor’s valid ID.

Method of Payment

Payment is made directly to the applicant’s bank account.

**DEATH OF A MEMBER**

Who is eligible to apply to?

- a) Persons who are nominated in the last valid nomination filed with the Fund are eligible to withdraw the deceased member’s contributions.
- b) Monies in the deceased member’s general and preserved accounts, plus any special death benefit if member is eligible will be paid out according to the shares allocated by the nominator.
- c) Where there is no valid nomination, monies in the deceased member’s account shall be paid to the High Court for distribution.
- d) Where the nominee (other than the spouse) is below the age of 18, then the monies will be paid to the High Court of Fiji.
- e) In the event of the death of a nominee, his/her share will be regarded as unallocated amount and it will be paid to the High Court of Fiji.
- f) If spouse is the sole nominee, then he/she will be eligible for Retirement product.

**Pension Options**

See Fig 1: Pension Options next page (available to spouse if sole nominee)

Method of Payment

- a) Shall be directly made to nominee’s nominated bank account or High Court in case minor nominee or if the nomination is not valid.
- b) Any bank charges for the purchase of a bank draft or telegraphic transfer is deducted from the member’s withdrawal payment.

**DBF FUNERAL ASSISTANCE**

Who is eligible to apply?

- a) Only the person nominated by the eligible deceased member to receive the DBF Funeral Assistance may apply.
- b) Payment shall be made in accordance with Memorandum of Administration shall be valid at time of death.
- c) Memorandum of Administration form shall be valid for 30 working days from date of death.

**What documents do you need to submit?**

- a) The executor must apply using application Form FW04.
- b) Certified copies of the Medical certificate of cause of death, by the hospital prior to burial/cremation.
- c) Death certificate issued by Register of Births and Deaths.
- d) Deceased and executor’s original/certified copy of birth certificate.
- e) Executor’s latest bank statement which should not be more than a month old.
- f) Certified copy of the Executor’s valid ID.

Method of Payment

Payment is made directly to the applicant’s bank account.
**FULL WITHDRAWAL GUIDELINES**

Effective 1 February, 2018.

### MIGRATION

**FIJI CITIZEN**

Who qualifies to withdraw?

(a) The member must hold an unconditional permanent
    residence visa for the country to which he/she is migrating.
(b) The member may apply for withdrawal of funds after the
    acceptance of resignation or termination date as
    confirmed by the employer.

What is my entitlement?

(a) Full balance in members' general and preserved account.
(b) Where account is not fully updated member would be
    paid total balance as at date of withdrawal. Funds
    received after full withdrawal would be paid as Further
    Payment.

What documents do you need to submit?

(a) The member must complete and submit FNPF Form FW04
    (Migration).
(b) Original or certified full extract of birth & marriage
    certificate printed after year 2000 (if applicable).
(c) Certified by lawyer or Commissioners of Oath or Notary
    Public (Overseas) copies of his/her permanent
    residency visa.
(d) FNPF Membership/ Joint Card.
(e) Other forms of ID if required for proper ID verification.

Who does not qualify to withdraw?

(a) A member does not qualify for full withdrawal of funds on a
    provisional/temporary residency visa.

**EXPATRIATE/NON FIJI CITIZEN**

Who qualifies to withdraw?

(a) An expatriate member who has completed his/her work
    contract in Fiji and is returning to his/her country.
(b) An expatriate member whose work contract has been
    terminated by the employer in Fiji and is returning to his/her
    country.
(c) An expatriate member who voluntarily resigns from
    employment prior to completing his/her work contract in Fiji.

What is my entitlement?

(a) Full balance in members' general and preserved account.
(b) Where account is not fully updated member would be paid
    total balance as at date of withdrawal. Funds received
    after full withdrawal would be paid as Further Payment.

What documents do you need to submit?

(a) Payment shall be made into a member's bank account in Fiji
    or overseas.
(b) Payment can be sent via a bank draft posted to a reliable
    address overseas.
(c) Any bank charges for the purchase of a bank draft or
    telegraphic transfer is deducted from the member's
    withdrawal payment.

**SMALL ACCOUNT**

Who qualifies to withdraw?

(a) A member who should be of 50-54 years of age.
(b) Member should be unemployed for the last 3 years prior
    to the date of application and should be reflected in
    member's FNPF account (contribution payment).
(c) Member's FNPF account balance at the date of withdrawal
    should be less than $5000.

What is my entitlement?

(a) Full balance in members general and preserved accounts.
(b) Member is not entitled to re-enter upon withdrawal under this
    ground.

What documents do you need to submit?

(a) Member must complete FNPF form FW07 (Small Account).
(b) Original or certified full extract of birth & marriage
    certificate printed after year 2000 (if applicable).
(c) FNPF Membership/ Joint Card.
(d) Latest bank statement (Local/Overseas).
(e) Where member opts for payment into overseas bank account,
    the member shall submit details of the overseas
    bank account number and branch address, BSB number,
    swift code and routing number.

### FURTHER PAYMENTS

**ONLY FOR THOSE THAT HAVE FULLY WITHDRAWN ALREADY**

Qualifying conditions

(a) Contributions due to member that were credited to his/
    her account after payment of full withdrawal.

What is my entitlement?

(a) Amount credited in members general and preserved
    account, after payment of full withdrawal.
(b) Where account is not fully updated member would be
    paid total balance as at date of withdrawal. Funds
    received after full withdrawal would be paid as Further
    Payment which must be requested in writing.

What documents do you need to submit?

A signed request letter from member or counter request form,
with the following details:

- Valid ID of the member
- Original or certified full extract of birth & marriage
  certificates printed after year 2000 (if applicable).
- Latest bank statement (Local/Overseas)
- Where funds are to be transferred to the member’s
  overseas bank account, full bank account details
  (BSB, Routing and/or Swift code)

Method of Payment

(a) Payment shall be made into member’s designated bank
    account in Fiji or overseas.
(b) Payment can be made via a bank draft posted to a
    reliable address overseas.
(c) Any bank charges for the purchase of a bank draft or
    telegraphic transfer is deducted from the member’s
    withdrawal payment.
The Fiji National Provident Fund Board has approved major changes to its withdrawal policies to enhance the pre-retirement benefits available to its members. These changes cover housing, funeral, unemployment, medical and education assistance.

The Fund’s Chief Operating Officer Jaoji Koroi said the changes ensured that product offerings are relevant to meet members’ expectations given changing economic and social conditions.

“The changes for housing in particular will make home ownership much easier for our members, and are in line with Government policy,” Mr Koroi said.

Effective 1 February, 2018, the changes also include mode of payment for processing fees, allowing members to opt to have these fees directly deducted from their member balances.

These changes have been implemented in response to requests from members at our member forums.

“While we constantly highlight the importance of saving for retirement, and that members now have 70% of their balances preserved for their retirement, we’re also mindful of our members’ pre-retirement needs. The member forums have provided this platform for members to raise their concerns in regards to assistance provided by FNPF inclusive of native leases and textbook allowances.

“The Fund has a responsibility to address some of these concerns that are within our powers and help our members accordingly.”

The key changes include the following:

**EARLY WITHDRAWALS:**

- **Education:**
  a. Members can now assist their parents
  b. Increase in textbook allowance to $400 per student per semester twice a year;
- **FNPF assistance is only for accredited institutions and courses that are examinable resulting in academic certification;**
- **Members are only required to submit invoices from institutions;**
- **Penstar now recognized as a term of study;**
- **Overseas incidental expenses for Year 12 sponsored students;**
- **Maximum of $2,000 is allowed for overseas incidental expenses for short term courses that are less than 6 months.**

**Funeral:**

a. Maximum assistance has increased to $2,000 from $1,500;

b. Members can apply within six weeks (30 working days) after death date.

**Unemployment:**

a. Seasonal workers can now access this assistance;

b. Members who have resigned on own accord or have cases pending disciplinary tribunals can be assisted up to 3 months after the last date of employment;

**Medical:**

a. Assistance covers prosthetics, hearing aid and wheelchair; and funds will be paid directly to suppliers/vendors

**HOUSING**

- **Streamlining of Requirement**
  a. Only ONE quotation each is now required from surveyor, labour and material costs for self-build projects, and general contractor quotation;
  b. Approved Plan and Valuation Report required ONLY for Fully Financed Applications;
  c. Valuation Report can be obtained from ANY registered valuer in Fiji;
  d. Title searches should not be more than 30 working days – previously it was 1 month;
  e. Quantity Surveyors Report is now only required for projects exceeding $30,000;

**FULL WITHDRAWAL**

- **Small Account:**
  a. Members with less than $5,000 can withdraw their funds if they are:
    - over 50 years old;
    - have been unemployed for more than 3 years;

- **Medical Incapacitation:**
  a. Medical Board is now required to meet once every fortnight to assess cases:
  b. Board membership has been increased from 3 to 8 with a quorum requirement of 5;

**PROCESSING FEES**

- Fees for partial/early withdrawals ($10), quick repairs ($50), housing ($100) can be paid through the following:
  a. Deducted from member’s balance;
  b. Part cash and part deduction from member’s balance;
  c. Cash

**Benefits**

- The option to decide which account the additional contribution is allocated, the Preserved or General Account and/or both.
- Accumulate your retirement savings
- Grow your savings through annual interest paid
- Tax free savings

Talk to us today 3307811 or email us info@fnpf.com.fj