



URBAN HOUSING APPLICATION (FULLY OR PARTLY FINANCED BY FNPf)

Please complete in pen using BLOCK letters. Print "X" to mark boxes where applicable and ensure that the form is complete before submission.

Note: It is an offence under the Fiji National Provident Fund Act, 2011 to make any false statement or to produce any document which is false. The use of correction fluid/tape is not allowed. You are required to sign beside any amendments made in the form.

EXPLANATORY NOTES:

- Any Early Withdrawal reduces any future Early Withdrawal Entitlement and reduces your retirement funds upon reaching the qualifying age of 55 years or upon full withdrawal. Members who have accessed 51% of the current balance for first housing transfer will need to replenish their Preserved Account. Any future contributions received in respect of the Member must be credited to the Member's Preserved Account for 5 years or until the amount so credited equals the amount withdrawn from the Preserved Account (whichever comes first).
- Members are not entitled for any further housing transfer or any type of early withdrawal if there is any unaccounted housing withdrawal.

Who can apply for assistance?

- Members are entitled to apply for a housing assistance provided they have sufficient funds in their General Account.
- Members can only access their Preserved Account if it is a first FNPf housing transfer to either purchase a vacant land, an existing house or to build a house in Fiji for current or future occupancy for the member and family.
- A Member who has withdrawn for Electrification or Installation of Solar System or Water Tank can access their Preserved Account subject to this being their first FNPf housing transfer to either purchase a vacant land, an existing house or to build a house in Fiji for current or future occupancy for the member and family.
- The amount that can be accessed by the member is fifty one percent (51%) of the members balance on the date of withdrawal.
- A Member who has previously withdrawn an amount less than \$5,000 for housing assistance prior to 1st November 2014 is entitled to access their Preserved Account.
- If the Member had misused the funds, he/she is required to provide acquittals or repay the last transferred amount before any future withdrawal can be permitted by the Fund.
- The Fund will not assist for sub-division of land

Qualifying Conditions:

- 1) For purchasing and build application - the Applicant is the legal owner or will become legal owner of the property of a registered title/lease;
- 2) Up to \$5,000 for quick repairs and Members may re-apply after a period of 3 years;
- 3) Above \$5,000 for extension or renovation;
- 4) \$10,000 and above for constructing a house;
- 5) Members can request for an amount less than the approved amount for extension or renovation or constructing a house provided they show evidence that they have met the shortfall of the project cost or have purchased building materials for the project.
- 6) Members may apply to reduce their home loan with an approved lender provided the amount requested and general entitlement will reduce the outstanding debt by at least 15%.

Who needs to complete this form?

This form will need to be completed by a member seeking housing assistance to either purchase, build, survey, extend, renovate, quick repair, install solar system, electrification, install water tank, reduction of housing loan, pay off housing loan.

What documents will I need to submit with this application?

You must apply on the 9U01 application form with the relevant requirement listed on page 6 - 8 together with a latest extract of your original birth certificate and marriage certificate if this will be your first Early Withdrawal Application.

Where can I lodge my application?

You can lodge your application at any of our FNPf office nearest to you.

FNPf APPROVED LENDERS					
1)	BSP	4)	BOB	7)	HFC
2)	ANZ	5)	BRED	8)	FDB
3)	WBC	6)	FTU CTCS	9)	HA

What am I entitled to and how much processing fee do I have to pay?

HOUSING PROCESSING FEE SCHEDULE		
PURPOSE	FEES	ENTITLEMENT
Purchase Vacant land or House	\$100	51% of total balance if first withdrawal otherwise limited to General Account
Build	\$100	General Account only
Surveying	\$100	
Reduce/Pay off Home Loan	\$100	
Extend or Renovate	\$100	
Electrification	\$100	
Installation of Solar System	\$100	
Installation of Water tank	\$100	
Quick Repair	\$50	
Re activation Fee	\$10	

- Members can repay into their account the amount that was utilized for housing assistance.
- Members that have taken further housing transfer can make repayments and have the option to replenish either their Preserved or General Account.

SECTION A – WITHDRAWAL TYPE

1. Fully Financed by FNPF (Complete Section A to Section H and Section J only)

Indicate the purpose of withdrawal:

- Purchase Land Purchase House Estate (FPTCL) Build Extend Renovate
 Quick Repair Surveying Solar System Electrification Water Tank

2. Partly Financed by an FNPF Approved Lender (Complete Section A to Section E; Section I and J only)

Indicate the purpose of withdrawal:

- Purchase Land Purchase House Build Reducing home loan Payoff Surveying

SECTION B – FEE OPTION

How to pay Fee: (you can pay full from member account, pay full cash or both)

1. Deduct from Member Account (Amount): 2. Pay Cash (Amount):

SECTION C – PERSONAL DETAILS

PRIMARY APPLICANT

1. FNPF ID: 2. TIN No: - - -
3. Full Name (as on Birth Certificate):
- Married Name:
(Optional for married women)
4. Birth Registration Number: 5. Date of Birth (DD/MM/YY): / /
6. Gender: F M 7. Current Employer:
8. Phone Contact: Home b) Work c) Mobile
9. Email: 10. a) Postal Address:
b) Residential Address:
11. Preferred Communication - Mobile Email Postal

INDEMNITY – the Fund will not be liable for disclosure of information on any of the preferred communication medium.

.....

SECONDARY APPLICANT

1. FNPF ID: 2. TIN No: - - -
3. Full Name (as on Birth Certificate):
- Married Name:
(Optional for married women)
4. Birth Registration Number: 5. Date of Birth (DD/MM/YY): / /
6. Gender: F M 7. Current Employer:
8. Phone Contact: Home b) Work c) Mobile
9. Email: 10. a) Postal Address:
b) Residential Address:
11. Preferred Communication - Mobile Email Postal

INDEMNITY – the Fund will not be liable for disclosure of information on any of the preferred communication medium.

SECTION D - PROPERTY DETAILS

1. Land Type:

2. Lease/Title No:

3. LOT No:

4. DP/SO/NLC No:

5. Street / Road: 6. Subdivision: 7. Town/ City:

SECTION E – REQUEST AMOUNT

Primary Applicant : \$ Secondary Applicant : \$

SECTION F – FINANCE DETAILS (Fully financed by FNPf)

1. PURCHASE:

Land/Property Price: \$ Vendors Name:

Cash Contribution: \$

Valuer Name:

Market Value: \$ Date of Valuation(DD/MM/YY): / /

2. FOR BUILDING/RENOVATION/EXTENSION/QUICK REPAIR/SOLAR/WATER TANK/ELECTRIFICATION

a) SELF BUILT OR

Material Cost: \$

Labour Cost: \$

Transport Cost: \$

Total Project Cost: \$

Cash Contribution (if any): \$

b) CONTRACTOR

General Contractor Amount: \$

Cash Contribution (if any): \$

Contractors Name:

Contractors Office Address:

Contractors Office Contact:

3. SURVEYING:

Surveyor Quotation amount: \$ Cash Contribution (if any): \$

Name of Surveyor: Surveyor Duration:

Survey Quotation Date (DD/MM/YY): / /

4. BREAKDOWN OF PROJECT COST (Submit additional sheet if need be)

Note: For projects more than \$30,000, member will be required to submit a Quantity Surveyors or Civil Engineer's Report

STAGE	SCOPE OF WORK	MATERIAL COST	LABOUR COST	TRANSPORTATION COST	TOTAL COST FOR STAGE(S)
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
Total Costing		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

SECTION G – SKETCH MAP OF LOCATION (Please indicate significant landmark e.g. church, shop, school)

SECTION H – PAYMENT DETAILS

PRIMARY:

Account Name:

Bank Name: Account No:

SECONDARY:

Account Name:

Bank Name: Account No:

SECTION I – LENDER

Land/Property Price:	<input type="text"/>		
Cost of Building to be erected:	<input type="text"/>	Variable Interest Rate:	<input type="text"/>
Cost of Extension/Renovation/Surveying:	<input type="text"/>	Repayment Period:	<input type="text"/>
Amount of Original Loan:	<input type="text"/>	Date of Original Loan:	<input type="text"/>
Amount of Existing Housing Loan:	<input type="text"/>	Date of Existing Housing Loan:	<input type="text"/>
Amount Non- Housing Loan:	<input type="text"/>	Monthly Repayment Amount:	<input type="text"/>
Legal & Documentation Fees:	<input type="text"/>		
Others:	<input type="text"/>	Vendors Name:	<input type="text"/>
Total Project Cost:	<input type="text"/>	Valuer Name:	<input type="text"/>
Cash Contribution (if any):	<input type="text"/>	Market Value: \$	<input type="text"/>
Total Amount Requested:	<input type="text"/>	Date of Valuation:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Net Loan:	<input type="text"/>		

I, the undersigned hereby certify that the members have secured a loan and are applying for a housing transfer payable to the Approved Lender under the provisions of Schedule 3 Section 58 of the FNPF Act 2011 (Act No. 52), the Amended Act No.77, 2012 and Housing Finance Assistance Regulations, gazetted on 17th September 2013.

I further certify that the description of the land as given on this form is correct and that the title or lease is or will be in the name of the applicant/s and joint owner (if applicable) and that the transfer will be used in respect of the described property for an approved purposes as defined in the FNPF Act.



Signed (for Approved Lender) _____ Signature of Witness: _____
 Name: _____ Name: _____
 Designation: _____ Phone contact of Witness: _____
 Date: _____ Date: _____

SECTION J – INDEMNITY, PAYMENT AND DECLARATION AUTHORITY

I understand and agree that:

- a) My application is subject to the provisions of Schedule 3 Section 58 of the FNPF Act 2011 (Act No. 52), the Amended Act No.77, 2012 and Housing Finance Assistance Regulations, gazette on 17th September 2013 and all such terms and conditions that may be imposed from time to time.
- b) I have read, understood and answered all the questions. The particulars provided by me are true and correct.
- c) I hereby indemnify the FNPF Board from any liability whatsoever, including any loss of benefits that may arise or for any such other event or acts of a third party which may occur in the interim period or thereafter of approving my application.
- d) This authority may be exercised if my application is approved I hereby apply and authorize for payment to be made to the institute and that it will be deemed a proper discharge by FNPF of funds held in my account.
- e) The funds are to be utilized only for the purpose it was approved. If the funds are utilized outside the approved purpose, the Fund reserves the right to hold further withdrawals. Any misuse of funds may result in prosecution.
- f) Any withdrawal will reduce my retirement funds and affect my entitlement for any future withdrawals.
- g) Funds in respect to purchasing of a property will be released upon receipt of the Interim Certificate stating that the transfer and mortgage documents (if applicable) are all in order and upon registration will constitute a good and valid security.
- h) That I will liaise directly with my Lender and Solicitor in regards to the registration of the transfer under my name and mortgage document (if applicable) at the Registrar of Titles Office after the funds are released. I will also forward a copy of the lodgment slip for FNPF's record.
- i) I understand that I am responsible for the confidentiality of information received through the preferred communication medium. I hereby indemnify the Fund from any liability whatsoever, including the loss of privileged information received through the preferred communication medium.

Primary Applicant

 Signature of Member (As in FNPF Records)

Date: _____

Signature of Witness: _____

Name and phone contact
 of Witness: _____

Left thumb print of Member

Secondary Applicant

 Signature of Member (As in FNPF Records)

Date: _____

Signature of Witness: _____

Name and phone contact
 of Witness: _____

Left thumb print of Member

Housing Assistance	Documents Required
Purchasing a Property (Vacant Land or House) Partly Financed by an Approved Lender or from FNPF Directly	<ul style="list-style-type: none"> • 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. The search should not be more than 30 working days. • Copy of Valuation report of the property from any Fiji Registered Valuer and should not be over 5 years (applicable to fully financed). • A signed copy of the Lenders offer with Acceptance page (applicable to Partly Financed). • Copy of valid Sales and Purchase Agreement or Sale Note.
Purchasing land directly from TLTB or Lands Department	<ul style="list-style-type: none"> • Draft copy of the unregistered Crown lease or iTaukei lease OR • Draft copy of the Agreement for Lease/ Instrument of Tenancy/Approval Notice for Lease (if applicable). • Copy of offer letter showing the breakdown of fees. • Latest statement of account on outstanding balance (if applicable).
Purchase Unregistered Leases from TLTB or Lands Department and for Payment of Surveying Fees	<ul style="list-style-type: none"> • Draft/Stamped copy of the Agreement for Lease/Instrument of Tenancy/Approval Notice for Lease. • Copy of the offer letter showing breakdown of fees. • Copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Latest personal bank statement
Purchase Unregistered Lease from a Vendor and for Payment of Surveying Fees	<ul style="list-style-type: none"> • 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. • Consent to sell from TLTB or Lands Department. • Copy of valid Sales and Purchase Agreement or Sale Note. • Copy of Valuation report from any Fiji Registered Valuer and should not be over 5 years (applicable to fully financed). • Copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Latest personal bank statement.
Purchase Unregistered Lease from TLTB or Lands Department, Build a House and Payment of Surveying Fees	<ul style="list-style-type: none"> • Draft/Stamped copy of Agreement for Lease/Instrument of Tenancy/Approval Notice for Lease. • A copy of the offer letter showing breakdown of fees. • A latest statement of account showing the outstanding lease balance (if applicable) • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Copy of plan approved by relevant local authority. • Registered Quantity Surveyors estimate or Civil engineers report for project costing \$30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR If Self Built: 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. • Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand. • Latest personal bank statement.
Purchase Unregistered Lease from a Vendor, Build a House and Payment of Surveying Fees	<ul style="list-style-type: none"> • Stamped copy of 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. • Consent to sell from TLTB or Lands Department. • Copy of the valuation report of the property from any Fiji Registered Valuer and should not be over 5 years (applicable to fully financed). • A signed copy of the Lenders offer with Acceptance page (applicable to Partly Financed). • Copy of valid Sales and Purchase Agreement or Sale Note from the vendor. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Copy of plan approved by relevant local authority. • Registered Quantity Surveyors estimate or Civil engineers report for project costing \$30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR If Self Built: 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. • Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand. • Latest Personal Bank statement.

Housing Assistance	Documents Required
Build a House and Payment of Surveying Fees	<ul style="list-style-type: none"> • Stamped copy of 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. • Copy of plan approved by relevant local authority. • Registered Quantity Surveyors estimate or Civil engineers report for project costing \$30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR If Self Built: 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • A copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment. • Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand. • Latest personal Bank statement.
Payment of Surveying Fees only	<ul style="list-style-type: none"> • Stamped copy of lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • A stamped copy of the transfer document under the member's name (if applicable). • A copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Latest personal bank statement
Payment of fees for acquiring property under Estate	<ul style="list-style-type: none"> • A copy of the title showing the latest transaction certified by the Registrar of Titles should not be more than 30 working days. • A certified copy of the Probate. • A certified copy of the Deed of Family Arrangement • A copy of the unstamped transfer document. • Invoice stating breakdown of fees and confirmation letter that title is in their custody
Building a House Partly Financed by an Approved Lender	<ul style="list-style-type: none"> • 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. The search should not be more than 30 working days. • Signed copy of lenders Offer with Acceptance page and previous offer letters (if any)
Building a House Directly Through FNPF	<ul style="list-style-type: none"> • 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. The search should not be more than 30 working days. • Copy of building plan approved by relevant local authority • Registered Quantity Surveyors estimate or Civil engineers report for project costing \$30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR If Self Built: 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials at hand. • Latest personal bank statement.
Quick Repairs	<ul style="list-style-type: none"> • 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. The search should not be more than 30 working days • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR If Self Built: 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. • 4 or more colored photos of the house showing the entire house from different sides including surroundings and areas that needs repair. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement
Reduce/Pay-Off Home Loan (Partly Financed by an Approved Lender)	<ul style="list-style-type: none"> • A copy of the title showing the latest transaction certified by the Registrar of Titles. The certification should not be more than 1 month old. • A copy of the lender's offer and the member's signed acceptance letter for all lending. • A current statement of the housing loan account (applicable for reducing home loan). • The settlement figure letter showing the breakdown of the housing and non-housing loan for paying of cases (applicable for Paying-off housing loan only). • Members may apply to reduce their homeloan with an approved lender provided the amount requested will reduce the outstanding debt by at least 15%.

Housing Assistance	Documents Required
<p>Extending or Renovating House Directly Through FNPF</p>	<ul style="list-style-type: none"> • 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. The search should not be more than 30 working days. • Copy of extension plan approved by relevant local authority • Registered Quantity Surveyors estimate or Civil engineers report for project costing \$30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR If Self Built: 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. • An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable). • 4 or more colored photos of the house showing the entire house from different sides including surroundings and areas that needs renovation or will be extended. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement
<p>Electrification</p>	<ul style="list-style-type: none"> • 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. The search should not be more than 30 working days • Copy of FEA approved permit (if applicable) • 1 quotation from a registered electrical contractor or certified electrician. • 1 quotation for materials from a hardware/electrical supplier if not included in the contractor quotation. • An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable). • 4 or more colored photos of the house showing the entire house from different sides including inside the house and surroundings. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement.
<p>Installation of Solar System</p>	<ul style="list-style-type: none"> • 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. The search should not be more than 30 working days. • Copy of FEA approved permit (if solar generates electricity) • 1 quotation from a registered solar contractor. • 1 quotation for materials from a solar supplier if not included in the contractor quotation. • An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable). • 4 or more colored photos of the house showing the entire house from different sides including surroundings and area where solar will be installed. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement.
<p>Installation of a Water Tank</p>	<ul style="list-style-type: none"> • 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. The search should not be more than 30 working days. • 1 quotation for water tank and materials. • 1 quotation for labour. • An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable). • 4 or more colored photos of the house showing the entire house from different sides including surroundings and area where water tank will be installed. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement.
<p>Progressive Payments</p>	<ol style="list-style-type: none"> 1) Cash sale receipts for materials under your name equivalent to the funds paid out to you and as per the approved allocation for material, labor and transport. The date of the receipt must be on or after the date you receive the funds. We will not accept pre- dated receipts and we do not reimburse funds but will be counted as your own contribution towards the project. 2) Four or more photographs showing the entire house from different sides including surroundings and areas showing progress of work. <ol style="list-style-type: none"> a) If the above requirements are not received within 3 months from the last payment date, your application will be cancelled. A \$10.00 fee is payable at FNPF cashiers, letter explaining the reason for delay together with the relevant document(s) stated in 1 & 2 above will be required to reactivate the application. b) If the above documents are not received within 1 year from the last payment date, your application will be terminated. You will be required to fully repay the last unaccounted transfer sum before any withdrawal can be permitted by the Fund.

Head Office	Lautoka	Labasa	Sigatoka Branch	Nadi Agency	Savusavu Agency	Ba Agency	Valelevu Agency	Nausori Branch
Provident Plaza 2 Private Mail Bag, Suva Telephone: (679) 330 7811 Facsimile: (679) 330 7611	Shop 5, Provident Centre, 6 Naviti Street, Private Mail Bag, Lautoka Telephone: (679) 666 1888 Facsimile: (679) 666 5232	Rosawa Street Private Mail Bag, Labasa Telephone: (679) 881 2111 Facsimile: (679) 881 2741	Shop 3-4, Hanif Building, Matamata Subdivision Phone: (679) 666 1888	Shop 2, Lot 13 Concave Subdivision Namaka Lane, Nadi Telephone: (679) 323 8018, 323 8006 Facsimile: (679) 672 8982	Budget Lodge Building Ltd Main Street, Savusavu Telephone: (679) 885 3396 Facsimile: (679) 885 3397	Ganga Singh Street, Ba Telephone: (679) 667 0009 Facsimile: (679) 323 8007	Shop 3, Rajendra Prasad Bros Supermarket Complex Valelevu Complex Building Saqqa Place, Valelevu Telephone: (679) 3343 671 Facsimile: (679) 3343 670	Lot 1, Main Street, Nausori Telephone: (679) 323 8030, (679) 323 8031

Email: information@fnpf.com.fj Website: www.myfnpf.com.fj