

**IN THE MAGISTRATES COURT AT NADI
CIVIL JURISDICTION**

Civil Case No. 32 of 2024

BETWEEN : DOMINION FINANCE PTE LIMITED

Plaintiff

AND : INIA BOKO

Defendant

RULING

This is the Plaintiff's claim filed on 27 March 2024. It's a liquidated claim for the sum of \$27, 223.83.

The Plaintiff also seeks pre judgment interest at the rate of 8% per annum and post judgment interest at the rate of 5% per annum.

There were many attempts to serve the Defendant personally but it was unsuccessful so substituted service was sought by the Plaintiff and granted. The writ was advertised in the newspaper twice on 25 June 2024 and 20 November 2024.

No Notice of Intention to Defend or Statement of Defence was filed. There was no appearance by the Defendant either.

On 30 September 2025, the Plaintiff through its Lending Officer, deposed and filed an Affidavit Evidence in Chief.

The Plaintiff relies on the Affidavit Evidence filed to formally prove this case.

Evidence :

Victor Dass is the Lending Officer, for the Plaintiff Company and as such is authorized to swear this affidavit on its behalf.

The Defendant was a customer of the Plaintiff and had taken out a loan assist with his barber and salon business. The Defendant's Loan Application dated 29 September 2023 is annexed to the Affidavit as **VD2**.

The Defendant was given an offer letter dated 11 October 2023 which he accepted on the same day for a loan amounting to \$37,769.60 annexed to the Affidavit as **VD3**. The interest rate was 8% per annum with his first payment on 30 November 2023 for 72 months, as can be seen from the Loan Summary annexed to the Affidavit as **VD4**.

Thereafter the funds were disbursed to the Defendant. The email message showing remittance is annexed to the Affidavit as **VD5**.

The Defendant defaulted in his repayments to the Plaintiff. Annexure **VD6** is the demand letter sent to the Defendant demanding payment issued on 15 December 2023 for the arrears at that time.

Annexure **VD7** is the Loan Statement for the Defendant issued on 17 March 2024 in the sum of \$27, 223.83.

The court notes the particulars of claim in the Writ of Summons and Statement of Claim filed therein.

The court is satisfied with the evidence produced and tendered on behalf of the Plaintiff in support of its claim against the Defendant on the balance of probabilities.

Therefore the court makes the following orders:

- 1. An order that the Plaintiff is entitled to the Judgment Sum of \$27, 223.83 against the Defendant;**
- 2. Pre-Judgment interest at the rate of 8% per annum from 18 March 2024 to the date of Judgment;**
- 3. Post Judgment interest at the rate of 5% per annum from 25 November 2025 to the date of Payment; and**
- 4. Costs summarily assessed at \$300.**

Any party aggrieved by this decision has the right to appeal.


Setavana Saumatua
Resident Magistrate
24 November, 2025.

