



DISCLOSURE OF HFC BANK CUSTOMER BANKING FEES & CHARGES

Effective July, 2015

FEE DESCRIPTION	AMOUNT
Young Drua Account	
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
Account Maintenance fee	Nil
Number of Free Paper Withdrawals	2 per month
Paper Withdrawal fee	\$2 per transaction after 2 free per month
Replacement of lost/stolen ATM Card & Pin	\$5 per card/pin
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of funds	\$0.30 per transaction
ATM Interchange Fee	
Westpac ATM - Withdrawal Fee	\$1.50 per transaction
Westpac ATM - Balance Enquiry	\$0.60 per enquiry
Westpac EFTPOS purchase/withdrawals	\$0.30 per transaction
Internet Banking	
Internal transfers (within HFC Bank)	\$0.30 per transfer
External transfers (other banks)	\$0.40 per transfer
Bill Pay	\$0.40 per transfer
Internet Loan Redraw Fee	\$15 per redraw
SMS Alerts - an optional service where a client can request for SMS alerts on their mobile phones for any transactional activity on their account or for additional security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
Viti Drua Account	
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
Account Maintenance fee	Nil
Number of Free Paper Withdrawals	2 per month
Paper Withdrawal fee	\$2 per transaction after 2 free per month
Replacement of lost/stolen ATM Card & Pin	\$5 per card/pin
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of funds	\$0.30 per transaction
ATM Interchange Fee	
Westpac ATM - Withdrawal Fee	\$1.50 per transaction
Westpac ATM - Balance Enquiry	\$0.60 per enquiry
Westpac EFTPOS purchase/withdrawals	\$0.30 per transaction
Internet Banking	
Internal transfers (within HFC Bank)	\$0.30 per transfer
External transfers (other banks)	\$0.40 per transfer
Bill Pay	\$0.40 per transfer
Internet Loan Redraw Fee	\$15 per redraw
SMS Alerts - an optional service where a client can request for SMS alerts on their mobile phones for any transactional activity on their account or for additional security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
Senior Drua Account	
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
Account Maintenance fee	Nil
Number of free Paper withdrawals	2 per month
Paper Withdrawal fee	\$1 per transaction after 2 free per month
Replacement of lost/stolen ATM Card & Pin	\$5 per card/pin
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of funds	\$0.30 per transaction
ATM Interchange Fee:	
Westpac ATM - Withdrawal Fee	\$1.50 per transaction
Westpac ATM - Balance Enquiry	\$0.60 per enquiry
Westpac EFTPOS purchase/withdrawals	\$0.30 per transaction

FEE DESCRIPTION	AMOUNT
SMS Alerts - an optional service where a client can request for SMS alerts on their mobile phones for any transactional activity on their account or for additional security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
Viti Drua Premium Account	
Minimum Opening Balance	\$50
Minimum Operating Balance	\$10
Account Maintenance fee	Nil
Number of Free Paper Withdrawals	2 per month
Paper Withdrawal fee	\$2 per transaction after 2 free per month
Replacement of lost/stolen ATM Card & Pin	\$5 per card/pin
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of funds	\$0.30 per transaction
ATM Interchange Fee	
Westpac ATM - Withdrawal Fee	\$1.50 per transaction
Westpac ATM - Balance Enquiry	\$0.60 per enquiry
Westpac EFTPOS purchase/withdrawals	\$0.30 per transaction
Internet Banking	
Internal transfers (within HFC Bank)	\$0.30 per transfer
External transfers (other banks)	\$0.40 per transfer
Bill Pay	\$0.40 per transfer
Internet Loan Redraw Fee	\$15 per redraw
SMS Alerts - an optional service where a client can request for SMS alerts on their mobile phones for any transactional activity on their account or for additional security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
Senior Drua Account	
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
Account Maintenance fee	Nil
Number of free Paper withdrawals	2 per month
Paper Withdrawal fee	\$1 per transaction after 2 free per month
Replacement of lost/stolen ATM Card & Pin	\$5 per card/pin
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of funds	\$0.30 per transaction
ATM Interchange Fee:	
Westpac ATM - Withdrawal Fee	\$1.50 per transaction
Westpac ATM - Balance Enquiry	\$0.60 per enquiry
Westpac EFTPOS purchase/withdrawals	\$0.30 per transaction

FEE DESCRIPTION	AMOUNT
Internet Banking	
Internal transfers (within HFC Bank)	\$0.30 per transfer
External transfers (other banks)	\$0.40 per transfer
Bill Pay	\$0.40 per transfer
Internet Loan Redraw Fee	\$15 per redraw
SMS Alerts - an optional service where a client can request for SMS alerts on their mobile phones for any transactional activity on their account or for additional security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
Rural (Micro Finance) Drua Account	
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
Account Maintenance fee	Nil
Number of free Paper withdrawals	1 per month
Paper Withdrawal fee	\$2 per transaction after 1 free per month
Replacement of lost/stolen ATM Card & Pin	\$5 per card/pin
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of funds	\$0.30 per transaction
ATM Interchange Fee:	
Westpac ATM - Withdrawal Fee	\$1.50 per transaction
Westpac ATM - Balance Enquiry	\$0.60 per enquiry
Westpac EFTPOS purchase/withdrawals	\$0.30 per transaction
Internet Banking	
Internal transfers (within HFC Bank)	\$0.30 per transfer
External transfers (other banks)	\$0.40 per transfer
Bill Pay	\$0.40 per transfer
Internet Loan Redraw Fee	\$15 per redraw
SMS Alerts - an optional service where a client can request for SMS alerts on their mobile phones for any transactional activity on their account or for additional security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
Term Saver (Young/Viti/Senior)	
Minimum Opening Balance	Young Star Account - \$100 Viti Star Account - \$100 (Except for Microfinance projects - \$10) Senior Star Account - \$100
Minimum Operating Balance	\$10
Withdrawal Fee	\$5 per withdrawal to apply after one free withdrawal per month

FEE DESCRIPTION	AMOUNT
Term Deposit (Applies to all Retail & Wholesale deposits including Investor Return, Insurer Term Deposits & Non-Resident customers)	
Minimum Opening Balance	\$500
Break Fee (Premature Withdrawal)	\$50 each request
Maturity Withdrawal	By transfer to HFC Bank Account - Fee through Bank Cheque - \$10 plus stamp duty on bank cheque
Early Termination Rate (Upon Premature Withdrawal)	Based on actual term invested at the prevailing interest rate at the time of investment. This will be a reduced rate applicable to the actual term of your investment.
Overdraft Cheque Accounts (Personal & Business)	
Minimum Opening Balance	\$500
Minimum Operating Balance	Nil
Base Maintenance fee	\$10 per quarter
Transaction Fee/ Encashment	\$0.30 per transaction
Collection Fee on each item deposited	\$0.40 per transaction
Replacement of lost/stolen ATM Card & Pin	\$5 per card/pin
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of funds	\$0.30 per transaction
ATM Interchange Fee	
Westpac ATM - Withdrawal Fee	\$1.50 per transaction
Westpac ATM - Balance Enquiry	\$0.60 per enquiry
Westpac EFTPOS purchase/withdrawals	\$0.30 per transaction
Internet Banking	
Internal transfers (within HFC Bank)	\$0.30 per transfer
External transfers (other banks)	\$0.40 per transfer
Bill Pay	\$0.40 per transfer
Internet Loan Redraw Fee	\$15 per redraw
SMS Alerts - an optional service where a client can request for SMS alerts on their mobile phones for any transactional activity on their account or for additional security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
Unarranged Overdraft Fee	
Charged while the account is overdrawn on a daily basis	\$10 per day
Overdraft Excess RATE	
In addition to existing applicable rate, an excess rate will apply in the event of any unarranged excesses. The excess interest is calculated on the excess amount from the day the excess or overdue amount occurs.	Plus 4% on the existing applicable rate to apply.

FEE DESCRIPTION	AMOUNT
Line of Credit Fee (Approved Overdraft Accounts)	
Based on the Tiered Limit – based on the Approved Overdraft Limit	
Balance	Per Month
up to \$4,999.99	\$5
\$5,000 to \$14,999.99	\$10
\$15,000 and \$49,999.99	\$25
\$50,000 to \$99,999.99	\$30
\$100,000 and \$499,999.99	\$50
\$500,000 to \$999,999.99	\$100
\$1m and over	\$300
Cheque Book	
Stamp Duty Charge (Mandatory stamp duty applicable only)	\$0.05 per cheque leaf
Deposit Books	
Duplicate deposit Book	\$10 per book
Bank Cheques	
Issued at customer's request	\$10 plus stamp duty
Repurchase of Bank Cheques (each cheque)	\$15 plus stamp duty
Replacement Bank Cheque	\$20 plus stamp duty
Dishonour Fee	
Outward Dishonor (cheques drawn on accounts)	\$25
Special Answer Fee	
Cheques drawn on HFC Bank	\$10 per cheque
Cheques drawn on other Banks	\$15 per cheque
Stop Cheque Notice	
Stop Cheque Notice - counter	\$10 per notice
Stop Cheque Notice - Internet Banking	\$6 per notice
Statements	
Statements issued every 6 months	Free
Special requests for issue of statements on a daily, weekly, monthly etc. basis	\$2 per statement
Repeat Statements (each additional copy)	\$5 per statement
Computer Printout over the counter	\$2 per page
Certificates Supplied	
Balance of Account (each account)	\$10
Interest Paid or Received (each account)	\$10
All Other - Comprehensive Certificate for audit purposes, bill holdings, goods shipped, deeds & documents held, etc.	\$50 each certificate
Photocopy/Replacement Certificates	\$10 per request
Change Supplied	
HFC Bank Customers	Free
Non HFC Bank Customers - each standard bag or roll	\$1 per every \$200

FEE DESCRIPTION	AMOUNT
Diskpay (Drua Pay)	
Establishment fee	\$150
Wage/Salary & Creditor Payments (each credit)	\$0.10 per item (min. \$1)
Diskpay reject fee	\$1 per item
Direct Debit Schedules - HFC Bank Customers (each debit)	\$0.20 (min. \$2)
Payments to other bank accounts (each bank)	\$10 per bank plus stamp duty
Fax Messages	
Fax messages (Statements/vouchers, etc)	\$2 plus costs
Gang Payment	
Gang payment fee	\$20 per gang
Payments from Lists	
Wage/salary & creditor payment	\$0.50 per item
Manual transfers to other banks	\$10 per item plus stamp duty on bank cheque
Over the counter salary credit payments (if > 3 items)	\$1 per item
Cheque Encashment	
Credit union cheques encashment	\$10 per item
FNPF disbursement fee	\$10 per item
Standing Orders (Periodical Payments)	
To transfer to another HFC Bank account	\$2 per transfer
To transfer to another Bank/Institutions (each)	\$10 plus stamp duty on bank cheque
Non-Payment to:	
Beneficiary own account (each)	\$5
Beneficiary 3rd party account (each)	\$10
Sweep Fees	\$2
Transfers	
Manual transfers within HFC Bank	\$5 per transfer
Manual transfers to other banks	\$10 plus stamp duty on bank cheque
Vouchers	
Production of paid cheque and/or deposit slips	\$5 per item
Surrender of paid cheques	\$1 per item
Cash Handling	
Cash handling fee - HFC Bank Customers	Nil
Cash handling fee - Non HFC Bank Customers	Amounts below \$5,000 - Nil \$5,000 and above - 0.5% of total cash handled
Fiji Clear	
Up to \$100	\$2
\$101 - \$1,000	\$5
\$1,001 - \$10,000	\$10
\$10,000 plus	\$15

This schedule discloses all fees and charges currently applicable to the products and services that we provide to our customers, in line with our commitment to keeping our customers informed, therefore there are no hidden charges.

HFC Bank reserves the right to review it's fees and charges, introduce new fees and charges and vary the frequency and timing of charging thereof from time to time.

In such cases, you will be given prior notice for any changes in or new fees and charges.

Our friendly staff at any of our branches would be happy to provide any explanations that you may require regarding any particular fee or charge.



HEAD OFFICE

HFC Centre 371
Victoria Parade, Suva.
PO Box 161 Suva.
Phone: 3316555
Fax: 3304171
Mobile short code: 5500

SUVA

Ground Floor, HFC Centre
371 Victoria Parade.
PO Box 161 Suva.
Phone: 3316555
Fax: 3316377
Mobile short code: 5500

LAUTOKA

163 Vitogo Parade.
PO Box 3984 Lautoka.
Phone: 6663366
Fax: 6662004
Mobile short code: 5501

NADI

Queens Road, Namaka
PO Box 9449 Nadi Airport
Phone: 6721257
Fax: 6721258
Mobile short code: 5502

LABASA

Main Street
PO Box 3120 Labasa
Phone: 8814188
Fax: 8814377
Mobile short code: 5503

NAKASI

Shop 11 Tebara Plaza
PO Box 8207, Nakasi
Phone: 3410055
Fax: 3410056
Mobile short code: 5504

DOWNTOWN BOULEVARD

Shop 1 Downtown Boulevard,
Ellery Street, Suva PO Box 161, Suva
Phone: 3304611
Fax: 3304612
Mobile short code: 5515