



DISCLOSURE OF HFC BANK INTERNATIONAL FEES & CHARGES

Effective October 2017

FEE DESCRIPTION	AMOUNT
HFC Bank Viti Drua (External) Account - for Non Residents	
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 Pin	\$5 per pin
Replacement of lost/stolen ATM Card	\$10 per card
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of funds	\$0.30 per transaction
EFTPOS Transaction (at authorised/designated HFC Bank agent/retail outlet)	
Withdrawals/Payments & Transfer of Funds	\$0.40 per transaction
ATM Interchange Fee	
Westpac ATM - Withdrawal Fee	\$0.40 per transaction
Westpac ATM - Balance Enquiry	\$0.40 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
Foreign Currency Account	
Minimum Opening Balance	\$500.00 AUD, USD, NZD, GBP, EUR & JPY 20000
Minimum Operating Balance	\$500.00 AUD, USD, NZD, GBP, EUR & JPY 20000
Maintenance Fee	Nil
Over the counter withdrawal	\$5.00 AUD, USD, NZD, GBP, EUR & JPY 280
No. of free withdrawals	1 per month for all currencies
Minimum balance fee	\$3.00 AUD, USD, NZD, GBP, EUR & JPY 150
Fee for closing account within 90 days	\$20.00 AUD, USD, NZD, GBP, EUR & JPY 1200

FEE DESCRIPTION	AMOUNT
Foreign Currency Cheque Account	
Minimum Opening Balance	\$500.00 AUD, USD, NZD, GBP, EUR & JPY 20000
Base maintenance fee	\$15.00 AUD, USD, NZD, GBP, EUR & JPY 850
Activity fee	\$0.40 AUD, USD, NZD, GBP, EUR & JPY 25
Collection fee	\$0.40 AUD, USD, NZD, GBP, EUR & JPY 25
Statement 1st copy	as per local statement guideline
Additional copy	\$5.00 AUD, USD, NZD, GBP, EUR & JPY 350
Audit certificate	\$50.00 AUD, USD, NZD, GBP, EUR & JPY 2500
Applicable To All Foreign Currency Accounts	
Deposits by Personal & Business Customers	
Cash deposits	1.0% (min \$10)
Drafts, Cheques & Travellers Cheque Deposits	0.75% (min \$50 max \$500)*
To purchase Foreign Currency cash	Free**
Term Deposit Break Fee	FJD \$50 plus reduced rate as per policy
Standing Order (for Internal Transfer)	as per local standing fee and charges
* Foreign bank charges may apply for all collections in addition to charges mentioned above.	
** Third party cost if foreign currency not available at local branch.	
PAYMENTS OUTWARD	
Issuance	
Telegraphic Transfer	\$25
Draft	\$10
Drafts and TTs in FJD drawn outside Fiji	0.25% (min \$30 max \$120)
Drafts and TTs in FCY from foreign Currency Accounts	0.25% (min \$30 max \$120)
Repurchase/Loss of Drafts & TTs	
Repurchase - original in hand	\$20* per item
Loss of item - placing a stop payment	\$50 plus agent bank charges**
*Applies whether refunds given or replacement issued	
**Applies either if refunds given or replacement issued	
TT cancellations/Refunds/Fate Request	\$25 per request

FEE DESCRIPTION	AMOUNT
PAYMENTS INWARD	
Telegraphic Transfers	
Credited to FJD or FCY accounts with HFC Bank	\$10
Credited to FJD accounts with other banks in Fiji	\$15
Credit in FCY to other banks in Fiji	\$50 plus TT charges \$25
Foreign Drafts	
Encashment of FJD drafts drawn on HFC Bank	\$10
Purchase of FCY/FJD Drafts drawn on other banks in Fiji	\$20
BILLS OUTWARD	
Purchase of Drafts and Cheques drawn outside of Fiji	\$50 per item - up to FJD 5000 0.75% (min \$50 max \$500)
Foreign Drafts and Cheques sent on collection	\$60 plus courier cost \$25
Dishonors –Drafts and Cheques	\$25
Representation of Dishonored items	\$25 per transaction
Payment to customers (Pay on identification)	\$20
Interbank payment	Free
Letter of Confirmation for receipt of funds	\$25
Seeking reimbursements for payments outside arrangements (charged to beneficiary unless otherwise stated)	\$30
SWAPS	
Inward TTs swapped for Foreign Currency cash	Free
When FCY is not available at the local Branch	Max \$500 (third party cost)
Inward TTs swapped for Drafts	\$20
Exports	
Trade Collections - Exports	
Sight or Term sent on collection basis	0.50% (min \$100 max \$500)
Sight or term negotiated (with recourse)	0.75% (min \$50 max \$500)
Additional charges	
Postage	\$10
Courier	\$25
SWIFT advice	\$25
Fax	\$10
Dishonors	
Dishonor	\$30

FEE DESCRIPTION	AMOUNT
Representation	\$20
Extension	\$20
Letters of Credit- Exports	
Advising Credit	\$50
Advising Amendments	\$50
Adding Confirmation	On application (min\$100)
Acting as Paying/Reimbursing bank	\$125
Transferable Credits	
Simple Transfer	\$40
Involved Transfer	\$100
Negotiations under Exports Letters of Credit	
Basic fee	0.75% (min\$125 max \$500)
Discrepant Documents	\$50+ Basic fee
Acceptance of Term Drawings on HFC Bank)	1.5%pa (min \$125)
Bills checked and sent on Collection	0.5% (min\$125 max \$500)
Additional Charges	
Postage	\$10
Courier	\$25
SWIFT Advice	\$25
Fax	\$10
Export Loan	
Pre- shipment / Post shipment	\$50
BILLS INWARD	
Drafts & Cheques Received for Collection- Inward Cash Letter(Agency Arrangements)	
For immediate credit to the account of an overseas bank without advice of final payment and without the need to refer to Exchange Control	Free
For collection and credit or remittance only after payment, or where Exchange Control is necessary	0.5% (min \$50 max \$500)
Fijian Currency Notes	
Up to \$1,000	\$10*
In excess of \$1,000	0.5% (min \$50 max \$100)*
*plus actual out-of-pocket expenses for collecting and handling notes	
Imports	
Trade Collection - Imports	
Collections received from overseas banks/direct from Drawers	0.5% (min \$50 max \$500)

FEE DESCRIPTION	AMOUNT
Collections received through other local banks	\$20
Free release of documents	\$50
Additional Charges	
Airmail Postage	\$10
Fax	\$10
Advice - SWIFT	\$25
Remittance of proceeds - SWIFT	\$25
Responsibility Fee	
For extension of a term bill	\$30 plus out of pocket expenses
Delivery Orders	\$20
Contact in case of need	\$15
Dishonors	
Dishonors	\$25
Representation	\$25
Noting and Protesting	\$25
Sorting and insuring goods	\$40 plus costs
Letters of Credit - Imports	
Issuance - (sight/usance) maximum validity 12 months	0.75% (min \$100)
- Revolving Credits	as per new credit at each reinstatement
Commission on credits issued for an amount to be calculated on 110% of the DC amount	
Additional charges	
SWIFT	\$40
Postage	\$10
Amendments	
Basic fee	\$50
Value - on increased value	\$0.75% (min \$100)
Validity - within 12 months	\$35
- beyond 12 months	0.75%
SWIFT	\$25
Postage	\$10
Drawings	
Payment of each Drawing (sight)	\$125
Acceptance of Term Drawings (usance)	\$1.5% (min \$125)

FEE DESCRIPTION	AMOUNT
Discrepancies	
Excess Drawings	\$50+ 0.75% of the excess amount
Any other discrepancy	\$50
Shipping Guarantees	
Consignments under LC	Free
Consignment - not under LC	1% (min \$50+ applicable stamp duty)
Half yearly charge	1% (min \$50)
Release of Air way Bills	1.5% (min \$50)
Import Loan	
New	\$50
Rollover	\$50
Guarantees	
Standby Letters of Credit (Outward)	
Establishment Fee	1.5% (min \$100)
Half Yearly charge	1.50% (min \$100)
Confirmation	on application
SWIFT Charges	\$40
Postage	\$10
Amendments	
Basic fee	\$40
Increase in value	1.5% on increased value (min \$100)
SWIFT Charges	\$40
Postage	\$10
Drawings	\$125 per drawing
Standby Letters of Credit (Inward)	
Advising Credit	\$100
Advising Amendment	\$50
Confirmation	on application \$100
Negotiation	0.5% (min \$100)
Postage	\$10
Courier	\$25
SWIFT	\$25
Forward Exchange Contract	
New Contracts	\$25
Extensions	\$25
Cancellations	\$25

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

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