

FEES & CHARGES

Alerts SMS sent to Email Addresses: HFC Bank will send you an Email Message for your selected Alerts SMS.

- Each Alert SMS sent to your nominated Email Address is free of charge.
- In a day, should you request for more than one (1) Alert SMS to your nominated Email Address, these Alert SMS will be free of charge.

Alerts SMS sent to Mobile Phones: HFC Bank will send you Short Message Service (SMS) to your Mobile Phone according to the Mobile number you have provided.

- Selected Alert SMS will be charged \$0.30c per Alert SMS.
- In a day, should you request more than one (1) Alerts SMS to be sent to your Mobile Phone, you will be charged \$0.30c per selected Alert SMS.
- Please refer to the *Table of Alerts* for Alerts that do not have an Alerts SMS Fee, mainly Alerts no: 9002, 9005, 9006, 9009, 9011, 9023 & 9024.

The Fees and Charges for all Alerts SMS requests will be charged at the end of each working day. The Fees and Charges will be reflected in your nominated HFC Bank account.

These Alert SMS fees will be charged to your nominated account on the same day as your request. Please note these Fees are stated in our Current Fees and Charges Brochure and is subject to change. In such cases, 30 days prior notice will be given for any changes.

This Customer Guide is to be read in conjunction with HFC Bank's Disclosure of Fees and Charges Brochure for other applicable fees.

DE-REGISTRATIONS OF ALERTS

For De-registration of Alerts Service, the Customer is required to call into the nearest HFC branch to de-register of alerts services or modifications to alerts by completing and signing the relative Form.

For Customers using Internet Banking Facility, you have the option to de-register your set of Alerts.

The Frontline Officers will verify the signature on the Alerts form and attend to De-registration.

CHANGE OF CUSTOMER EMAIL ADDRESS & MOBILE CONTACTS

It is the Customer's responsibility to notify HFC Bank of any changes to their email addresses and/or Mobile Contact Numbers.

Customers can provide a written instruction to the Branch Manager for any changes to be reflected in their Personal and Account Details.

DISCLAIMER

Please note HFC Bank indemnify ourselves for any errors or omissions resulting in loss; expense or failure by reason of the liability or potential liability of the Bank for or arising out of any claims for damages, non-advise of correct Customer mobile contact numbers and Customer Email addresses.

YOUR COMPLETE BANKING SOLUTION!

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL TTS & DRAFTS

DEPOSIT PRODUCTS

INSURANCE PRODUCTS



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, Suva
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

Rups Mega Complex, Nakasi
PO Box 8207, Nakasi
Phone: 3410055
Fax: 3410056
Mobile short code: 5504

GANILAU HOUSE

Ganilau Building, Scott Street, Suva
PO Box 161, Suva
Phone: 3316246
Fax: 3304612
Mobile short code: 5515

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BP063



Alert Facility Customer Guide

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The **Alerts System** provides Customers with a facility to be automatically notified by a **Real Time Mobile Message** or **Email message**, when a variety of actions occur relating to their accounts.

You can choose these Alert Messages to be set up on your account by completing a Registration Form in the Nearest HFC Bank Branch or you can register Online using your Internet Banking Facility.

HFC Bank has a set of Alerts for you to choose from in the following table.

Please note the Table indicates the choice of Alerts available in Internet Banking whilst the remainder of the Alerts Message is registered at the nearest Branch.

Alert number	Alert Description	Available via Internet Banking	Request at the Nearest Branch
9001	Deposit Account Balance outside a nominated range This Alert can be for a balance greater than an amount, or for a balance less than amount.	✓	✓
9002 *	Loan or Overdraft balance outside a nominated range This Alert is for the balance of a nominated Loan or Overdraft account for a loan balance greater than an amount, or for a loan balance less than an amount.	×	✓
9003	A credit or deposit exceeding a nominated amount. This Alert examines ALL credit transactions on a nominated account for a value that is greater than or equal to a specified amount.	✓	✓

9004	A debit or withdrawal exceeding a nominated amount This Alert examines ALL debit transactions on a nominated Savings or Loan account for a value that is greater than or equal to a specified amount.	✓	✓
9005 *	Loan repayment is overdue This Alert is for when the Loan Repayment is overdue.	×	✓
9006 *	Advance notification when loan repayment is due This Alert is for prior notification of the Next Due Date for a nominated loan which is within a specified number of days chosen by you.	✓	✓
9009 *	Advance notification of maturing Term Deposit This Alert is for prior notification of the Principal Maturity Date for a nominated Term Deposit is within a specified number of days chosen by you.	×	✓
9010	Account balance at Close of Business on a regular frequency This Alert reports the close of business balance of a nominated account at a nominated frequency being daily, weekly or monthly; commencing from a date selected by you.	✓	✓
9011 *	Change in Loan Status This alert is for change in Loan status.	×	✓
9013	Internet Banking sign on The Alert is for when you sign into your Internet Banking Facility	✓	✓
9023 *	Notification of change in loan repayment amount This alert is for when the loan repayment amount changes on a nominated loan account.	×	✓

9024 *	Advance notification of loan interest rate change The alert is a prior notification when there is a change in the interest rate on a nominated loan account.	×	✓
9030	Notification of change in daily debit limit The Alert examines changes to the maximum daily amount the client can withdraw from the nominated account.	✓	✓
9031	Notification of an ATM/POS withdrawal The alert is a notification when a withdrawal is made your nominated account when you use the ATM or EFTPOS.	×	✓
9032	Notification of a personal cheque withdrawal The alert is a notification when there is a personal cheque withdrawal from your cheque account.	✓	✓
9033	Notification of a Direct Credit The Alert notifies you when a direct credit transaction is posted to your nominated account.	✓	✓
9034	Notification of a Direct Debit The Alert notifies you when a direct debit transaction is posted to a nominated account.	✓	✓
9036	Notification of a Dishonoured Cheque The alert notifies you when a dishonoured cheques is posted to your nominated account.	×	✓

* No Alert fees & charges applicable on these SMS alerts.

CALL CENTRE CONTACT

- Email customercare@hfc.com.fj
- Call Centre **Toll Free line dial 132 001.**
- Telephone number within Fiji is **3316 555 or 5500** (for mobile users).
- For Overseas users please dial **(+679) 3316 555**
- Call Centre Business Hours: 8.00am to 5.00pm Monday to Friday (excluding Public Holidays).
- To disable Internet Banking after hours, call **9991 837.**