



DISCLOSURE OF HFC BANK FEES & CHARGES

Effective January, 2015

FEE DESCRIPTION	AMOUNT
CUSTOMERS BANKING SERVICES	
Young Drua Account	
Minimum Opening Balance	\$10
Minimum Operating Balance	Nil
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	Nil
Account Maintenance fee	Nil
Number of Free Paper Withdrawals	2 per month
Paper Withdrawal fee	\$2 per transactions 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	Nil
Account Maintenance fee	Nil
Number of free Paper withdrawals	2 per month

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
Viti Drua Premium Account	
Minimum Opening Balance	\$50
Minimum Operating Balance	Nil
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	Nil
Account Maintenance fee	Nil
Number of free Paper withdrawals	2 per month

FEE DESCRIPTION	AMOUNT
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
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	Nil
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

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
Term Saver (Young/Viti/Senior)	
Minimum Opening Balance	Young Star Account - \$10 Viti Star Account - \$100 (Except for Microfinance projects - \$10) Senior Star Account - \$100
Withdrawal Fee (within notice period*)	\$5 per withdrawal
Withdrawal Fee (outside notice period*)	\$50 per withdrawal
* 7 days minimum notice for withdrawal of less than \$5,000 and 30 days minimum notice for withdrawals of \$5,000 and above	
Term Deposit (Applies to all Retail & Wholesale deposits including Investor Return and Insurer Term Deposits)	
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

FEE DESCRIPTION	AMOUNT
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 on unarranged excess on the day the excess recorded (valid until January 31st 2015)	\$10 per day
Charged while the account is overdrawn on a daily basis (effective 1st February 2015)	\$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.
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	\$0.05 per cheque leaf
(Mandatory stamp duty applicable only)	

FEE DESCRIPTION	AMOUNT
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 (effective 1st February 2015)	\$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
Diskpay	
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

FEE DESCRIPTION	AMOUNT
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

FEE DESCRIPTION	AMOUNT
LENDING	
Personal Loans (Includes Secured & Unsecured Term loans: Set Personal Loan - Revolving and Reducing)	
Establishment Fee	
Up to \$499.99	\$50
\$500 to \$4,999.99	\$100
\$5,000 to \$14,999.99	\$200
\$15,000 to \$49,999.99	\$500
\$50,000	1% of Limit Amount
Personal Loans for Medical & Funeral and Education and Loans secured against TD	Discounted by 25%
Arrears Fee	
Arrears fees	\$25 per action
Line of Credit Fee (Personal Revolving Loans only)	
Based on the Tiered Balance – based on the Balance of loan as at end of month.	
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	\$30
Housing Loans (Includes Owner Occupied & Residential Investment Property Loans offered under Super Dream, Dream, Executive, Disaster Rehab-Dream Packages, Super Dream Government Grant Scheme)	
Establishment Fee	
Up to \$499.99	\$50
\$500 to \$4,999.99	\$100
\$5,000 to \$14,999.99	\$200
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
1st Home Loan and Loans secured against TD	Discounted by 25%
FNPF Fee	
FNPF Housing Application fee	\$100 per application (plus FNPF costs)
Product Switch Fee	
Switch Fee or Restructure	\$300 per account
Arrears Fee	
Arrears fees	\$25 per action
Inspection Fee	
Inspection Fee	\$50 per visit

FEE DESCRIPTION	AMOUNT
Business Loans (All Commercial related funding: Plus Point, Property Investment, Top Gear, Working Capital, Indemnity Guarantee, EXIM, SME, Cane Farm, Lease Finance, Insurance Premium Finance, Rural Micro Finance and Disaster Rehab facilities)	
Establishment Fee	
Up to \$499.99	\$50
\$500 to \$4,999.99	\$100
\$5,000 to \$14,999.99	\$200
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
Loans secured against TD	Discounted by 25%
Arrears Fee (does not include Cane Farm loan)	
Arrears fees	\$25 per action
Line of Credit Fee (Business Revolving Loans only)	
Based on the Tiered Balance – based on the Balance of loan as at end of month.	
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
Rural Banking Micro-Finance Loan	
Loan Administration Charge	\$5 per month
Loan Arrears Fee (charged once a month if a repayment is not made in that month)	\$25 per default
Cane Farm loan	
Arrears Fee	\$25 per 6 monthly default
Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)	
Loan Balance	Monthly Charge
1st Home Loan	Nil
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

FEE DESCRIPTION	AMOUNT
Loan Redraw Fee (Redraw Amount)	
Up to \$4,999.99	\$25
\$5,000 to \$14,999.99	\$50
\$15,000 to \$49,999.99	\$100
\$50,000 to \$999,999.99	\$250
\$1m and over	0.5% of the redraw amount
Demand Notice Fee (per action)	
Loan & Overdrafts less than \$300,000	\$100 per demand plus out of pocket
Loan & Overdrafts \$300,000 and over	\$500 per demand plus out of pocket
Mortgagee Sale Admin Fee (per action)	
Loan & Overdrafts less than \$300,000	\$500 per action
Loan & Overdrafts \$300,000 and over	\$750 per action
Settlement Outward Fee (at settlement)	
All Customers	\$100
Issue of Settlement Letter	\$50 per letter
Mortgage Discharge Fee including Bill of Sale	\$200 plus \$25 per additional document
Discharge of Term Deposit & Life Policy Assignment	\$50 per document
Documentation Fees & Charges	
Security Documentation Fee	
Assignment over Deposits and Microfinance Loans (If Secured)	\$150 per document
Assignment over life policies including Preparation of Deed of Defeasance, Policy Stamping and Noting with Insurance	\$150 per document
Assignment of rent	\$150 per document
Bill of Sale or Crop Lien (including renewal every 5 years)	\$250 per document
Personal/Housing/Cane Farm/Agricultural/SME Loans	\$550 plus \$100 per additional document
Business Loans/Lease Finance	\$1000 plus \$100 per additional document
Asset Finance	Nil
FNPF Documentation	\$200 plus \$50 per additional document
Search Fee	
Registration Search Fee	\$20 per Registration
Company Search Fee	\$20 Per Company
Bill of Sale Search Fee	\$20 per Vehicle per Financer
Title Search Fee	\$20 per Title
LTA Search Fee	\$20 per Vehicle
Consent Fee (Subsequent Mortgages)	
All Customers	Nil

FEE DESCRIPTION	AMOUNT
Upstamping Fee & Renewal Fee (at settlement)	
Personal / Housing loans	\$300 plus \$50 per additional document
Business Loans	\$600 plus \$100 per additional document
Asset Finance	Nil
FNPF Upstamping	\$200 per upstamping of documents
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page
Document Production Fee	
All loans	\$75 per document
Each additional document	\$25 per document
Photocopy charges for other document	\$2 per page
Execution of Documents by Bank's Attorney	Nil
Correction of Name/ Record of Marriage – on leases and titles	\$50
Valuation Fees	
Agricultural/Cane Farm Properties	\$200
Residential Properties	
Vacant Land	\$250
Single Storey	\$280
Double Storey / 2 Units	\$350
Multi units	\$450
Additional Fee for outside Business area*	\$50 plus out of pocket expenses
Commercial and Industrial Properties	
All SME Loans	\$280
All Commercial and Industrial Properties Valuation up to \$500,000	\$450
All Commercial and Industrial Properties Valuation above \$500,000	\$550
Additional Fee Outside Business Area*	Nil
* beyond a 30 KM radius from usual business location of Panel Valuer	
Plant Machinery Valuation	
Plant	\$1,000 per plant (incl. equipment)
Machinery	\$500 per machine (incl. equipment)
Desk & Curbside Valuation	
Desk Valuation	\$100
Curbside Valuation	50% of the existing structured fee
Insurance Valuation	
Single Structure	\$180
Multiple Structures	\$180 plus \$50 per add'l structure

FEE DESCRIPTION	AMOUNT
Indemnity Guarantee	
IG Establishment Fee:	
INDEMNITY GUARANTEE - Personal/Business Guarantees or Bonds issued by the Bank on behalf of the customer for Customs, Electricity, Payment of Cheques, Performance Contracts, Immigration Bonds, etc.	
Establishment Charge	Personal 1.5% (min. \$50)
	Executive 1.5% (min. \$75)
	Business 1.5% (min.\$100)
Half Yearly Charge	Personal 1.5% (min. \$25)
	Executive 1.5% (min. \$50)
	Business 1.5% (min. \$100)
IG Cancellation Fee:	
All Customers	\$50 per IG
Non Compliance Rate	
Non submission of financial data, breach of covenant / conditions on expiry of advice notices.	Plus 2% per annum on existing prevailing rate
Commitment Fee - Personal/Business	
Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer	1% per annum on the amount of unused limit/ undrawn balance charged on the anniversary date of loan acceptance (i.e. after 3 months have lapsed) and thereafter on monthly basis until the loan is fully advanced. Exemption may be allowed on case by case pending security documentation.
Letter Of Undertaking	
Issued for Visa purposes (each letter)	\$50
Insurance Premiums	
Paid on behalf of customer (Life Insurance only)	\$20 per transfer
Paid on behalf of customer (Mortgage Protection Insurance)	\$20 per transfer
Paid on behalf of customer (General Insurance)	All household premiums \$20.
Opinions / Audit Confirmation Certificates	
Issued at customer's request	\$50 per request
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

FEE DESCRIPTION	AMOUNT
INTERNATIONAL	
HFC Bank Viti Drua (External) Account - for Non Residents	
Minimum Opening Balance	\$10
Minimum Operating Balance	Nil
Account Maintenance fee	Nil
Number of Free Paper Withdrawals	2 per month
Paper Withdrawal fee	\$2 per transactions 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
REPURCHASE OF DRAFTS / TELEGRAPHIC TRANSFERS	
	FJD
Original item on hand	\$20
Placing a stop payment on any drawing.	\$50 plus agent bank charges***
***Applies either if refunds given or replacement issued	
Fate Request	\$25
TT Cancellation/Refunds/Fate Request	\$25
PAYMENTS OUTWARD	
Issuance	
Telegraphic Transfer	\$20
Issuance of Draft	\$10
Drafts and TTs in FJD	0.25% (min \$25 max \$100)
Draft and TTs in FCY from foreign currency accounts	0.25% (min \$25 max \$100)

FEE DESCRIPTION	AMOUNT
PAYMENTS INWARD	
Inward Telegraphic Transfers and Drafts	
Credited to local currency account and foreign currency account with HFC Bank	\$10
FCY credited to local currency account with other banks	\$15
Payment in foreign currency to other banks	\$50 plus TT charges \$20
Encashment of FJD drafts drawn on HFC Bank	\$10
Drafts drawn on other local banks	\$20
Payment to customers (Pay on identification)	\$20
Interbank payment	Free
Letter of Confirmation for receipt of funds	\$25
Fax Advices	\$10
Seeking reimbursements for payments outside arrangements(charged to beneficiary unless otherwise stated)	\$30
BILLS OUTWARD	
Drafts & Cheques negotiated and/or sent on collection basis	
Travellers Cheques	\$10 per transaction
Drafts and Cheques negotiated upto FJD 5,000 equivalent	\$50 per item*
Drafts and Cheques above \$5,000 negotiated	0.75% (min \$50 max \$500)*
Drafts and Cheques sent on collection basis	\$60 plus courier cost \$25*
Documentary items negotiated and/or sent on collection basis	
Sight or Term sent on collection basis	0.50% (min \$50 max \$500 per item)
Sight or Term Negotiated	0.75% (min \$50 max \$500 per item)
Additional Charges	
Airmail postage	\$10
Courier	\$25
Swift Advice	\$25
Fax	\$10
Dishonors - Drafts, Cheques and Documentary Items	
Dishonor	\$30
Representation	\$20
Extension	\$20

FEE DESCRIPTION	AMOUNT
Export License	
Letter to RBF confirming receipt of export proceeds	\$20 per letter
Letter to exporter seeking confirmation of export proceeds	\$20 per letter
Letter requesting details of Outstanding items	\$20 per request
*Foreign bank charges may apply for all collections in addition to charges mentioned above	
BILLS INWARD	
Collection of Drafts & Cheques - Cheques and accepted Bills payable at a Bank	
a) 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
b) 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	
Collection of Documentary Bills	
Collection received from overseas banks/branches/ direct from drawers	0.5% (min \$50 max \$500)
Collection received through other local banks	\$20
Free release of documents	\$50
Additional Charges	
Airmail Postage	\$10
Fax	\$10
Swift advice	\$25
Remittance of proceeds	\$25
Responsibility Fee	
For extension of a bill	\$30 plus out-of-pocket expenses
Delivery orders	\$10 per order
Part payment	\$20
Contact in case of need	\$15
Dishonors	
Drafts and Cheques	\$25
Documentary Items	\$25
Noting and Protesting a Bill	\$40 plus Solicitors cost
Storing and Insuring goods	\$40 plus cost

FEE DESCRIPTION	AMOUNT
Representation of Dishonored Items	
Drafts and Cheques	\$25 per transaction
Documentary Items	\$25 per transaction
Letter requesting details of Outstanding items	\$20 per request
TRADE FINANCE LOANS (FJD)	
New	\$50
Rollover	\$50
EXPORT FINANCE FACILITY	
Pre-shipment Export Finance	\$50 per application
Post-shipment Export Finance	\$50 per application
DOCUMENTARY CREDITS INWARD (Export Credits) FJD	
Advising Credits	\$50
Advising Amendments	\$50
Confirmation of Credits	On application (min \$125)
Acting as paying or reimbursing bank	\$125 per transaction
Transferable Credits	
Simple Transfer	\$40
Involved Transfer	\$100
Negotiations under Documentary Credits	
Basic Fee	0.75% (min \$125 max \$500)
Plus	
For discrepant documents	\$50
Acceptance of Term Drawings on HFC Bank in Fiji	1.5%pa (min \$125)
Additional Charges	
Airmail Postage	\$10
Courier	\$25
Swift Advice	\$25
Fax	\$10
Checked, then sent for collection	0.5% (min \$125 max \$500)
Negotiation without recourse to drawer where the credit specifically so provides or the customer so requests and the Bank agrees	On application (min \$125)
DOCUMENTARY CREDITS OUTWARD (Import Credits)	
Commission on credits issued for an about amount is to be calculated on 110% of the D/C amount	
Issuing Charges (Maximum validity of 12 months)	0.75% (min \$100)
Swift Charges	\$40

FEE DESCRIPTION	AMOUNT
Postage	\$10
Revolving Credits	Issuing charges plus as for new credit at each reinstatement
Amendment	
Basic	\$50
Increase in amount	As for new credit
Extension of expiry date	\$50
Swift Charges	\$25
Postage	\$10
Fax	\$10
Authorisation of Irregular Drawings	
Excess Drawings	\$50 plus commission at appropriate rate on the amount by which the drawing exceeds the amount of credit
Expired Credits	
Drawn within 12 months of issuance	\$35
Drawn beyond 12 months of issuance	As for new credit (on outstanding balance)
Any other discrepancies	\$50
Acting as paying/reimbursing Bank	\$125 per drawing
Acceptance of Term Drawings on HFC Bank in Fiji	1.5%pa (min \$125)
Letter requesting details of Outstanding items	\$20 per request
SHIPPING GUARANTEES	
Establishment	1% (min \$50 plus stamp duty)
Half yearly charge	1% (min \$50)
Release of Airway Bills	1.5% (min \$50)
However, fee is to be waived for release of consignments under Documentary Credits of the branch issue or when release has not been effected prior to receipt of documents	
SWAP COMMISSION	
Inward T/Ts swapped for Foreign Currency Cash	Free
* If Foreign Currency is not available at local branch	Max \$500 (Third Party Cost)*
Inward T/Ts swapped for Drafts	\$20
Foreign Currency Cash to Draft & TT	1% (min \$10)

FEE DESCRIPTION	AMOUNT
STAND BY LETTER OF CREDIT (OUTWARD)	
Issuance	
Establishment charge	1.50% (min \$100)
Half-yearly charge	1.50% (min \$100)
Confirmation	On application
Swift charge	\$40
Postage	\$10
Amendment	
Basic	\$40
Increase in amount	As for new credit
Swift charge	\$25
Postage	\$10
Acting as paying/reimbursing Bank	\$125 per drawing
STAND BY LETTER OF CREDIT (INWARD)	
Advising Credit	\$100
Advising Amendment	\$50
Confirmation	On application (min \$100)
Negotiation	0.5% (min \$100)
Postage	\$10
Courier	\$25
Swift	\$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 30 days 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