

# 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

*This product brochure must be read in conjunction with HFC Bank's Disclosure of Fees and Charges Brochures for other applicable fees. The fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes. For general terms and conditions, please consult a HFC Bank Business/Personal Finance Executive.*



## First Saver Account

# Their future is in your hands.

Give them a promising start with  
HFC Bank's First Saver Account.

A savings account designed to support the Fiji Government's healthcare initiatives to encourage early childhood savings and applicable to newborn babies born on or after 01 August 2018 from families with an annual household income of \$30,000 or less.

In line with the Government's Parenthood Assistance Program, \$1,000 will be deposited into the newborn's account where \$500 will be made available immediately and the remaining \$500 can only be accessed when the child enters Year 1. This parenthood assistance allowance will be given irrespective of the number of newborn babies and the newborn baby should be registered under the Births, Deaths and Marriages (BDM) office. A new bank account will be opened in the newborn baby's name whilst the mother will act as a trustee.

**2.5** % INTEREST  
PER ANNUM

**ZERO FEES.  
GREAT RATE.**

#### FEATURES & BENEFITS

- ▶ \$1,000 minimum opening deposit;
- ▶ Additional deposits allowed;
- ▶ \$500 minimum operating balance held in line with Governments initiative until the child enters Year 1;
- ▶ Interest rate of 2.5% p.a.;
- ▶ Interest calculated on minimum monthly balance and credited to account on monthly basis;
- ▶ An account that grows with the child to meet their future monetary prospects;
- ▶ Six-monthly statements are provided; 30th June & 31st December;
- ▶ No monthly maintenance fees;
- ▶ No transactional fees; and
- ▶ Free paper withdrawals.

