

FEES & CHARGES (continued)

FEE DESCRIPTION	AMOUNT
Deposit Book	
Duplicate Deposit Book	\$10 per book
Dishonour Fee	
Outward Dishonour (cheques drawn on accounts)	\$25
Stop Cheque Notice	
Stop Cheque Notice - Counter	\$10 per notice
Stop Cheque Notice - Internet Banking	\$6 per notice
Special Answer Fee	
Cheques drawn on HFC Bank	\$10 per cheque
Cheques drawn on other Banks	\$25 per cheque
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



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.

Personal Cheque Account

For customers who would like a personal cheque account with an overdraft limit. This allows the customer to take care of routine day-to-day payments through a line of credit facility.

Ever been in a situation where you've had a cheque payment declined due to insufficient funds? This is where HFC Bank's Personal Cheque Account comes in, to help you deal with the 'unexpected'!

FEATURES & BENEFITS

- ▶ A convenient account to cover short-term financial needs;
- ▶ Take care of routine payments via the standing order facility;
- ▶ Obtain regular statements;
- ▶ For Credit Balances, interest to be calculated on daily closing balance and credited to account on monthly basis;
- ▶ For Debit Balances, to be calculated on daily basis on the highest debit balance and charged to the account on monthly basis;
- ▶ Automatic cheque book service means that before the current book is finished, the customer will receive a new cheque book;
- ▶ 24/7 access using HFC Bank ATMs; and
- ▶ Regular payments, such as loan repayments, can be made automatically by HFC Bank from an account within HFC Bank and/or outside party.

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Minimum Opening Balance	\$500
Minimum Operating Balance	Nil
Base Maintenance Fee	\$5 per month
Transaction Fee/Encashment	\$0.40 per transaction
Collection Fee on each item deposited	\$0.40 per transaction
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	\$0.40 per transaction
EFTPOS Transaction (at authorised/designated HFC Bank agent/retail outlet)	
Withdrawal & Transfer of Funds	\$0.40 per transaction
Loan Repayment	\$0.40 per transaction
Bill Payment	\$0.40 per transaction
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction
Instore Purchase	Nil
ATM Interchange Fee	
Westpac ATM - Withdrawal Fee	\$1 per transaction
Westpac ATM - Balance Enquiry	\$0.40 per enquiry
Westpac EFTPOS Purchase/Withdrawals	Nil
Internet Banking	
Internal Transfers (within HFC Bank)	\$0.40 per transfer
External Transfers (other banks)	\$0.40 per transfer
Bill Pay	\$0.40 per transfer
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.
Line of Credit Fee	
Overdraft Limits	Per Month
Up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$15,000 to \$49,999.99	\$30
\$50,000 to \$99,999.99	\$50
\$100,000 to \$499,999.99	\$100
\$500,000 to \$999,999.99	\$200
\$1m and over	0.025% with minimum of \$300
Cheque Book	
Stamp Duty Charge (Mandatory stamp duty applicable only)	\$0.05 per cheque leaf