

YOUR COMPLETE BANKING SOLUTION!

Product Packaging options also available to customers

- ▶ Retail Banking Facilities
- ▶ Commercial Loans
- ▶ Personal Loan
- ▶ Motor Vehicle Loans
- ▶ Asset Finance
- ▶ Mortgage Protection Insurance
- ▶ All HomeSure Insurance products with Tower Insurance
- ▶ Medical/Health Insurance with FijiCare Insurance Limited
- ▶ Funeral Insurance Policy
- ▶ Term Deposit
- ▶ Term Saver

Call or email us today.
Our dedicated insurance specialists
are available to help you!



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

Underwritten by:



"better health for Fiji"

Rates effective March, 2014.

Fees, charges and interest rates are subject to change. In such cases,
30 days prior notice would be given for any changes.

Print date: July 2014



Funeral Policy Insurance

We have you covered



email: info@hfc.com.fj

www.hfc.com.fj

There's no loss greater than that of a loved one!

It's a tragedy, that we are never truly prepared for.

It is during these times of sorrow that we are faced with the reality of how costly it is to organise a funeral. Especially when a funeral these days can cost between \$1,000 to \$5,000 or even more.

A HFC Bank Funeral Policy will help ease the financial hardships during your time of sorrow.

Our Funeral Policy plans are here to cover you, your immediate family, extended family or in-laws when you least expect it.

IMPORTANT This Brochure is only a summary of our policy and full details can be provided on request.

The HFC Bank Funeral Policy covers the ultimate net loss in respect of specified funeral expenses in the event of death.

There are a few major exclusions under this policy, which are:

- Pre-existing conditions
- Suicide
- HIV or AIDS

Pre-existing conditions must be declared at all times.

Schedule of Benefits

The following are benefits payable in the event of the Funeral of the principal applicant, as per the Terms and Conditions of this Policy.

| Age of Member | Amount Payable upon Death of Principal Applicants |
|----------------------|--|
| 16 to 30 years | \$12,000.00 |
| 31 to 39 years | \$10,000.00 |
| 40 to 45 years | \$8,000.00 |
| 46 to 49 years | \$6,500.00 |
| 50 to 55 years | \$5,000.00 |
| 56 to 60 years | \$5,000.00 |
| 61 to 65 years | \$5,000.00 |

| Premium Rating | |
|-----------------------|--------------|
| 16 years to 55 years | \$187.20 p.a |
| 56 years to 65 years | \$374.40 p.a |

Funeral Policy New Business

Eligibility:

- ▶ Has attained age 16 but not over 65

Termination:

- ▶ The expiry date of cover. This cover is renewable on a yearly basis.
- ▶ The insured member has attained the age of 65 years.

There is a cover for existing **HFC Bank MPI customers**

- ▶ Premium = \$78/annum
- ▶ Sum Insured \$5,000