

Better rates.
Better returns.

WATCH
YOUR
SAVINGS
GROW!

with
HFC Bank's
Term Saver
Account.

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Term Saver (Young/Viti/Senior)	
Minimum Opening Balance	Young Star Account - \$500.00 Viti Star Account - \$500.00 (Except for Microfinance projects - \$10.00) Senior Star Account - \$500.00
Minimum Operating Balance	\$10.00
Withdrawal Fee	\$5.00 per withdrawal to apply after one free withdrawal per month

**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.

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Term Saver

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YOUNG STAR

This account encourages early savings. It is designed for children and young adults up to the age of 22 years.

OPENING DEPOSIT Minimum deposit amount \$500.00 and thereafter unlimited deposits with balance not exceeding \$10,000 and balances over \$10,000 have the option to migrate to Term Deposit.

INTEREST RATE (Nominal & effective) This account offers attractive three tiered interest rate structure so that as your balance grows you earn higher interest:

BALANCE	INTEREST RATE (per annum)
\$0 - \$1,500	2.00%
\$1,501 - \$5,000	2.25%
\$5,001 - \$10,000	2.50%

INTEREST PAYMENT Interest is calculated on minimum monthly balance and credited to account on monthly basis.

WITHDRAWALS Withdrawal also allowed via internet banking apart from over the counter.

FEES & CHARGES One free withdrawal per month. Minimum fee of \$5.00 per withdrawal to apply on withdrawals thereafter.

SPECIAL FEATURES & BENEFITS

- Attractive higher interest rates;
- No monthly service fees charged;
- Six-monthly statements are provided;
- Unlimited deposits allowed;
- Funds can be used to secure loans at special rates;
- Direct deduction from salaries;
- No notice period for withdrawal;
- Minimum operating balance of \$10; and
- One free withdrawal per month.

VITI STAR

This account is for individuals, companies, non-profit, charitable, government institutions and all microfinance based projects to encourage savings.

OPENING DEPOSIT Minimum deposit amount \$500.00 thereafter unlimited deposits with balance not exceeding \$100,000 and balances over \$100,000 have the option to migrate to Term Deposit.

MICROFINANCE BASED PROJECTS Minimum deposit amount \$10.00 for micro finance based projects only

INTEREST RATE (Nominal & effective) This account offers attractive two tiered interest rate structure so that as your balance grows you earn higher interest:

BALANCE	INTEREST RATE (per annum)
\$0 - \$3,000	2.00%
\$3,001 - \$100,000	2.50%

INTEREST PAYMENT Interest is calculated on minimum monthly balance and credited to account on monthly basis.

WITHDRAWALS Withdrawal also allowed via internet banking apart from over the counter.

FEES & CHARGES One free withdrawal per month. Minimum fee of \$5.00 per withdrawal to apply on withdrawals thereafter.

SPECIAL FEATURES & BENEFITS

- Attractive higher interest rates;
- No monthly service fees charged;
- Six-monthly statements are provided;
- Unlimited deposits allowed;
- Funds can be used to secure loans at special rates;
- Direct deduction from salaries;
- No notice period for withdrawal;
- Minimum operating balance of \$10; and
- One free withdrawal per month.

SENIOR STAR

This account offers clients from the age of 55 years and above an attractive savings to cater for retirement.

OPENING DEPOSIT Minimum deposit amount \$500.00 and thereafter unlimited deposits with balance not exceeding \$100,000 and balances over \$100,000 have the option to migrate to Term Deposit.

INTEREST RATE (Nominal & effective) This account offers attractive three tiered interest rate structure so that as your balance grows you earn higher interest:

BALANCE	INTEREST RATE (per annum)
\$0 - \$1,500	2.00%
\$1,501 - \$5,000	2.25%
\$5,001 - \$100,000	2.50%

INTEREST PAYMENT Interest is calculated on minimum monthly balance and credited to account on monthly basis.

WITHDRAWALS Withdrawal also allowed via internet banking apart from over the counter.

FEES & CHARGES One free withdrawal per month. Minimum fee of \$5.00 per withdrawal to apply on withdrawals thereafter.

SPECIAL FEATURES & BENEFITS

- Attractive higher interest rates;
- No monthly service fees charged;
- Six-monthly statements are provided;
- Unlimited deposits allowed;
- Funds can be used to secure loans at special rates;
- Direct deduction from salaries;
- No notice period for withdrawal;
- Minimum operating balance of \$10; and
- One free withdrawal per month.