

## FEES & CHARGES (continued)

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

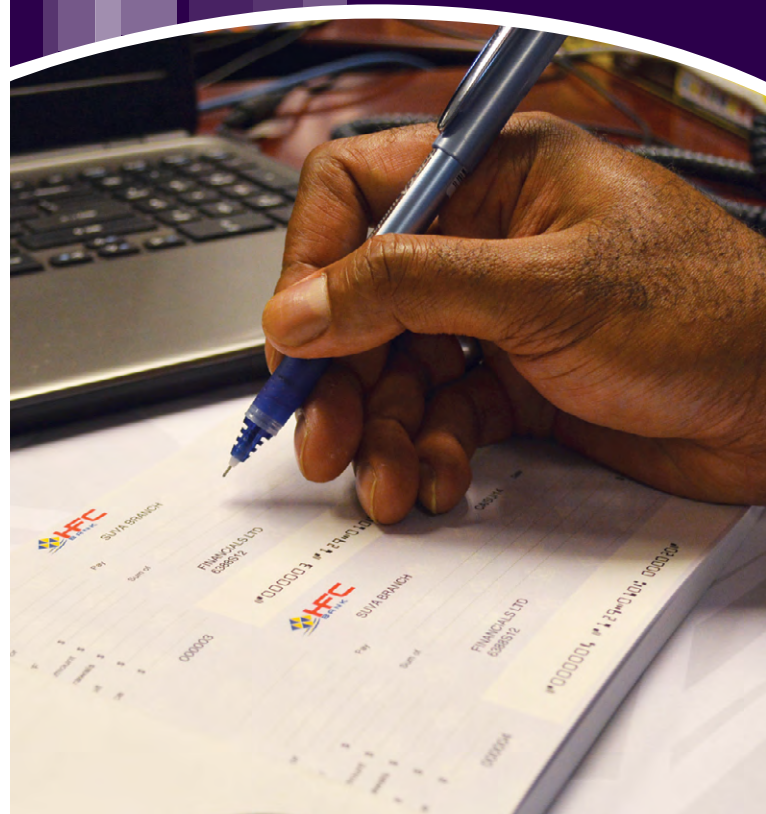
### NAKASI

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.*



# Business Cheque Account

For customers who would like a business 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 to help your business cashflow.

### FEATURES & BENEFITS

- ▶ For Debit Balances, to be calculated on daily basis on the debit balance and charged to the account on monthly basis;
- ▶ Opened under sole trader, joint, company, business, club, group, government department or agency names;
- ▶ Overdraft facility caters for seasonal or unexpected expenses and cash flow requirements;
- ▶ Ongoing facility subject to annual review;
- ▶ Access to an agreed level of funds to meet short-term business obligations;
- ▶ 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;
- ▶ Regular payments, such as loan repayments, can be made automatically by HFC Bank from an account within HFC Bank and/or outside party; and
- ▶ Access through personal transaction account to operate in debit up to an agreed limit.

### FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Minimum Opening Balance	\$1,000
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
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.40 per transaction
<b>EFTPOS Transaction (at authorised/designated HFC Bank agent/retail outlet)</b>	
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
<b>ATM Interchange Fee</b>	
Westpac ATM - Withdrawal Fee	\$1 per transaction
Westpac ATM - Balance Enquiry	\$0.40 per enquiry
Westpac EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
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
<b>Unarranged Overdraft Fee</b>	
Charged while the account is overdrawn on a daily basis	\$10 per day
<b>Overdraft Excess RATE</b>	
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.
<b>Line of Credit Fee</b>	
<b>Overdraft Limits</b>	<b>Per Month</b>
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
<b>Cheque Book</b>	
Stamp Duty Charge (Mandatory stamp duty applicable only)	\$0.05 per cheque leaf