



DISCLOSURE OF HFC BANK CUSTOMER BANKING FEES & CHARGES

Effective July 2020



FEE DESCRIPTION	AMOUNT	
Young Drua Account		
Minimum Opening Balance	\$10	
Minimum Operating Balance	\$10	
Account Maintenance Fee	Nil	
Number of Free Paper Withdrawals	2 per month	
Paper Withdrawal Fee	\$3 per transaction (after 2 free per month)	
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		
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	1411	
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	
Viti Drua Account		
Minimum Opening Balance	\$10	
Minimum Operating Balance	\$10	
Account Maintenance Fee	\$2 per month (applicable to new accounts opened from 5th July 2018)	
Number of Free Paper Withdrawals	2 per month	
Paper Withdrawal Fee	\$3 per transaction (after 2 free per month)	
Replacement of lost/stolen Pin	\$5 per pin	
Replacement of lost/stolen ATM Card	\$10 per card	
HFC Bank ATM Transactions	ψ10 por ouru	
Balance Enquiry	Nil	
Withdrawal & Transfer of Funds	1	
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	C1 por transaction	
Westpac ATM - Withdrawal Fee	\$1 per transaction	
Westpac ATM - Balance Enquiry	\$0.40 per enquiry	
Westpac EFTPOS Purchase/Withdrawals	Nil	



FFF DECEMBRION	AMOUNT	
FEE DESCRIPTION	AMOUNT	
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	
Viti Drua Premium Account		
Minimum Opening Balance	\$500*	
Minimum Operating Balance	\$500*	
Account Maintenance Fee	Nil	
Number of Free Paper Withdrawals	2 per month	
Paper Withdrawal Fee	\$3 per transaction (after 2 free per month)	
Replacement of lost/stolen Pin	\$5 per pin	
Replacement of lost/stolen ATM Card	\$10 per card	
* Applicable to new accounts opened from 1st Januar	y 2019	
HFC Bank ATM Transactions	AIII	
Balance Enquiry	Nil	
Withdrawal & Transfer of Funds	\$0.40 per transaction	
EFTPOS Transaction (at authorised/designated HFC		
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	
Viti Drua (External) Account - for Non Residents		
Minimum Opening Balance	\$10	
Minimum Operating Balance	\$10	
Account Maintenance Fee	Nil	
Number of Free Paper Withdrawals	2 per month	
Paper Withdrawal Fee	\$3 per transaction (after 2 free per month)	
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		

CUSTOMER BANKING FEES & CHARGES

FEE DESCRIPTION	AMOUNT	
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 rec		
their mobile phones for any transactional activity on the security during account login.		
- Vodafone Users	\$0.30 per sms alert	
- Other Network Users	\$0.30 per sms alert	
Senior Drua Account		
Minimum Opening Balance	\$10	
Minimum Operating Balance	\$10	
Account Maintenance Fee	Nil	
Number of Free Paper withdrawals	2 per month	
Paper Withdrawal Fee	\$3 per transaction (after 2 free per month)	
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		
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	
	IVII	
ATM Interchange Fee	C1tuti	
Westpac ATM - Withdrawal Fee	\$1 per transaction	
Westpac ATM - Balance Enquiry	\$0.40 per enquiry	
Westpac EFTPOS Purchase/Withdrawals	Nil	
Internet Banking	A O 40	
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	
Rural (Micro Finance) Drua Account		
Minimum Opening Balance	\$10	
Minimum Operating Balance	\$10	
Account Maintenance Fee	Nil	
Number of Free Paper withdrawals	1 per month	
·	\$3 per transaction (after 1	
Paper Withdrawal Fee	free per month)	



FEE DESCRIPTION	AMOUNT
Replacement of lost/stolen Pin	\$5 per pin
Replacement of lost/stolen ATM Card	\$10 per card
HFC Bank ATM Transactions	Ψ10 poi σαι α
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.30 per transaction
EFTPOS Transaction (at authorised/designated HFC	
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	140
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 rec	
their mobile phones for any transactional activity on the	eir account or for additional
security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
Term Deposit (Applies to all Retail & Wholesale depo	osits including Insurer
Term Deposits & Non-Resident customers) Minimum Opening Balance	\$500
Break Fee (Premature Withdrawal)	\$50 each request
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	Ry transfer to HEC Rank
	By transfer to HFC Bank Account - Free
Maturity Withdrawal	Account - Free
Maturity Withdrawal	
Maturity Withdrawal	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term
Maturity Withdrawal	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing
Maturity Withdrawal Early Termination Rate (Upon Premature Withdrawal)	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of
	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate
	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of
	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual
Early Termination Rate (Upon Premature Withdrawal)	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business)	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500
Early Termination Rate (Upon Premature Withdrawal)	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business)	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited Replacement of lost/stolen Pin	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction \$0.40 per transaction \$5 per pin
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited Replacement of lost/stolen Pin Replacement of lost/stolen ATM Card HFC Bank ATM Transactions	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction \$0.40 per transaction \$5 per pin
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited Replacement of lost/stolen Pin Replacement of lost/stolen ATM Card	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction \$0.40 per transaction \$5 per pin \$10 per card
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited Replacement of lost/stolen Pin Replacement of lost/stolen ATM Card HFC Bank ATM Transactions Balance Enquiry Withdrawal & Transfer of Funds	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction \$0.40 per transaction \$5 per pin \$10 per card
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited Replacement of lost/stolen Pin Replacement of lost/stolen ATM Card HFC Bank ATM Transactions Balance Enquiry Withdrawal & Transfer of Funds EFTPOS Transaction (at authorised/designated HFC	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction \$0.40 per transaction \$5 per pin \$10 per card Nil \$0.40 per transaction Bank agent/retail outlet)
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited Replacement of lost/stolen Pin Replacement of lost/stolen ATM Card HFC Bank ATM Transactions Balance Enquiry Withdrawal & Transfer of Funds	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction \$0.40 per transaction \$5 per pin \$10 per card Nil \$0.40 per transaction Bank agent/retail outlet) \$0.40 per transaction
Early Termination Rate (Upon Premature Withdrawal) Cheque Accounts (Personal & Business) Minimum Opening Balance Minimum Operating Balance Base Maintenance Fee Transaction Fee/Encashment Collection Fee on each item deposited Replacement of lost/stolen Pin Replacement of lost/stolen ATM Card HFC Bank ATM Transactions Balance Enquiry Withdrawal & Transfer of Funds EFTPOS Transaction (at authorised/designated HFC Withdrawal & Transfer of Funds	Account - Free Through Bank Cheque - \$10 per cheque Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. Personal Cheque Account - \$500 Business Cheque Account - \$1,000 Nil \$5 per month \$0.40 per transaction \$0.40 per transaction \$5 per pin \$10 per card Nil \$0.40 per transaction Bank agent/retail outlet)

CUSTOMER BANKING FEES & CHARGES

	IOUNT	
Instore Purchase Nil		
ATM Interchange Fee		
3	per transaction	
	40 per enquiry	
Westpac EFTPOS Purchase/Withdrawals	To por origin y	
Internet Banking		
	40 per transfer	
, ,	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) per day	
Overdraft Excess RATE		
excess interest is calculated on the excess amount from the day the excess or overdue amount occurs.	s 4% on the existing licable rate to apply.	
Line of Credit Fee		
	r 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 \$10	00	
\$500,000 to \$999,999.99	00	
	25% with minimum \$300	
Cheque Book		
Cheque Book Free	е	
Deposit Books		
Duplicate Deposit Book \$10	O per book	
Bank Cheques		
) per cheque	
	5 per cheque	
Replacement Bank Cheque \$20	O per cheque	
Dishonour Fee		
Outward Dishonour (cheques drawn on accounts) \$25	5	
Special Answer Fee		
Cheques drawn on HFC Bank \$10	O per cheque	
Cheques drawn on other Banks \$25	5 per cheque	
Official off officer parishs		
Stop Cheque Notice		
Stop Cheque Notice Stop Cheque Notice - Counter \$10) per notice	
Stop Cheque NoticeStop Cheque Notice - Counter\$10Stop Cheque Notice - Internet Banking\$6	D per notice per notice	
Stop Cheque Notice Stop Cheque Notice - Counter \$10 Stop Cheque Notice - Internet Banking \$6 Statements		
Stop Cheque NoticeStop Cheque Notice - Counter\$10Stop Cheque Notice - Internet Banking\$6StatementsStatements issued every 6 monthsFree	per notice	
Stop Cheque Notice Stop Cheque Notice - Counter \$10 Stop Cheque Notice - Internet Banking \$6 Statements Statements issued every 6 months Free	per notice	
Stop Cheque Notice Stop Cheque Notice - Counter \$10 Stop Cheque Notice - Internet Banking \$6 Statements Statements issued every 6 months Free Special requests for issue of statements on a daily, weekly, monthly etc. basis Repeat Statements (each additional copy) \$5	per notice e	



Certificates Supplied Balance of Account (each account) Interest Paid or Received (each account) All Other - Comprehensive Certificate for audit purposes, bill holdings, goods shipped, deeds & documents held, etc. Photocopy/Replacement Certificates Change Supplied HFC Bank Customers Non HFC Bank Customers - each standard bag or roll Drua Pay Establishment Fee Wage/Salary & Creditor Payments (each credit) DiskPay Reject Fee DiskPay Reject Fee Direct Debit Schedules - HFC Bank Customers (each debit) Payments to other Bank Accounts (each bank) Fax Messages Fax Messages Fax Messages (Statements/vouchers, etc) Sang Payment Gang Payment Gang Payment fee Payments from Lists Wage/Salary & Creditor Payment Manual transfers to other Banks Over the counter salary credit payments (if > 3 items) Cheque Encashment FNPF Disbursement Fee Standing Orders (Periodical Payments) To transfer to another HFC Bank account Sang Payment to: Beneficiary Own Account (each) Seneficiary Own Account (each) Seneficiary 3rd Party Account (each) Seneficiary 3rd Par	FEE DESCRIPTION	AMOUNT
Interest Paid or Received (each account) All Other - Comprehensive Certificate for audit purposes, bill holdings, goods shipped, deeds & documents held, etc. Photocopy/Replacement Certificates Free Non HFC Bank Customers Non HFC Bank Customers - each standard bag or roll Drua Pay Establishment Fee Wage/Salary & Creditor Payments (each credit) DiskPay Reject Fee Direct Debit Schedules - HFC Bank Customers (each debit) Payments to other Bank Accounts (each bank) Fax Messages Frax Messages Frax Messages (Statements/vouchers, etc) Gang Payment Gang Payment Gang Payment fee Payments from Lists Wage/Salary & Creditor Payment Manual transfers to other Banks Over the counter salary credit payments (if > 3 items) Cheque Encashment Credit Union Cheques Encashment FNPF Disbursement Fee Standing Orders (Periodical Payments) To transfer to another HFC Bank account To transfer to another Bank/Institutions (each) Seneficiary Own Account (each) Seneficiary Own Account (each) Seneficiary 3rd Party Account (each) Seneficiary 3rd Party Account (each) Seneficiary 3rd Party Account (each) Seneficiary Great Account Manual transfers to other Banks Sourrender Manual transfers within HFC Bank Manual transfers within HFC Bank Manual transfers to other Banks Sourrender Production of Paid Cheque and/or Deposit Slips Surrender of Paid Cheques Cash Handling Cash Handling Cash Handling Fee - HFC Bank Customers Nil Amounts below \$5,000		
All Other - Comprehensive Certificate for audit purposes, bill holdings, goods shipped, deeds & documents held, etc. Photocopy/Replacement Certificates Change Supplied HFC Bank Customers Non HFC Bank Customers - each standard bag or roll Drua Pay Establishment Fee Wage/Salary & Creditor Payments (each credit) DiskPay Reject Fee Direct Debit Schedules - HFC Bank Customers (each debit) Payments to other Bank Accounts (each bank) Fax Messages Fax Messages (Statements/vouchers, etc) Gang Payment Gang Payment fee Payments from Lists Wage/Salary & Creditor Payment (if > 3 items) Over the counter salary credit payments (if > 3 items) Cheque Encashment Credit Union Cheques Encashment FINPE Disbursement Fee Standing Orders (Periodical Payments) To transfer to another HFC Bank account To transfer to another HFC Bank account To transfer to another Bank/Institutions (each) Non-Payment to: Beneficiary Own Account (each) Seneficiary Garth Salary Manual transfers to other Banks Stoper transfer Manual transfers within HFC Bank Manual transfers within HFC Bank Manual transfers to other Banks Stoper transfer Manual transfers of Paid Cheque and/or Deposit Slips Surrender of Paid Cheques Cash Handling		
holdings, goods shipped, deeds & documents held, etc. Photocopy/Replacement Certificates Change Supplied HFC Bank Customers Non HFC Bank Customers - each standard bag or roll Prua Pay Establishment Fee Wage/Salary & Creditor Payments (each credit) DiskPay Reject Fee Direct Debit Schedules - HFC Bank Customers (each debit) Payments to other Bank Accounts (each bank) Fax Messages Fax Messages (Statements/vouchers, etc) Gang Payment Gang Payment fee Payments from Lists Wage/Salary & Creditor Payment Manual transfers to other Banks Over the counter salary credit payments (if > 3 items) Cheque Encashment Credit Union Cheques Encashment FNPF Disbursement Fee Standing Orders (Periodical Payments) To transfer to another HFC Bank account To transfer to another Bank/Institutions (each) Non-Payment to: Beneficiary Own Account (each) Beneficiary 3rd Party Account (each) Sheep Fees Transfers Manual transfers within HFC Bank Ma	Interest Paid or Received (each account)	\$10
Change Supplied HFC Bank Customers Free Non HFC Bank Customers - each standard bag or roll Drua Pay Establishment Fee Wage/Salary & Creditor Payments (each credit) DiskPay Reject Fee Direct Debit Schedules - HFC Bank Customers (each debit) Payments to other Bank Accounts (each bank) Fax Messages Fax Messages Fax Messages (Statements/vouchers, etc) Gang Payment Gang Payment Gang Payment Gang Payment fee Payments from Lists Wage/Salary & Creditor Payment \$1 per item Manual transfers to other Banks Over the counter salary credit payments (if > 3 items) Cheque Encashment Credit Union Cheques Encashment FNPF Disbursement Fee Standing Orders (Periodical Payments) To transfer to another HFC Bank account To transfer to another Bank/Institutions (each) Seneficiary Own Account (each) Seneficiary Own Account (each) Seneficiary Own Account (each) Seneficiary Srd Party Account (each) Sheneficiary Srd	All Other - Comprehensive Certificate for audit purposes, bill holdings, goods shipped, deeds & documents held, etc.	\$50 each certificate
HFC Bank Customers Non HFC Bank Customers - each standard bag or roll Druz Pay Establishment Fee Wage/Salary & Creditor Payments (each credit) DiskPay Reject Fee Direct Debit Schedules - HFC Bank Customers (each debit) Payments to other Bank Accounts (each bank) Fax Messages Fax Messages Fax Messages (Statements/vouchers, etc) Gang Payment Gang Payment Gang Payment fee Payments from Lists Wage/Salary & Creditor Payment Manual transfers to other Banks Over the counter salary credit payments (if > 3 items) Cheque Encashment Credit Union Cheques Encashment FNPF Disbursement Fee Standing Orders (Periodical Payments) To transfer to another HFC Bank account To transfer to another HFC Bank account To transfer to another Bank/Institutions (each) Seneficiary Own Account (each) Beneficiary Own Account (each) Seneficiary 3rd Party Account (each) Seneficiary 3rd Party Account (each) Seneficiary Own Account (each) Seneficiary		\$10 per request
Non HFC Bank Customers - each standard bag or roll Drua Pay Establishment Fee Wage/Salary & Creditor Payments (each credit) DiskPay Reject Fee Direct Debit Schedules - HFC Bank Customers (each debit) Payments to other Bank Accounts (each bank) Fax Messages Fax Messages (Statements/vouchers, etc) Gang Payment Gang Payment fee Payments from Lists Wage/Salary & Creditor Payment Manual transfers to other Banks Over the counter salary credit payments (if > 3 items) Cheque Encashment Credit Union Cheques Encashment \$10 per item Standing Orders (Periodical Payments) To transfer to another HFC Bank account To transfer to another Bank/Institutions (each) Non-Payment to: Beneficiary Own Account (each) Beneficiary 3rd Party Account (each) Sweep Fees Transfers Manual transfers within HFC Bank Manual transfers within HFC Bank Manual transfers to other Banks Vouchers Production of Paid Cheque and/or Deposit Slips Surrender of Paid Cheques Cash Handling Cash Handling Cash Handling Cash Handling Cash Handling Fee - HFC Bank Customers Nil	Change Supplied	
Establishment Fee \$125 Wage/Salary & Creditor Payments (each credit) \$0.20 per item (min. \$2) DiskPay Reject Fee \$1 per item Direct Debit Schedules - HFC Bank Customers (each debit) \$0.20 (min. \$2) Payments to other Bank Accounts (each bank) \$10 per bank Fax Messages Fax Messages (Statements/vouchers, etc) \$2 plus costs Gang Payment Gang Payment fee \$10 per gang Payments from Lists Wage/Salary & Creditor Payment \$1 per item Manual transfers to other Banks \$10 per item Over the counter salary credit payments (if > 3 items) \$2 per item Over the counter salary credit payments (if > 3 items) Cheque Encashment Credit Union Cheques Encashment \$10 per item Standing Orders (Periodical Payments) To transfer to another HFC Bank account \$2 per transfer To transfer to another Bank/Institutions (each) \$10 per transfer Non-Payment to: Beneficiary Own Account (each) \$5 Beneficiary Own Account (each) \$10 Sweep Fees \$2 Transfers Manual transfers within HFC Bank \$5 per transfer Manual transfers to other Banks \$10 per transfer Vouchers Production of Paid Cheque and/or Deposit Slips \$10 per item Surrender of Paid Cheques \$1 per item Cash Handling Cash Handling Cash Handling Fee - HFC Bank Customers Nil	HFC Bank Customers	Free
Establishment Fee \$125 Wage/Salary & Creditor Payments (each credit) \$0.20 per item (min. \$2) DiskPay Reject Fee \$1 per item Direct Debit Schedules - HFC Bank Customers (each debit) \$0.20 (min. \$2) Payments to other Bank Accounts (each bank) \$10 per bank Fax Messages Fax Messages (Statements/vouchers, etc) \$2 plus costs Gang Payment Gang Payment fee \$10 per gang Payments from Lists Wage/Salary & Creditor Payment \$1 per item Manual transfers to other Banks \$10 per item Over the counter salary credit payments (if > 3 items) \$2 per item Cheque Encashment Credit Union Cheques Encashment \$10 per item FNPF Disbursement Fee \$10 per item Standing Orders (Periodical Payments) To transfer to another HFC Bank account \$2 per transfer To transfer to another Bank/Institutions (each) \$10 per transfer Non-Payment to: Beneficiary Own Account (each) \$5 Beneficiary 3rd Party Account (each) \$10 Sweep Fees \$2 Transfers Manual transfers within HFC Bank \$5 per transfer Manual transfers within HFC Bank \$5 per transfer Manual transfers to other Banks \$10 per transfer Vouchers Production of Paid Cheque and/or Deposit Slips \$10 per item Surrender of Paid Cheques \$1 per item Cash Handling Cash Handling Cash Handling Fee - HFC Bank Customers Nil	Non HFC Bank Customers - each standard bag or roll	\$1 per every \$200
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Gang Payment fee \$10 per gang Payments from Lists Wage/Salary & Creditor Payment \$1 per item Manual transfers to other Banks \$10 per item Over the counter salary credit payments (if > 3 items) \$2 per item Cheque Encashment Credit Union Cheques Encashment \$10 per item FNPF Disbursement Fee \$10 per item Standing Orders (Periodical Payments) To transfer to another HFC Bank account \$2 per transfer To transfer to another Bank/Institutions (each) \$10 per transfer Non-Payment to: Beneficiary Own Account (each) \$5 Beneficiary 3rd Party Account (each) \$10 Sweep Fees \$2 Iransfers Manual transfers within HFC Bank \$5 per transfer Manual transfers to other Banks \$10 per transfer Vouchers Production of Paid Cheque and/or Deposit Slips \$10 per item Surrender of Paid Cheques \$1 per item Cash Handling Cash Handling Cash Handling Fee - HFC Bank Customers Nil		\$2 plus costs
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Over the counter salary credit payments (if > 3 items) Cheque Encashment Credit Union Cheques Encashment FNPF Disbursement Fee Standing Orders (Periodical Payments) To transfer to another HFC Bank account To transfer to another Bank/Institutions (each) Non-Payment to: Beneficiary Own Account (each) Beneficiary 3rd Party Account (each) Sweep Fees Value Fransfers Manual transfers within HFC Bank Manual transfers to other Banks Vouchers Production of Paid Cheque and/or Deposit Slips Surrender of Paid Cheques Cash Handling Cash Handling Cash Handling Fee - HFC Bank Customers \$2 per item \$2 per item \$5 per transfer \$5 per transfer \$10 per item \$10 per item \$10 per item \$11 per item		
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Non-Payment to: Beneficiary Own Account (each) \$5 Beneficiary 3rd Party Account (each) \$10 Sweep Fees \$2 Transfers Manual transfers within HFC Bank \$5 per transfer Manual transfers to other Banks \$10 per transfer Vouchers Production of Paid Cheque and/or Deposit Slips \$10 per item Surrender of Paid Cheques \$1 per item Cash Handling Cash Handling Cash Handling Fee - HFC Bank Customers Nil Amounts below \$5,000		\$10 per transfer
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Sweep Fees \$2 Transfers Manual transfers within HFC Bank \$5 per transfer Manual transfers to other Banks \$10 per transfer Vouchers Production of Paid Cheque and/or Deposit Slips \$10 per item Surrender of Paid Cheques \$1 per item Cash Handling Cash Handling Fee - HFC Bank Customers Nil Amounts below \$5,000		\$10
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Production of Paid Cheque and/or Deposit Slips \$10 per item Surrender of Paid Cheques \$1 per item Cash Handling Cash Handling Fee - HFC Bank Customers Nil Amounts below \$5,000	Manual transfers to other Banks	
Surrender of Paid Cheques \$1 per item Cash Handling Cash Handling Fee - HFC Bank Customers Nil Amounts below \$5,000	Vouchers	
Surrender of Paid Cheques \$1 per item Cash Handling Cash Handling Fee - HFC Bank Customers Nil Amounts below \$5,000	Production of Paid Cheque and/or Deposit Slips	\$10 per item
Cash Handling Fee - HFC Bank Customers Nil Amounts below \$5,000		
Amounts below \$5,000	Cash Handling	
Amounts below \$5,000	Cash Handling Fee - HFC Bank Customers	Nil
of total cash handled	Cash Handling Fee - Non HFC Bank Customers	- Nil \$5,000 and above - 0.5%
Fiji Clear	Fiji Clear	
Up to \$100 \$2		\$2
\$101 - \$1,000 \$5	\$101 - \$1,000	\$5
\$1,001 - \$10,000 \$10	\$1,001 - \$10,000	\$10
\$10,000 plus \$15	\$10,000 plus	\$15

This schedule discloses all fees and charges currently applicable to the products and services that we provide to our customers, in line with our committment to keeping our customers informed, therefore there are no hidden charges.

HFC Bank reserves the right to review it's fees and charges, introduce new fees and charges and vary the frequency and timing of charging thereof from time to time.

In such cases, you will be given prior notice for any changes in or new fees and charges.

Our friendly staff at any of our branches would be happy to provide any explanations that you may require regarding any particular fee or charge.



HEAD OFFICE

HFC Centre 371 Victoria Parade, Suva PO Box 161, Suva Phone: 3316555 Fax: 3304171 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

SUVA

Ground Floor, HFC Centre 371 Victoria Parade, Suva PO Box 161, Suva Phone: 3316555 Fax: 3316377 Mobile short code: 5500

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

