



HFC Bank Automated Teller Machine (ATM) Card Holders can now perform transactions on Westpac ATM and EFTPOS (Electronic Funds Transfer Point of Sale) machines Fiji Wide.

Customers can perform Cash Withdrawal and Balance Enquiry transactions on Westpac ATMs. For EFTPOS machines, customers can perform Cash Sales and Cash withdrawals.

The Fees applicable to HFC Bank Customers for this Interchange service are detailed as follows:

| 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 |
| Westpac ATM Interchange Fees | |
| Westpac ATM - Withdrawal Fee | \$1 per transaction |
| Westpac ATM - Balance Enquiry | \$0.40 per enquiry |
| Westpac EFTPOS Purchase/Withdrawals | Nil |

Additionally, Westpac Customers with Westpac Handycard will be charged Interchange Fees on HFC Bank ATMs as follows:

| HFC Bank ATM Interchange Fees | |
|--------------------------------------|------------------------|
| Balance Enquiry | \$0.40 per enquiry |
| Cash Withdrawal | \$1.00 per transaction |

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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
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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.