

FEES APPLICABLE ON INTERNET & MOBILE BANKING

The following bank fees are applicable when using Internet and Mobile Banking services.

Fee Description	Amount (\$ FJD)	Frequency
Balance Enquiry	Free	-
Statement Printing	Free	-
SMS One Time Password	\$0.30 per SMS OTP	Charged Monthly
Internal Transfer fee - HFC Bank to HFC Bank	\$0.40 per transaction	Charged Monthly
External Transfer fee - HFC Bank to Other Banks	\$0.40 per transaction	Charged Monthly
HFC Bank Bill Pay Fee	\$0.40 per transaction	Charged Daily
Alerts	\$0.30 per SMS (if sent via non-email method. Free if sent via email).	Charged on the day Alert message is sent from HFC Bank or the next Business day if date sent falls on a Weekend or Public Holiday.

BANK STATE BRANCH (BSB) INFORMATION

When transferring funds to other banks, a BSB Number will be required.

Following is a list of Other Banks' BSB numbers:

Bank Name	BSB Number
HFC Bank	129-010
ANZ Bank	010-890
WBC Bank	039-001
BSP Bank	069-001
Baroda Bank	049-101
Bred Bank	119 -010

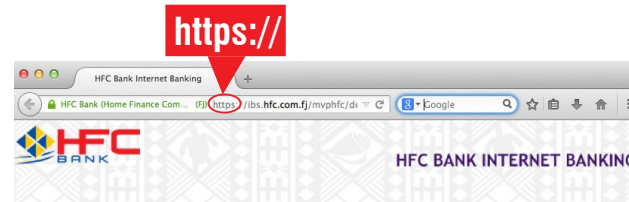
CALL CENTRE CONTACT DETAIL

Email customercare@hfc.com.fj

- Contact Centre number 132001.
- Telephone number within Fiji is 3316555 or 5500 (for mobile users).
- For Overseas users please dial (+679) 3316555
- Call Centre Business Hours: 8.00am to 5.00pm Monday to Friday (except on gazetted Public Holidays).
- To disable Internet Banking after hours, call 9991837.

IMPORTANT NOTES:

DO NOT ENTER YOUR LOGIN DETAILS if the URL link does not have **https://**



- Ensure your computer is up-to-date with the current versions of anti-virus and malware protection. If not, it may hinder the performance and access to the Internet Banking website and other security risks.
- If using Internet Banking at your workplace, please ensure internal network settings are not blocking access to the HFC Bank IB website. Please consult your IT administrator.



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.



Bill Payment Customer Guide

How to access Internet Banking

Log on to HFC Bank website www.hfc.com.fj:

<https://ibs.hfc.com.fj/mvphfc/default.aspx>

- The green bar appearing on the login page will confirm that you have logged onto a genuine, secure website.
- Enter Member Login code.
- Enter Password.
 - For existing customers, proceed to STEP 4
 - For new customers, when prompted, change password (choose a new, strong alpha-numeric password which can consist of 8 to 16 characters, a mixture of upper or lower case with at least one number, and special characters with the exception of percentage button (%).
 - Read and accept Terms & Conditions. (Note that Internet Banking Terms & Conditions can be accessed on our website).
- You may change your password at any time by selecting 'My Preference' menu from internet banking.
- Go to the Accounts or Payments Menu tab and select HFC Bank Bill Pay option.
- Select your HFC Bank account number from the drop down list to pay the Bill.
- In the Biller detail section, select 'Pay New Biller' if you are paying a Biller for the first time. Enter the first 3 letters of the Biller name in the 'Search for a Biller' box e.g. enter W-A-T if paying Water Authority of Fiji for the first time. Click on search icon. Immediately Biller code for Water Authority will appear. Thereafter you will be able to view Water Authority details in your drop-down list of Billers under HFC Bank Bill Payment. The same process will apply for each new Biller you will pay for the first time.
- Enter your Customer Reference Number (CRN) provided by the Biller in the box labelled 'Reference'. (This number should appear on your Statement Bill from the Biller) **Please note in the field for "Length of CRN" has a maximum character limit of 20 characters. You are required to enter your CRN as per your Statement Bill from the Biller.**
- Please ensure to enter the correct reference number to avoid disputes regarding non-payment of bills and possible dis-connection of service.
- (Optional) Customer to create a nickname for selected Bill, same to be entered in 'Nickname for future reference' field.
- Enter the amount for payment.
- Confirm the date you want the HFC Bank Bill Pay to be processed on i.e. you can select the option to pay 'Now' or you can schedule the payment to be processed at a future date; however the date you select must be within the next sixty (60) days.
- Please check that all the details of your payment transaction is correct
- Submit and confirm the HFC Bank Bill Pay.
- Record or print the confirmation receipt number for future reference.
- Please note that all your HFC Bank Bill Pay requests can be saved under 'HFC Bank Bill Pay Address Book' option in the Payments Menu.
- Once the payment transaction is successful, your HFC Bank Account is debited immediately and the account balance is updated accordingly. The Biller Merchant's HFC Bank Account is credited immediately with your payment.
- For your next payment, you can access your HFC Bank Bill Pay Address Book and select the Biller for payment. The amount of payment can be changed if all other details of the Biller Merchant and the Customer Reference Number remains the same.

How to access and make HFC Bank bill payments using mobile banking application

- Enter Member Login code.
- Enter Password.
 - For existing customers, proceed to STEP 3
 - For new customers, when prompted, change password (choose a new, strong alpha-numeric password which can consist of 8 to 16 characters, a mixture of upper or lower case with at least one number, and special characters with the exception of percentage button (%).
 - Read and accept Terms & Conditions. (Note that Internet Banking Terms & Conditions can be accessed on our website).
- Select Bill Payment Icon.
- Select your HFC Bank account number from the drop down list to pay the Bill.
- Select a Bill - there will be a pop-up window and select either "Pay New" for first time when paying a Bill or use existing Billers already set up in your list. **(Please refer to the Table on right for the List of Biller Names and Codes.)**
- For "Pay New" Bill, a pop-up window will be displayed with the list of Billers and their respective Biller Code.
- Take note of the Biller Code and enter in the Biller Code in respective Biller data field.
- Enter your CRN provided by the Biller in the box labelled 'Reference' and Click on "Next" (This number should appear on your Statement Bill from the Biller). **Please note in the field for "Length of CRN" has a maximum character limit of 20 characters. You are required to enter your CRN as per your Statement Bill from the Biller.**
- Please ensure to enter the correct reference number to avoid disputes regarding non-payment of bills and possible dis-connection of service.
- (Optional) Customer to create a nickname for selected Bill, same to be entered in 'Nickname for future reference' field.
- Enter the amount for payment.
- Confirm the date you want the HFC Bank Bill Pay to be processed on i.e. you can select the option to pay 'Now' or you can schedule the payment to be processed at a future date; however the date you select must be within the next sixty (60) days.
- Please check that all the details of your payment transaction is correct
- Submit and confirm the HFC Bank Bill Pay.
- Record the confirmation receipt number for future reference.
- Please note that all your HFC Bank Bill Pay requests can be saved under 'Payments Menu' option in the HFC Bank Bill Pay Address Book.

- Once the payment transaction is successful, your HFC Bank Account is debited immediately and the account balance is updated accordingly. The Biller Merchant's HFC Bank Account is credited immediately with your payment.
- For your next payment, you can access your HFC Bank Bill Pay Address Book and select the Biller for payment. The amount of payment can be changed if all other details of the Biller Merchant and the Customer Reference Number (CRN) remains the same.

All Customer Complaints will be lodged with our Customer Advocate following the existing Customer Complaint Process.

For HFC Bank Bill Pay Terms and Conditions, please refer to our Internet Banking Terms and Conditions which can be accessed on our HFC Bank Website.

	Biller Code	Short Biller Name	Full Biller Name	Name CRN on Bill
1	1001	TFL	Telecom Fiji Ltd	TELECOM
2	1005	CONNECT	Telecom Fiji Ltd T/A Connect	TELECOM
3	1002	MFL	Merchant Finance	MERCHANT
4	1004	FHJ	Fijian Holdings Unit Trust	FHUT
5	1003	VPL	Vinod Patel (Fiji) Limited	VINOD PATEL
6	1006	BSPL	BSP Life Fiji Ltd - Life	BSP LIFE
7	1007	BSPH	BSP Life Fiji Ltd - Health	BSP HEALTH
8	1008	WAF	Water Authority of Fiji	WATER
9	1009	FNPF	FNPF Compulsory Contribution	FNPF
10	1010	FNPF	FNPF Voluntary Contribution	FNPF
11	1011	FNPF	FNPF Property Rental Payments	FNPF
12	1012	EFL	Energy Fiji Limited	EFL
13	1013	VODA	Vodafone Bill Payment	VODAFONE (MOBILE)
14	1014	UTOF*	"Unit Trust of Fiji - Income & Growth FIJIAN INVESTMENT PLAN (FIP) - 101	UTOF
			"Unit Trust of Fiji - Income & Growth GLOBAL INVESTMENT PLAN(GIP) - 102	UTOF
			"Unit Trust of Fiji - Income & Growth EMPLOYEE INVESTMENT SCHEME (EIS) - 103	UTOF
15	1015	UTOF*	"Unit Trust of Fiji - Income Fund INCOME PLUS PLAN (IPP) - 202	UTOF
			"Unit Trust of Fiji - Income Fund CHILDRENS INVESTMENT PLAN (CIP) - 201	UTOF
			Unit Trust of Fiji - Income Fund FARMERS INVESTMENT PLAN (FIP) - 203	UTOF
			"Unit Trust of Fiji - Income Fund EMPLOYEE INVESTMENT SCHEME (EIS) - 204	UTOF
* Customers paying UTOF only – Maximum of 9 Characters: NNNAAANN				

Disclaimer Statement: Please note it is your responsibility to make your payments in time and HFC Bank indemnifies itself from any cases of incorrect customer input of Biller Reference numbers, overdue payment dates, payment amounts and scheduled periodical payments.