

YOUR COMPLETE BANKING SOLUTION!

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL SERVICES

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.



Term Deposit

Grow Your Wealth Today with a HFC Bank Term Deposit Account!

A term deposit package that provides a fixed rate of return for a fixed period.

OPENING DEPOSIT

Minimum deposit amount of \$500 and upto a maximum of \$250,000.

FEES & CHARGES

Requests for redemption of a Term Deposit will incur a non-refundable break fee of \$50.00 and interest is paid at carded rates; which could result in loss of some or all interest earned since the lodgment of the deposits.

FEATURES & BENEFITS

- Interest can be paid on a number of frequencies like monthly; quarterly, six-monthly, yearly and maturity;
- Attractive higher interest rates;
- Guaranteed return; and
- Survivor nomination provision.

Retail (\$500 to \$250,000)

TERM	INTEREST RATES*
1 to less than 3 months	1.00% p.a.
3 to less than 6 months	1.25% p.a.
6 to less than 9 months	1.50% p.a.
9 to less than 12 months	1.75% p.a.
12 to less than 18 months	2.25% p.a.
18 to less than 24 months	2.00% p.a.
24 to less than 36 months	2.00% p.a.
36 to less than 48 months	2.00% p.a.
48 to less than 60 months	2.00% p.a.
60 months and over	2.00% p.a.

* Nominal & effective.

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Term Deposit (Applies to all Retail & Wholesale deposits)	
Minimum Opening Balance	\$500
Break Fee (Premature Withdrawal)	\$50 each request
Maturity Withdrawal	By transfer to HFC Bank Account - Free
	Through Bank Cheque - \$10.00 per cheque
Early Termination Rate (Upon Premature Withdrawal)	Based on actual term invested at the prevailing interest rate at the time of investment. This will be a reduced rate applicable to the actual term of your investment.

