### 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

**RB Patel Jetpoint** Complex, Martintar 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 **GANILAU HOUSE**

Rups Mega Complex, Nakasi PO Box 8207, Nakasi Phone: 3410055 Fax: 3410056 Mobile short code: 5504

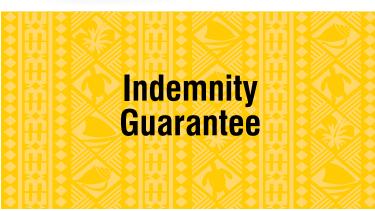
Ganilau Building, Scott Street, Suva PO Box 161. Suva Phone: 3316246 Fax: 3304612

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.







# Need a business or personal related guarantee?



Protection against the unexpected.

## This product is designed for Small to Medium Enterprises (SMEs), Business and Corporate customers who need business related guarantees or assorted personal needs.

It allows HFC Bank to provide financial undertaking in the form of guarantee, as a means of surety or indirectly safeguarding the beneficiary from any breach of terms and conditions on a particular contract.

### **FEATURES & BENEFITS**

- Maximum guarantee of up to \$2 million.
- No customer contribution required.
- Indemnity guarantee amount to be fully covered via securities held/proposed.

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
Indemnity Guarantee	
IG Establishment Fee:	
INDEMNITY GUARANTEE - Personal/Business Guarantees or Bonds issued by the Bank on behalf of the customer for Customs, Electricity, Payment of Cheques, Performance Contracts, Immigration Bonds, etc.	
Establishment Charge	Personal 1.75% (min. \$100)
	Executive 1.75% (min. \$100)
	Business 1.75% (min.\$200)
Half Yearly Charge	Personal 1.75% (min. \$100)
	Executive 1.75% (min. \$100)
	Business 1.75% (min. \$100)
IG Cancellation Fee:	
All Customers	\$50 per IG
Non Compliance Rate	
Non submission of financial data, breach of covenant / conditions on expiry of advice notices.	Plus 2% per annum on existing prevailing rate
Search Fee	
Registration Search Fee	\$30 per registration
Company Search Fee	\$30 per company
Security Agreement Search Fee	\$30 per agreement
Title Search Fee	\$30 per title
LTA Search Fee	\$30 per vehicle