



Bank Smarter.
Bank *Online.*



Internet Banking Customer Guide

HOW TO ACCESS INTERNET BANKING

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

- 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.
- 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.

BUSINESS VIEWPOINT

An additional feature called BUSINESS VIEWPOINT has been added to HFC Bank's Internet Banking service. Business Viewpoint option will mainly benefit Business customers. It provides the option for Business customers to nominate an ADMINISTRATOR who can assign transactional and non-transactional tasks to Signatories and Operators on Internet Banking, without contacting HFC Bank.

Pre-requisites:

- In order to have access to Business Viewpoint option, customers must complete the Business Internet Banking Registration Form. Existing customers may complete a Business Maintenance Form.
- Business customers may appoint an Administrator who must be a Signatory on the account.
- A Member Login code and Password will be issued to the Administrator by HFC Bank.
- Only the Administrator will have access to the Business Viewpoint screen where he/she can create or delink logins for other signatories/operators of the Entity.

Advantages of using Business Viewpoint:

- The option to nominate an Administrator. (An Administrator can only be created/cancelled by HFC Bank).
- The Administrator will have the ability to:
 1. Create and issue Internet banking Login codes and Passwords to other Signatories/Operators of the Business account without having to contact HFC Bank.
 2. Assign various access levels to Signatories/Operators on Internet Banking (Full Access/View Only).
 3. Cancel Internet Banking access for Signatories/Operators.
 4. Change and re-issue Passwords at any time for own self or for Signatories/Operators without contacting HFC Bank.
- Business (and Personal) customers with mode of operation '2 or more to sign jointly' on an account can now utilize the STORE button to save transactions which need authorization by other Signatories according to mode of operation on the account.
- Signatories are able to login at different times and from different locations to authorize pending transactions.
- Allows up to 7 consecutive days to authorize pending transactions. (Pending requests will be purged on 8th day if not duly authorized).

Administrator's First Login to Internet Banking:

- To log in, follow the steps given under heading 'How to access internet banking'.
- Note, at Administrator's first login, the Business Viewpoint screen will open automatically after change of password. (Only the Administrator will always have access to this screen).
- Thereafter the Administrator may log in and select ACCOUNT OPTIONS menu and select Business Viewpoint from the dropdown list. Only the Administrator will have the ability to open and view all the details on this screen.
- At first login to Business Viewpoint, the Administrator will view a list of names for all the authorized Signatories (also known as Authority To Operate or ATOs).
- Authorization Limit will show as 'None'. Accessible accounts will also display 'None' for all the Authorised Users
- 2 options appear under 'Actions' heading for each Signatory: Modify and Access Codes.
- Select 'Modify' to first change Administrator's own access level from 'None' to 'Full access'
- In the 'Authorization Limit' field, enter the amount for limit per transaction (daily total for which must not exceed the standard Daily Limit of \$10,000 or the approved Daily Limit).
- Enter own Password to authorize the change.
- Proceed to modify access levels and limits for all other Signatories displayed on the list.
- Select 'Access Code' option for each signatory to create and issue login codes i.e. Member Login Code and Password for each Signatory.
- Data Entry Users, also known as Operators, are non-signatories on a Business account.
- An Administrator has the ability to create/delete an Operator, and issue login codes to Operators to view balances, prepare entries for Wages & download statements on internet banking.

Transfer of Funds – Business Accounts & Personal Joint Accounts (2 or more to sign conjointly):

- Personal Joint account holders are not required to nominate an Administrator.
- Each signatory on a Personal Joint account will be issued a Member Login code and Password by HFC Bank. They may contact the Bank when a new Password is required (if forgotten).
- The Signatory of an account where 2 or more are required to sign conjointly can initiate a transfer of money request and use the STORE button to save the request for other Signatories of the account to authorize.
- The other Signatories can logon to internet banking and view the Pending Authorization request on the Home page or click on PAYMENTS Menu and select Authorization Requests.
- They can select Details to view full details of the transfer request before entering their password to authorize the request.
- The transfer money request will be processed when the required number of Signatories have entered their passwords and authorized the transaction.
- Cut-off times are 11am and 2pm Monday - Friday (not including public holidays). This applies on all transfers to other banks.
- The same process applies to Business accounts for authorizing a transfer of funds request if mode of operation is 2 or more to sign conjointly.

*If Pending Authorizations are not actioned within 7 days, the request will be purged/deleted.

A quick navigation of the Menu buttons and features:

Menu Button	Features	Description
Home	Account Details	Displays list of all linked accounts.
	Transaction Details	Displays recent transactions for the account selected.
		Displays list of scheduled future payments.
Accounts	Account List	Displays list of all linked accounts. Allows re-draw on loan accounts.
	HFC Bank's Bill Pay	Will allow customers to pay Bills to registered Billers by selecting a Biller from the dropdown list.
	Transfer Money	Allows transfers between own linked accounts, to other accounts within HFC Bank and to other Banks in Fiji. Note: Transfers to Other Banks may be updated by the next Business day.
	BSB Numbers	View all other Bank's BSB Numbers under "Services & Help" menu, select Help
	Future Payments	Displays list of scheduled future payments.
	Statement	Displays statement page with ability to print.
	Payments	Transfer from External Account
HFC Bank's Bill Pay		Will allow customers to pay Bills to registered Billers by selecting a Biller from the dropdown list.
Transfer Money		Allows transfers between own linked accounts, to other accounts within HFC Bank and to other Banks in Fiji. Note: Transfers to Other Banks may be updated on the next Business day.
Account Address Book		Store details of regular payees that you are likely to make payments to more than once e.g. monthly Rent etc.
HFC Bank's Bill Pay Address Book		Store details of regular HFC Bank's Bill Payments that you are likely to pay more than once.
Multiple Transfers		Allows regular payments to Internal and External accounts through Batch processing.
Authorization Requests		This section displays transactions which are pending and awaiting authorization by other signatories of the account.

Inbox	Alerts	Provides customers with a facility to be automatically notified via SMS or Email, when a variety of actions occur relating to their accounts.
My Preference	Change Password	Allows change of password at any time. (If password is forgotten, please contact HFC Bank Call Centre for a new password).
Account Options	Personalise Account Names	Enables change of account names to easily identify similar accounts e.g. 2 Savings accounts (Currently not available).
	Organise Accounts	Allows you to change the account number you want displayed on the summary shown on Home Page
	Business Viewpoint	For an Administrator's access only - on Business accounts.
Services & Help	Help	A pop-up window which displays information for each menu bar on HFC Bank Internet Banking, including BSB Numbers for other banks.
	Stop Cheques	Allows 'Stop' notice to be placed on lost or stolen cheques or cheque books.
	Order Cheque Book	Allows ordering of Cheque Books.
	Setup Security Options	Self-register here to receive SMS One Time Password on your mobile phone for each login to Internet or Mobile Banking. A monthly fee applies.
	Stop Mobile Banking	Disable Mobile Banking access by selecting this option on Internet banking.
	BSB Information	Displays a list of linked accounts with HFC Bank BSB Number.

HOW TO ACCESS AND MAKE HFC BANK BILL PAYMENTS

- Go to the Accounts or Payments Menu tab and select HFC Bank's Bill Pay option.
- Select your HFC Bank account number 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 digits 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 button. Immediately Biller details 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's Bill Payment. The same process will apply for each new Biller you will pay for the first time.
- Enter your Customer Reference Number provided by the Biller in the box labelled 'Reference'. (This number should appear on 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.
- Enter the amount for payment.
- Confirm the date you want HFC Bank's 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's Bill Pay.
- Record or print the confirmation receipt number for future reference.
- Please note that all your HFC Bank's Bill Pay requests can be saved under 'HFC Bank's 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's 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.

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.

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

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

Current Biller Merchant:

Water Authority of Fiji (WAF) – Biller Code number: 0000123005

Your Customer Reference number should contain twelve (12) characters in the "Reference" field as your narrative.

SMS ONE TIME PASSWORD (OPTIONAL SERVICE)

SMS One Time Password provides added security. A 6-digit verification code is sent to your mobile phone at each login to Internet or Mobile Banking.

To activate SMS One Time Password:

1. Logon to Internet Banking
2. Select 'Services & Help' menu
3. Select 'Setup Security Options'
4. Click on Request Button
5. Select a mobile phone number from drop down list
6. Select an account where fee is to be charged
7. Read and accept the Terms & Conditions
8. Click on Request
9. Enter Password for confirmation
10. Click on Finish.

FEES APPLICABLE ON INTERNET 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
Redraw Fee	\$20.00 per redraw (Maximum limit is \$2,000.00 per redraw per day)	Charged Monthly
Standing Order Fee (Future Payment)	Internal & External transfer fees mentioned above apply	Charged Monthly
Stop Payment Fee	\$6 per cheque leaf	Charged Immediately
Bill Pay Fee	\$0.40 per transaction	Charged Immediately
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 DETAILS

Email customercare@hfc.com.fj

- Call Centre Toll Free line dial 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 (excluding 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.

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

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.
