

# 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.*



# Smartpay



Payroll/Vendor  
payment  
solutions made  
**super** easy!

Spend more time  
on business  
and less time on salary  
& vendor payments.

▶ CONVENIENT &  
COST-EFFECTIVE

▶ UNLIMITED LINE  
TRANSACTIONS

▶ SAME DAY  
PROCESSING

**HFC Bank's Smart Pay** is here to alleviate your need to visit each and every financial institution for salary and vendor payment processing. A product that allows you to concentrate more on business while we facilitate your payments.

**Smart Pay** is ideal for small, medium and large corporate organisations. With the ability to generate files in the format required for each financial provider to accept payment via a file upload.

#### FEATURES & BENEFITS

- ▶ Unlimited line transactions per file;
- ▶ Able to conduct payments to other financial service providers;
- ▶ All interaction is via email or telephone so there is no need to wait in long lines at the banks to do payments;
- ▶ Same day processing of files to any local bank;
- ▶ Reduces customer wait time in salary processing;
- ▶ Able to include all customer creditor payments for faster processing;
- ▶ Reduces customer expenses as everything is electronic;
- ▶ Convenient and cost-effective; and
- ▶ Better cash flow control for the customer.

#### FEES & CHARGES

FEE DESCRIPTION	AMOUNT
<b>Smart Pay</b>	
Establishment Fee	\$125
Wage/Salary & Creditor Payments (each credit)	\$0.20 per item (min \$2)
Diskpay Reject Fee	\$1 per item
Direct Debit Schedules - HFC Bank Customers (each debit)	\$0.20 (min. \$2)
Payments to other Bank Accounts (each bank)	\$10 per bank