

# 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

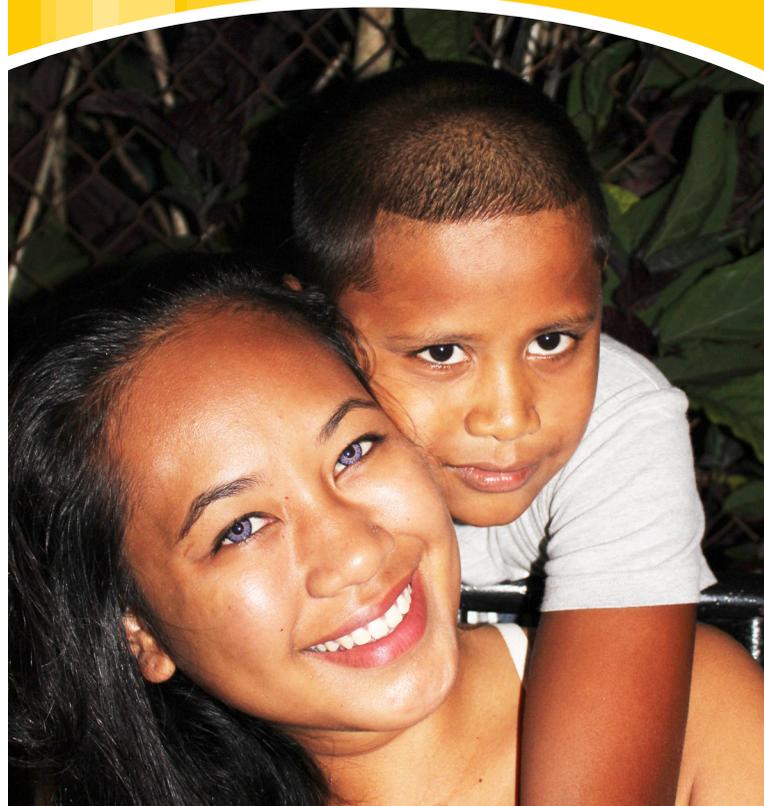
## NAKASI

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.*



## Young Drua Account

# Give your child a better start in life. Open their savings account today.

## HFC Bank's Young Drua Account was tailored to promote a savings culture in our children & young adults.

A minor who has completed the age of thirteen years (13yrs) can open and operate the account solely. Minors below the age of thirteen years (13yrs) will have the account opened in trust for them by their parents or guardian if they wish to carry out withdrawals. Account may be switched to Viti Drua Account once customer reaches age of 23 and/or until they are full time students or after completing studies are yet to find employment.

### FEATURES & BENEFITS

- ▶ \$10 minimum opening balance;
- ▶ Interest rate of 0.5% p.a.;
- ▶ Interest calculated on minimum monthly balance and credited to account on monthly basis;
- ▶ An account that grows with the child to meet their future monetary requirements;
- ▶ A deposit book is provided for all lodgements;
- ▶ Six-monthly statements are provided: 30th June & 31st December;
- ▶ Unlimited deposits allowed;
- ▶ High interest rate on your child's investment;
- ▶ No monthly service fees charged; and
- ▶ ATM card provided for 24/7 banking access for children from 13 years of age and above.

### FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
Account Maintenance Fee	Nil
Number of Free Paper Withdrawals	2 per month
Paper Withdrawal Fee	\$3 per transaction (after 2 free per month)
Replacement of lost/stolen Pin	\$5 per pin
Replacement of lost/stolen ATM Card	\$10 per card
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.40 per transaction
<b>EFTPOS Transaction (at authorised/designated HFC Bank agent/retail outlet)</b>	
Withdrawal & Transfer of Funds	\$0.40 per transaction
Loan Repayment	\$0.40 per transaction
Bill Payment	\$0.40 per transaction
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction
Instore Purchase	Nil
<b>ATM Interchange Fee</b>	
Westpac ATM - Withdrawal Fee	\$1 per transaction
Westpac ATM - Balance Enquiry	\$0.40 per enquiry
Westpac EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
Internal Transfers (within HFC Bank)	\$0.40 per transfer
External Transfers (other banks)	\$0.40 per transfer
Bill Pay	\$0.40 per transfer
SMS Alerts - an optional service where a client can request for SMS alerts on their mobile phones for any transactional activity on their account or for additional security during account login.	
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert