

FEE DESCRIPTION	AMOUNT
Amendments	
Basic fee	\$50
Value - on increased value	0.75% (min \$100)
Validity - within 12 months	\$35
- beyond 12 months	0.75%
SWIFT	\$25
Postage	\$10
Drawings	
Payment of each Drawing (sight)	\$125
Acceptance of Term Drawings (usance)	1.5% (min \$125)
Discrepancies	
Excess Drawings	\$50+ 0.75% of the excess amount
Any other discrepancy	\$50
Shipping Guarantees	
Establishment Fee:	
Consignments - under LC	Free
Consignments - not under LC	1.75% (min \$100)
Half yearly charge	1.75% (min \$100)
Release of Airway Bills	1.75% (min \$100)
Trade Finance Loan	
New	\$50
Rollover	\$50
Prepayment	\$50
Guarantees	
Standby Letters of Credit (Outward)	
Establishment Fee	1.75% (min \$100)
Half Yearly charge	1.75% (min \$100)
Confirmation	on application
SWIFT Charges	\$40
Postage	\$10
Amendments	
Basic fee	\$40
Increase in value	1.5% on increased value (min \$100)
SWIFT Charges	\$40
Postage	\$10
Drawings	\$125 per drawing
Standby Letters of Credit (Inward)	
Advising Credit	\$100
Advising Amendment	\$50
Confirmation	on application \$100
Negotiation	0.5% (min \$100)
Postage	\$10
Courier	\$25
SWIFT	\$25
Forward Exchange Contract	
New Contracts	\$25
Extensions	\$25
Cancellations	\$25
Partial Drawings (less than \$10k)	\$10 per drawings

This schedule discloses all fees and charges currently applicable to the products and services that we provide to our customers, in line with our commitment to keeping our customers informed, therefore there are no hidden charges.

HFC Bank reserves the right to review its fees and charges, introduce new fees and charges and vary the frequency and timing of charging thereof from time to time.

In such cases, you will be given prior notice for any changes in or new fees and charges.

Our friendly staff at any of our branches would be happy to provide any explanations that you may require regarding any particular fee or charge.



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



DISCLOSURE OF HFC BANK INTERNATIONAL FEES & CHARGES

Effective August 2020

FEE DESCRIPTION	AMOUNT
Foreign Currency Account	
Minimum Opening Balance	\$500 AUD, USD, NZD, GBP, EUR & JPY 20000
Minimum Operating Balance	\$500 AUD, USD, NZD, GBP, EUR & JPY 20000
Maintenance Fee	Nil
Over the counter withdrawal	\$5 AUD, USD, NZD, GBP, EUR & JPY 280
No. of free withdrawals	1 per month for all currencies
Minimum balance fee	\$3 AUD, USD, NZD, GBP, EUR & JPY 150
Fee for closing account within 90 days	\$20 AUD, USD, NZD, GBP, EUR & JPY 1200
Foreign Currency Cheque Account	
Minimum Opening Balance	\$500 AUD, USD, NZD, GBP, EUR & JPY 20000
Base maintenance fee	\$15 AUD, USD, NZD, GBP, EUR & JPY 850
Activity fee	\$0.40 AUD, USD, NZD, GBP, EUR & JPY 25
Collection fee	\$0.40 AUD, USD, NZD, GBP, EUR & JPY 25
Statement 1st copy	as per local statement guideline
Additional copy	\$5 AUD, USD, NZD, GBP, EUR & JPY 350
Audit certificate	\$50 AUD, USD, NZD, GBP, EUR & JPY 2500
Applicable To All Foreign Currency Accounts	
Deposits by Personal & Business Customers	
Cash deposits	1.0% (min \$10)
To purchase Foreign Currency cash	Free**
Term Deposit Break Fee	FJD \$50 plus reduced rate as per policy
Standing Order (for Internal Transfer)	as per local standing fee and charges
* Foreign bank charges may apply for all collections in addition to charges mentioned above.	
** Third party cost if foreign currency not available at local branch.	
PAYMENTS OUTWARD	
Issuance	
Telegraphic Transfer (TT)	\$25
FJD TT payable outside Fiji	0.25% (min \$30 max \$120) Plus instrument fee: TT (\$25)
TTs in FCY from foreign Currency Accounts	0.25% (min \$30 max \$120) Plus instrument fee: TT (\$25)
Repurchase/Loss of Drafts & TTs	
Repurchase - original in hand	\$25 per item*
Loss of item - placing a stop payment	\$50 plus agent bank charges*
*Applies either if refunds given or replacement issued	

FEE DESCRIPTION	AMOUNT
TT cancellations/Refunds/Fate Request	\$25 per request
PAYMENTS INWARD	
Telegraphic Transfers	
Credited to FJD or FCY accounts with HFC Bank	\$10
Credited to FJD accounts with other banks in Fiji	\$15
Credit in FCY to other banks in Fiji	\$70 plus TT charges of \$25
BILLS OUTWARD	
Letter of Confirmation for receipt of funds	\$30
Seeking reimbursements for payments outside arrangements (charged to beneficiary unless otherwise stated)	\$30
SWAPS	
Inward TTs swapped for Foreign Currency cash	Free
When FCY is not available at the local Branch	Max \$500 (third party cost)
Exports	
Trade Collections - Exports	
Sight or Term sent on collection basis	0.50% (min \$50 max \$900)
Sight or term negotiated (with recourse)	0.75% (min \$50 max \$900)
Additional charges	
Postage	\$10
Courier	\$50
Letter to RBF confirming Receipt of Export Proceeds	\$25 per letter
Letter to Exporter seeking Confirmation of Export Proceeds	\$25 per letter
Letter requesting details of Outstanding Items	\$25 per request
SWIFT advice	\$25
Fax	\$10
Dishonors	
Dishonor	\$30
Representation	\$20
Extension	\$20
Letters of Credit- Exports	
Advising Credit	\$50
Advising Amendments	\$50
Adding Confirmation	On application (min \$100)
Acting as Paying/Reimbursing bank	\$125
Transferable Credits	
Simple Transfer	\$40
Involved Transfer	\$100
Negotiations under Exports Letters of Credit	
Basic fee	0.75% (min \$125 max \$500)
Discrepant Documents	\$50 plus Basic fee
Acceptance of Term Drawings on HFC Bank)	1.5%pa (min \$125)
Bills checked and sent on Collection	0.5% (min \$125 max \$500)
Additional Charges	
Postage	\$10

FEE DESCRIPTION	AMOUNT
Courier	\$25
SWIFT Advice	\$25
Fax	\$10
Export Loan	
Pre- shipment / Post shipment	\$50
BILLS INWARD	
Drafts & Cheques Received for Collection- Inward Cash Letter(Agency Arrangements)	
For immediate credit to the account of an overseas bank without advice of final payment and without the need to refer to Exchange Control	Free
For collection and credit or remittance only after payment, or where Exchange Control is necessary	0.5% (min \$50 max \$500)
Fijian Currency Notes	
Up to \$1,000	\$10*
In excess of \$1,000	0.5% (min \$50; max \$900)*
*plus actual out-of-pocket expenses for collecting and handling notes	
Imports	
Trade Collection - Imports	
Collections received from overseas banks/direct from Drawers	0.5% (min \$50 max \$500)
Collections received through other local banks	\$20
Free release of documents	\$50
Additional Charges	
Airmail Postage	\$10
Fax	\$10
Advice - SWIFT	\$25
Remittance of proceeds - SWIFT	\$25
Responsibility Fee	
For extension of a term bill	\$30 plus out of pocket expenses
Delivery Orders	\$20
Contact in case of need	\$25
Dishonors	
Dishonors	\$25 (plus overseas bank charges)
Representation	\$25 (plus overseas bank charges)
Noting and Protesting	\$25
Sorting and insuring goods	\$40 plus costs
Letters of Credit - Imports	
Issuance - (sight/usance) maximum validity 12 months	0.75% (min \$100)
- Revolving Credits	as per new credit at each reinstatement
Commission on credits issued for an about amount to be calculated on 110% of the DC amount	
Additional charges	
SWIFT	\$40
Postage	\$10