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

TODIIC SHOLL COUC. COOL

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

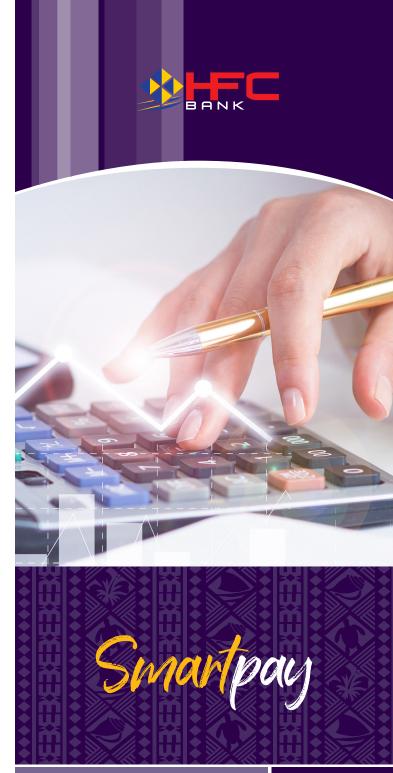
GANILAU HOUSE

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.









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
Smart Pay	
Establishment Fee	\$125
Wage/Salary & Creditor Payments (each credit)	\$0.20 per item (min \$2)
Disk Pay Reject Fee	\$2 per item