

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

Underwritten by:



Rates effective March, 2014.
Fees, charges and interest rates are subject
to change. In such cases, 30 days prior
notice would be given for any changes.



Funeral Policy Insurance

There's no loss greater than that of a loved one. And no one is ever prepared for what comes next!

It is during these times of sorrow that we are faced with the reality of how costly it is to organise a funeral. Especially when funerals can cost between \$1,000 to \$5,000 or even more.

A HFC Bank Funeral Policy will help ease the financial hardships during your time of sorrow.

Our Funeral Policy plans are here to cover you, your immediate family, extended family or in-laws when you least expect it.

The HFC Bank Funeral Policy covers the ultimate net loss in respect of specified funeral expenses in the event of death.

IMPORTANT This Brochure is only a summary of our policy and full details can be provided on request.

There are a few major exclusions under this policy, which are:

- Pre-existing conditions
- Suicide
- HIV or AIDS

Pre-existing conditions must be declared at all times.

Schedule of Benefits

The following are benefits payable in the event of the Funeral of the principal applicant, as per the Terms and Conditions of this Policy.

Age of Member	Amount Payable upon Death of Principal Applicants
16 to 30 years	\$12,000.00
31 to 39 years	\$10,000.00
40 to 45 years	\$8,000.00
46 to 49 years	\$6,500.00
50 to 55 years	\$5,000.00
56 to 60 years	\$5,000.00
61 to 65 years	\$5,000.00

Premium Rating	
16 years to 55 years	\$187.20 p.a
56 years to 65 years	\$374.40 p.a

Funeral Policy New Business

Eligibility:

- ▶ Has attained age 16 but not over 65

Termination:

- ▶ The expiry date of cover. This cover is renewable on a yearly basis.
- ▶ The insured member has attained the age of 65 years.

There is a cover for existing **HFC Bank MPI customers**

- ▶ Premium = \$78/annum
- ▶ Sum Insured \$5,000

Fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes.