

FEE DESCRIPTION	AMOUNT
<b>Amendments</b>	
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
<b>Drawings</b>	
Payment of each Drawing (sight)	\$125
Acceptance of Term Drawings (usance)	1.5% p.a. (min \$125)
<b>Discrepancies</b>	
Excess Drawings	\$50+ 0.75% of the excess amount
Any other discrepancy	\$50
<b>Shipping Guarantees</b>	
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)
<b>Trade Finance Loan</b>	
New	\$50
Rollover	\$50
Prepayment	\$50
<b>Guarantees</b>	
<b>Standby Letters of Credit (Outward)</b>	
Establishment Fee	1.75% (min \$100)
Half Yearly charge	1.75% (min \$100)
Confirmation	on application
SWIFT Charges	\$40
Postage	\$10
<b>Amendments</b>	
Basic fee	\$40
Increase in value	1.5% on increased value (min \$100)
SWIFT Charges	\$40
Postage	\$10
Drawings	\$125 per drawing
<b>Standby Letters of Credit (Inward)</b>	
Advising Credit	\$100
Advising Amendment	\$50
Confirmation	on application \$100
Negotiation	0.5% (min \$100)
Postage	\$10
Courier	\$25
SWIFT	\$25
<b>Forward Exchange Contract</b>	
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
<b>Foreign Currency Account</b>	
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
<b>Foreign Currency Cheque Account</b>	
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
<b>Applicable To All Foreign Currency Accounts</b>	
<b>Deposits by Personal &amp; Business Customers</b>	
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.	
<b>PAYMENTS OUTWARD</b>	
<b>Issuance</b>	
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)
<b>Repurchase/Loss of Drafts &amp; TTs</b>	
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
<b>PAYMENTS INWARD</b>	
<b>Telegraphic Transfers</b>	
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
<b>BILLS OUTWARD</b>	
Letter of Confirmation for receipt of funds	\$30
Seeking reimbursements for payments outside arrangements (charged to beneficiary unless otherwise stated)	\$30
<b>SWAPS</b>	
Inward TTs swapped for Foreign Currency cash	Free
When FCY is not available at the local Branch	Max \$500 (third party cost)
<b>Exports</b>	
<b>Trade Collections - Exports</b>	
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)
<b>Additional charges</b>	
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
<b>Dishonors</b>	
Dishonor	\$30
Representation	\$20
Extension	\$20
<b>Letters of Credit- Exports</b>	
Advising Credit	\$50
Advising Amendments	\$50
Adding Confirmation	On application (min \$100)
Acting as Paying/Reimbursing bank	\$125
<b>Transferable Credits</b>	
Simple Transfer	\$40
Involved Transfer	\$100
<b>Negotiations under Exports Letters of Credit</b>	
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)
<b>Additional Charges</b>	
Postage	\$10

FEE DESCRIPTION	AMOUNT
Courier	\$25
SWIFT Advice	\$25
Fax	\$10
<b>Export Loan</b>	
Pre- shipment / Post shipment	\$50
<b>BILLS INWARD</b>	
<b>Drafts &amp; Cheques Received for Collection- Inward Cash Letter( Agency Arrangements)</b>	
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)
<b>Fijian Currency Notes</b>	
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	
<b>Imports</b>	
<b>Trade Collection - Imports</b>	
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
<b>Additional Charges</b>	
Airmail Postage	\$10
Fax	\$10
Advice - SWIFT	\$25
Remittance of proceeds - SWIFT	\$25
<b>Responsibility Fee</b>	
For extension of a term bill	\$30 plus out of pocket expenses
Delivery Orders	\$20
Contact in case of need	\$25
<b>Dishonors</b>	
Dishonors	\$25 (plus overseas bank charges)
Representation	\$25 (plus overseas bank charges)
Noting and Protesting	\$25
Sorting and insuring goods	\$40 plus costs
<b>Letters of Credit - Imports</b>	
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 on110% of the DC amount	
<b>Additional charges</b>	
SWIFT	\$40
Postage	\$10