

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.



Micro Finance Drua Account



A savings account for the micro-entrepreneur

The low minimum opening balance makes this account accessible to all small micro-entrepreneurs/investors with an attractive interest rate to ensure faster growth of your funds and gives you the ability to save for the future!

▶ \$10 OPENING BALANCE

▶ ATTRACTIVE INTEREST RATE

▶ UNLIMITED DEPOSITS

The product is targeted for micro-entrepreneurs such as youths, the unemployed, farmers employed in informal sector, the unbanked, that have entrepreneurial capability and possibility to undertake activities that can generate weekly stable incomes.

FEATURES & BENEFITS

- ▶ \$10 minimum opening balance;
- ▶ \$10 minimum operating balance;
- ▶ No monthly service fees;
- ▶ Interest rate of 0.15% p.a.;
- ▶ Interest calculated on minimum monthly balance and credited to account on monthly basis;
- ▶ ATM card issued for use;
- ▶ Monthly partial withdrawals allowed;
- ▶ A deposit book is provided for all the lodgements; and
- ▶ Unlimited Deposits allowed.

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
Rural (Micro Finance) Drua Account	
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
Account Maintenance Fee	Nil
Paper Withdrawal Fee	\$3 per transaction (after 1 free per month)
Replacement of lost/stolen Pin	\$5 per pin
Replacement of lost/stolen ATM Card	\$10 per card
HFC Bank ATM Transactions	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.30 per transaction
EFTPOS Transactions (Vodafone Agencies)	
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
ATM Interchange Fee (Westpac / BSP)	
ATM - Withdrawal Fee	\$1 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil
Internet Banking	
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