

# 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.*



## Senior Drua Account



For our Senior Citizens looking for an everyday banking account.

Enjoy the little things that make an account work for you.

▶ \$10 OPENING BALANCE

▶ ATTRACTIVE INTEREST

▶ NO MONTHLY SERVICE FEE

#### FEATURES & BENEFITS

- ▶ \$10 minimum opening balance;
- ▶ \$10 minimum operating balance;
- ▶ No monthly service fee;
- ▶ Electronic and paper withdrawal options;
- ▶ ATM card issued for use;
- ▶ A deposit book is provided for all lodgements;
- ▶ Six-monthly statements are provided: 30th June & 31st December;
- ▶ Interest rate of 0.15% p.a.;
- ▶ Interest calculated on minimum monthly balance and credited to account on monthly basis; and
- ▶ Unlimited deposits allowed.

*\* For customers that are near reaching the senior citizens age (54 years and 6 months) and senior citizens thereafter; HFC Bank defines Senior Citizens age at 55 years*

#### FEES & CHARGES

FEE DESCRIPTION	AMOUNT
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
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.40 per transaction
<b>EFTPOS Transactions (Vodafone Agencies)</b>	
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
<b>ATM Interchange Fee (Westpac / BSP)</b>	
ATM - Withdrawal Fee	\$1 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
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