



DISCLOSURE OF HFC BANK CUSTOMER BANKING FEES & CHARGES

Effective: 29th September 2023

| FEE DESCRIPTION | AMOUNT |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Young 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 | \$0.40 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 |
| Viti Drua Account | |
| Minimum Opening Balance | \$10 |
| Minimum Operating Balance | \$10 |
| Account Maintenance Fee | \$2 per month |
| Paper Withdrawal Fee | \$3 per transaction (after 1 free per month) |

| FEE DESCRIPTION | AMOUNT |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 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 | \$0.40 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 |
| Viti Drua Premium Account | |
| Minimum Opening Balance | \$10* |
| Minimum Operating Balance | \$10* |
| Account Maintenance Fee | \$2 per month |
| 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 |
| <i>* Applicable to new accounts opened from 29th September 2023</i> | |
| HFC Bank ATM Transactions | |
| Balance Enquiry | Nil |
| Withdrawal & Transfer of Funds | \$0.40 per transaction |

| FEE DESCRIPTION | AMOUNT |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 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 |
| Viti Drua (External) Account - for Non Residents | |
| Minimum Opening Balance | \$10 |
| Minimum Operating Balance | \$10 |
| Account Maintenance Fee | \$10 per month |
| 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 | \$0.40 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 |

| FEE DESCRIPTION | AMOUNT |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 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 |
| Senior 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 | \$0.40 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 |

| FEE DESCRIPTION | AMOUNT |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 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 |
| Micro Finance Drua Account | |
| Minimum Opening Balance | \$10 |
| Minimum Operating Balance | \$10 |
| 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 |
| | |

| FEE DESCRIPTION | AMOUNT |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Term Deposit -Applies to all Retail & Wholesale deposits (including Investor Return, Insurer Term Deposits & Non-Resident customers)* | |
| Minimum Opening Balance | \$500 |
| Break Fee (Premature Withdrawal) | \$50 each request |
| Maturity Withdrawal | By transfer to HFC Bank Account - Free |
| | Through Bank Cheque - \$10 per cheque |
| Early Termination Rate (Upon Premature Withdrawal) | Based on actual term invested at the prevailing interest rate at the time of investment. A reduced rate applicable to the actual term of your investment. |
| <i>* Discontinued Products(applicable to existing account holders only)</i> | |
| Cheque Accounts (Personal & Business) | |
| Minimum Opening Balance | Personal Cheque Account - \$500 |
| | Business Cheque Account - \$1,000 |
| Minimum Operating Balance | Nil |
| Base Maintenance Fee | \$5 per month |
| Transaction Fee/Encashment | \$0.40 per transaction |
| Collection Fee on each item deposited | \$0.40 per transaction |
| 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 | \$0.40 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 |

| FEE DESCRIPTION | AMOUNT |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| 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 |
| Unarranged Overdraft Fee | |
| Charged while the account is overdrawn on a daily basis | \$10 per day |
| Unarranged Excess RATE | |
| An excess rate will apply in the event of any unarranged excesses. The excess interest is calculated on the excess amount from the day the excess or overdue amount occurs. | 22.00% |
| Line of Credit Fee | |
| Overdraft Limits | Per Month |
| Up to \$4,999.99 | \$10 |
| \$5,000 to \$14,999.99 | \$20 |
| \$15,000 to \$49,999.99 | \$30 |
| \$50,000 to \$99,999.99 | \$50 |
| \$100,000 to \$499,999.99 | \$100 |
| \$500,000 to \$999,999.99 | \$200 |
| \$1m and over | 0.025% with minimum of \$300 |
| Cheque Book | |
| Cheque Book | Free |
| Deposit Books | |
| Duplicate Deposit Book | \$10 per book |
| Bank Cheques | |
| Issued at Customer's Request | \$10 per cheque |
| Repurchase of Bank Cheques (each cheque) | \$15 per cheque |
| Replacement Bank Cheque | \$20 per cheque |
| Dishonour Fee | |
| Outward Dishonour (cheques drawn on accounts) | \$25 per cheque |

| FEE DESCRIPTION | AMOUNT |
|----------------------------------------------------------------------------------------------------------------------|----------------------------|
| Special Answer Fee | |
| Cheques drawn on HFC Bank | \$10 per cheque |
| Cheques drawn on other Banks | \$25 per cheque |
| Stop Cheque Notice | |
| Stop Cheque Notice - Counter | \$10 per notice |
| Stop Cheque Notice - Internet Banking | \$6 per notice |
| Statements | |
| Statements issued every 6 months | Free |
| Special requests for issue of statements on a daily, weekly, monthly etc. basis | \$2 per statement |
| Repeat Statements (each additional copy) | \$5 per statement |
| Computer Printout over the counter | \$3 per page |
| Certificates Supplied | |
| Balance of Account (each account) | \$10 per certificate |
| Interest Paid or Received (each account) | \$10 |
| All Other - Comprehensive Certificate for audit purposes, bill holdings, goods shipped, deeds & documents held, etc. | \$50 each certificate |
| Photocopy/Replacement Certificates | \$10 per certificate |
| Change Supplied | |
| HFC Bank Customers | Free |
| Non HFC Bank Customers - each standard bag or roll | \$1 per every \$200 |
| Smart Pay | |
| Establishment Fee | \$125 |
| Wage/Salary & Creditor Payments (each credit) | \$0.20 per item (min. \$2) |
| Disk Pay Reject Fee | \$2 per item |
| Fax Messages | |
| Fax Messages (Statements/vouchers, etc) | \$2 plus costs |
| Gang Payment | |
| Gang Payment fee | \$10 per change slip |
| Payments from Lists | |
| Wage/Salary & Creditor Payment | \$1 per item |
| Over the counter credit payments (if 3 or more credits) | \$2 per item |
| Reject Fee | \$2 per item |

| FEE DESCRIPTION | AMOUNT |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Cheque Encashment | |
| Credit Union Cheques Encashment | \$10 per item |
| FNPF Disbursement Fee | \$10 per item |
| Standing Orders (Periodical Payments) | |
| To transfer to loan account for repayment within HFC Bank | Nil |
| To transfer to another HFC Bank account | \$2 per transfer |
| To transfer to another Bank/Institutions | \$10 per transfer |
| Non-Payment (Reject Fee)* | |
| To Beneficiary Own Account (each) | \$5 |
| To Beneficiary 3rd Party Account (each) | \$10 |
| Sweep Fees | \$2 |
| <i>* HFC Bank may debit respective accounts with a fee for reject or non-payment, in the event HFC Bank is unable to effect this request by 3pm on the effective date due to funds not available.</i> | |
| Transfers | |
| Manual transfers within HFC Bank | \$5 per transfer |
| Vouchers | |
| Production of Paid Cheque and/or Deposit Slips | \$10 per item |
| Surrender of Paid Cheques | \$1 per item |
| Withdrawal Slips | \$10 per item (Production of Paid Cheques, Withdrawal and/or Deposit Slips) |
| Cash Handling | |
| Cash Handling Fee - HFC Bank Customers | Nil |
| Cash Handling Fee - Non HFC Bank Customers | Amounts below \$5,000 - Nil \$5,000 and above - 0.5% of total cash handled |
| Fiji Clear | |
| Up to \$100 | \$2 |
| \$101 - \$1,000 | \$5 |
| \$1,001 - \$10,000 | \$10 |
| \$10,000 plus | \$15 |
| Search Fee | |
| Search Fee | \$30 per search |

| FEE DESCRIPTION | AMOUNT |
|------------------------------------------------------------------------------|------------------------------------------------------------------------|
| Term Saver (Young Star/Viti Star/Senior Star)* | |
| Minimum Opening Balance | Young Star Account - \$500 |
| | Viti Star Account - \$500 (Except for Microfinance projects - \$10) |
| | Senior Star Account - \$500 |
| Minimum Operating Balance | \$10 |
| Account Maintenance Fee | \$2 per month |
| Withdrawal Fee | \$5 per withdrawal to apply after one free withdrawal per month |
| <i>* Discontinued Products (applicable to existing account holders only)</i> | |
| First Saver Account** | |
| Minimum Opening Balance | \$1,000 |
| Minimum Operating Balance | \$500 |
| Account Maintenance Fee | Nil |
| Number of Free Paper Withdrawals | Unlimited |
| Paper Withdrawal Fee | Nil |

*** Suspended Product (applicable to existing account holders only)*

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

SUVA

Ground Floor, HFC Centre
371 Victoria Parade, Suva
PO Box 161, Suva
Phone: 3316555
Fax: 3316377

LAUTOKA

163 Vitogo Parade
PO Box 3984, Lautoka
Phone: 6663366
Fax: 6662004

NADI

RB Patel Jetpoint
Complex, Martintar
PO Box 9449, Nadi Airport
Phone: 6721257
Fax: 6721258

LABASA

Damodar City Complex
PO Box 3120, Labasa
Phone: 8814188
Fax: 8814377

NAKASI

Rups Mega Complex, Nakasi
PO Box 8207, Nakasi
Phone: 3410055
Fax: 3410056

GANILAU HOUSE

Ganilau Building, Scott Street, Suva
PO Box 161, Suva
Phone: 3316246
Fax: 3304612

Effective:
29th September 2023

