

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

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



Viti Drua Premium Account

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

.....HEC Bank Business/Personal Finance Executive.....

Effective:
29th September 2023.



Your own Fijian Bank with real solutions.

www.hfc.com.fj

Winning interest for your Savings!

HFC Bank's Viti Drua Premium Account offers a premium interest rate to grow your savings.



COMPETITIVE INTEREST



UNLIMITED DEPOSITS



SIX-MONTHLY STATEMENTS

FEATURES & BENEFITS

- ▶ \$10* minimum opening balance;
- ▶ \$10* minimum operating balance;
- ▶ Electronic and paper withdrawals options will be provided;
- ▶ ATM card issued for use;
- ▶ Interest rate at 0.35% p.a.;
- ▶ Interest calculated on minimum monthly balance and credited to account on monthly basis;
- ▶ A deposit book is provided for all lodgements;
- ▶ Six-monthly statements are provided: 30th June & 31st December;
- ▶ Unlimited deposits allowed

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
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
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

* Applicable to new accounts opened from 29th September 2023.