

# 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

*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.*



Instagram  
@hfcbankfiji



Effective February 23rd 2023



## Viti Drua (External) Account

Your own Fijian Bank with real solutions.

[www.hfc.com.fj](http://www.hfc.com.fj)

# Everyday Transactional Account for non-residents & expatriates!

With 24/7 access to your funds.

Easy & Convenient.

\$10 Minimum Opening Balance

HFC Bank's Viti Drua (External) Account is designed for non-residents and expatriates with work permits residing in Fiji holding an overseas passport. The product will allow these clients to save in this account through their salary income and savings. This product can be expanded to the immediate families of such foreigners with appropriate evidence of such status.

RBF- Exchange Control Guidelines must be adhered accordingly in dealing with deposits.

## FEATURES & BENEFITS

- ▶ \$10 minimum opening balance;
- ▶ \$10 minimum operating balance;
- ▶ Electronic and paper withdrawals options;
- ▶ ATM card issued for use;
- ▶ Six-monthly statements are provided: 30th June & 31st December;
- ▶ Interest Rate - Nil.

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
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
<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