

## FEES & CHARGES (continued)

FEE DESCRIPTION	AMOUNT
<b>Deposit Book</b>	
Duplicate Deposit Book	\$10 per book
<b>Dishonour Fee</b>	
Outward Dishonour (cheques drawn on accounts)	\$25
<b>Stop Cheque Notice</b>	
Stop Cheque Notice - Counter	\$15 per cheque
Stop Cheque Notice - Internet Banking	\$15 per cheque
<b>Special Answer Fee</b>	
Cheques drawn on HFC Bank	\$10 per cheque
Cheques drawn on other Banks	\$25 per cheque
<b>Bank Cheques</b>	
Issued at Customer's Request	\$10 plus stamp duty
Repurchase of Bank Cheques (each cheque)	\$15 plus stamp duty
Replacement Bank Cheque	\$20 plus stamp duty



### HEAD OFFICE

HFC Centre  
371 Victoria Parade, Suva  
PO Box 161, Suva  
Phone: 3316555  
Mobile short code: 5500

### SUVA

Ground Floor, HFC Centre  
371 Victoria Parade, Suva  
PO Box 161, Suva  
Phone: 3316555  
Mobile short code: 5500

### LAUTOKA

163 Vitogo Parade  
PO Box 3984, Lautoka  
Phone: 6663366  
Mobile short code: 5501

### NADI

RB Patel Jetpoint  
Complex, Martintar  
PO Box 9949, Nadi Airport  
Phone: 6721257  
Mobile short code: 5502

### LABASA

Damodar City,  
PO Box 3120, Labasa  
Phone: 8814188  
Mobile short code: 5503

### NAKASI

Rups Mega Complex, Nakasi  
PO Box 8207, Nakasi  
Phone: 3410055  
Mobile short code: 5504

### GANILAU HOUSE

Ganilau Building, Scott Street, Suva  
PO Box 161, Suva  
Phone: 3316246  
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.*

Effective:  
30<sup>th</sup> May 2025



# Personal Cheque Account

Proud to be Fijian.

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

For customers who would like a personal cheque account with an overdraft limit. This allows the customer to take care of routine day-to-day payments through a line of credit facility.

Ever been in a situation where you've had a cheque payment declined due to insufficient funds? This is where HFC Bank's Personal Cheque Account comes in, to help you deal with the 'unexpected'!

FEATURES & BENEFITS

- ▶ A convenient account to cover short-term financial needs;
- ▶ Take care of routine payments via the standing order facility;
- ▶ Obtain regular statements;
- ▶ For Debit Balances, interest to be calculated on daily outstanding balance and charged to the account on monthly basis;
- ▶ Automatic cheque book service means that before the current book is finished, the customer will receive a new cheque book;
- ▶ 24/7 access using HFC Bank ATMs; and
- ▶ Regular payments, such as loan repayments, can be made automatically by HFC Bank from an account within HFC Bank and/or outside party.

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
Minimum Opening Balance	\$500
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	\$0.50 per transaction
EFTPOS Transaction (at authorised/designated HFC Bank agent/retail outlet)	
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 ATM - Withdrawal Fee	\$1 per transaction
Westpac ATM - Balance Enquiry	\$0.40 per enquiry
Westpac EFTPOS Purchase/Withdrawals	Nil
Internet Banking	
Internal Transfers (within HFC Bank)	\$0.50 per transfer
External Transfers (other banks)	\$0.50 per transfer
Bill Pay	\$0.50 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 total outstanding balance from the day the excess or overdue 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