

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
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:
30th May 2025



Viti Drua Account

Proud to be Fijian.

www.hfc.com.fj

Your Everyday Transactional Account!

Giving you access to your funds 24/7.
Easy & convenient.

UNLIMITED DEPOSITS

HIGH INTEREST

ATTRACTIVE RETURN

HFC Bank's Viti Drua Account is a savings account with all the basic features of a savings account for adults over the age of 22 years and below 55 years qualify for this account. Account may be migrated to a Senior Drua Account, upon application, once the account holder reaches 55 years of age.

FEATURES & BENEFITS

- ▶ \$10 minimum opening balance;
- ▶ \$10 minimum operating balance;
- ▶ ATM card issued for use;
- ▶ Electronic and paper withdrawals options;
- ▶ Unlimited deposits allowed; and
- ▶ Interest rate at 0.15% p.a. calculated on minimum monthly balance and credited to account on monthly basis.

| FEES & CHARGES | |
|--|--|
| FEE DESCRIPTION | AMOUNT |
| Minimum Opening Balance | \$10 |
| Minimum Operating Balance | \$10 |
| Account Maintenance Fee | \$2 per month (applicable to new accounts opened from 5th July 2018) |
| Number of Free Paper Withdrawals | 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 | \$0.50 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 |