



# DISCLOSURE OF HFC BANK CUSTOMER BANKING FEES & CHARGES

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

<b>FEE DESCRIPTION</b>	<b>AMOUNT</b>
<b>Young Drua Account</b>	
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
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.50 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>	
Westpac ATM - Withdrawal Fee	\$1 per transaction
BSP ATM - Withdrawal Fee	\$0.50 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
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
<b>Viti Drua Account</b>	
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
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.50 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>	
Westpac ATM - Withdrawal Fee	\$1 per transaction
BSP ATM - Withdrawal Fee	\$0.50 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
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
<b>Viti Drua Premium Account</b>	
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>	
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.50 per transaction

<b>FEE DESCRIPTION</b>	<b>AMOUNT</b>
<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>	
Westpac ATM - Withdrawal Fee	\$1 per transaction
BSP ATM - Withdrawal Fee	\$0.50 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
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
<b>Viti Drua (External) Account - for Non Residents</b>	
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	\$0.50 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

FEE DESCRIPTION	AMOUNT
<b>ATM Interchange Fee (Westpac / BSP)</b>	
Westpac ATM - Withdrawal Fee	\$1 per transaction
BSP ATM - Withdrawal Fee	\$0.50 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
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
<b>Senior Drua Account</b>	
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
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.50 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>	
Westpac ATM - Withdrawal Fee	\$1 per transaction
BSP ATM - Withdrawal Fee	\$0.50 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil

FEE DESCRIPTION	AMOUNT
<b>Internet Banking</b>	
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
<b>Micro Finance Drua Account</b>	
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
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.50 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>	
Westpac ATM - Withdrawal Fee	\$1 per transaction
BSP ATM - Withdrawal Fee	\$0.50 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
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.	

FEE DESCRIPTION	AMOUNT
- Vodafone Users	\$0.30 per sms alert
- Other Network Users	\$0.30 per sms alert
<b>Term Deposit -Applies to all Retail &amp; Wholesale deposits (including Investor Return, Insurer Term Deposits &amp; Non-Resident customers)*</b>	
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>	
<b>Cheque Accounts (Personal &amp; Business)</b>	
Minimum Opening Balance	Personal Cheque Account - \$500
	Business Cheque Account - \$1,000
Minimum Operating Balance	Nil
Account 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
<b>HFC Bank ATM Transactions</b>	
Balance Enquiry	Nil
Withdrawal & Transfer of Funds	\$0.50 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>	
Westpac ATM - Withdrawal Fee	\$1 per transaction

<b>FEE DESCRIPTION</b>	<b>AMOUNT</b>
BSP ATM - Withdrawal Fee	\$0.50 per transaction
ATM - Balance Enquiry	\$0.40 per enquiry
EFTPOS Purchase/Withdrawals	Nil
<b>Internet Banking</b>	
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
<b>Unarranged Overdraft Fee</b>	
Charged while the account is overdrawn on a daily basis	\$10 per day
<b>Unarranged Excess RATE</b>	
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%
<b>Line of Credit Fee</b>	
<b>Overdraft Limits</b>	<b>Per Month</b>
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
<b>Cheque Book</b>	
Cheque Book	Free
<b>Deposit Books</b>	
Duplicate Deposit Book	\$10 per book
<b>Bank Cheques</b>	
Issued at Customer's Request	\$10 per cheque
Repurchase of Bank Cheques (each cheque)	\$15 per cheque
Replacement Bank Cheque	\$20 per cheque

FEE DESCRIPTION	AMOUNT
<b>Dishonour Fee</b>	
Outward Dishonour (cheques drawn on accounts)	\$25 per cheque
<b>Special Answer Fee</b>	
Cheques drawn on HFC Bank	\$15 per cheque
Cheques drawn on other Banks	\$25 per cheque
<b>Stop Cheque Fee</b>	
Stop Cheque Fee - Counter	\$15 per cheque
Stop Cheque Fee - Internet Banking	\$15 per cheque
<b>UnionPay International (UPI)</b>	
<b>UPI Prepaid Card Fees (FJD)</b>	
Annual Service Fee	\$35 (Charged at issuance and yearly anniversary thereafter)
Replacement card/PIN Fee	\$35 per card
Currency conversion Fee	2.5% transaction value
<b>HFC Bank Issued UPI Cards on HFC Bank ATM Transactions</b>	
Balance Enquiry	\$0.20 per transaction
Withdrawal	\$0.50 per transaction
Transfer of Funds	\$0.50 per transaction
<b>Internationally Issued UPI Cards on HFC Bank ATM/POS</b>	
Balance Enquiry	\$1 per transaction
Withdrawal	\$15 per transaction
Purchase	2.5% of transaction amount
<b>HFC Bank Issued UPI Cards on Other Banks' ATMs*</b>	
Balance Enquiry	\$1 per transaction
Cash Withdrawal <i>*Acquiring ATMs and POS may have their own additional charges</i>	\$5 per transaction
<b>E-Commerce/Overseas POS*</b>	
Transaction Fee <i>*Acquiring ATMs and POS may have their own additional charges</i>	\$1 plus 2.5% of value of transaction for currency conversion fee.
<b>Statements</b>	
Special requests for issue of statements on a daily, weekly, monthly etc. basis	\$2 per statement
Repeat Statements (each additional copy)	\$5 per page
Computer Printout over the counter	\$3 per page

<b>FEE DESCRIPTION</b>	<b>AMOUNT</b>
<b>Certificates Supplied</b>	
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
<b>Change Supplied</b>	
HFC Bank Customers	Free
Non HFC Bank Customers - each standard bag or roll	\$1 per every \$100
<b>Smart Pay</b>	
Establishment Fee	\$125
Wage/Salary & Creditor Payments (each credit)	\$0.20 per item (min. \$2)
Smart Pay Reject Fee	\$2 per item
<b>Gang Payment</b>	
Gang Payment fee	\$10 per change slip
<b>Payments from Lists</b>	
Wage/Salary & Creditor Payment	\$1 per item, min \$5
Over the counter credit payments (if 3 or more credits)	\$2 per item
Reject Fee	\$2 per item
<b>Cheque Encashment</b>	
Credit Union Cheques Encashment	\$10 per item
FNPF Disbursement Fee	\$10 per item
<b>Standing Orders (Periodical Payments)</b>	
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
<b>Non-Payment (Reject Fee)*</b>	
To transfer to another HFC Bank account	\$5
To transfer to another Bank/institutions	\$10
<i>*Unsuccessful Standing Orders will automatically be retried for two days from the effective date. If the standing order is still not successfully processed due to insufficient funds, HFC Bank will charge the respective account a fee for rejection or non-payment on the third day.</i>	

FEE DESCRIPTION	AMOUNT
<b>Vouchers</b>	
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)
<b>Transfers</b>	
Manual transfers within HFC Bank	\$5 per transfer
<b>Cash Handling</b>	
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
<b>Fiji Clear</b>	
Up to \$100	\$2
\$101 - \$1,000	\$5
\$1,001 - \$10,000	\$10
\$10,000 plus	\$15
<b>Search Fee</b>	
Search Fee	\$35 per search
<b>Term Saver (Young Star/Viti Star/Senior Star)*</b>	
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>	
<b>First Saver Account**</b>	
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 it's 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**

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**SUVA**

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**LAUTOKA**

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**NADI**

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Fax: 6721258

**LABASA**

Damodar City Complex  
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Fax: 8814377

**NAKASI**

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**GANILAU HOUSE**

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Effective:  
30th May 2025

