

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



## Indemnity Guarantee

Proud to be Fijian.

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

Need a  
business  
or personal  
related  
guarantee?



Protection  
against the  
unexpected.

**This product is designed for Small to Medium Enterprises (SMEs), Business and Corporate customers who need business related guarantees or assorted personal needs.**

It allows HFC Bank to provide financial undertaking in the form of guarantee, as a means of surety or indirectly safeguarding the beneficiary from any breach of terms and conditions on a particular contract.

**FEATURES & BENEFITS**

- ▶ Maximum guarantee of up to \$2 million.
- ▶ No customer contribution required.
- ▶ Indemnity guarantee amount to be fully covered via securities held/proposed.

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
<b>Indemnity Guarantee</b>	
<b>IG Establishment Fee:</b>	
INDEMNITY GUARANTEE - Personal/Business Guarantees or Bonds issued by the Bank on behalf of the customer for Customs, Electricity, Payment of Cheques, Performance Contracts, Immigration Bonds, etc.	
Establishment Charge	Personal 1.75% (min. \$100)
	Executive 1.75% (min. \$100)
	Business 1.75% (min.\$200)
Half Yearly Charge	Personal 1.75% (min. \$100)
	Executive 1.75% (min. \$100)
	Business 1.75% (min. \$100)
<b>IG Cancellation Fee:</b>	
All Customers	\$50 per IG
<b>Non Compliance Rate</b>	
Non submission of financial data, breach of covenant / conditions on expiry of advice notices.	Plus 2% per annum on existing prevailing rate
<b>Search Fee</b>	
Registration Search Fee	\$35 per registration
Company Search Fee	\$35 per company
Title Search Fee	\$35 per title
LTA Search Fee	\$35 per vehicle