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

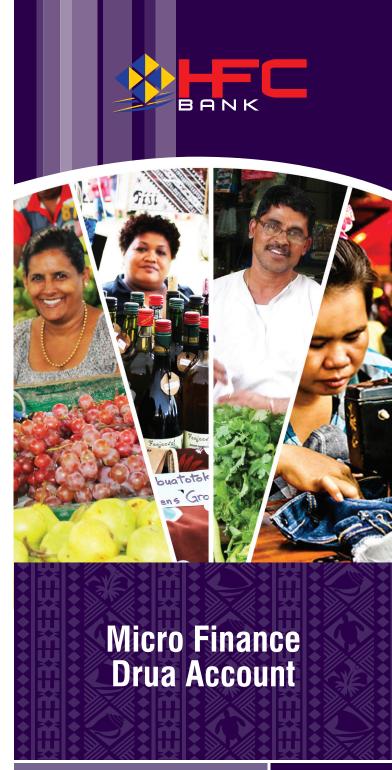
This product brochure must be read in conjunction with HFC Bank's Disclosure of Fees and Charges Brochures for other applicable fees. The fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes. For general terms and conditions, please consult a HFC Bank Business/Personal Finance Executive.

Effective: 30th May 2025









A savings account for the micro-entrepreneur

The low minimum opening balance makes this account accessible to all small micro-entrepreneurs/investors with an attractive interest rate to ensure faster growth of your funds and gives you the ability to save for the future!

- \$10 OPENING BALANCE
- ATTRACTIVE INTEREST RATE
- UNLIMITED DEPOSITS

The product is targeted for micro-entrepreneurs such as youths, the unemployed, farmers employed in informal sector, the unbanked, that have entrepreneurial capability and possibility to undertake activities that can generate weekly stable incomes.

FEATURES & BENEFITS

- \$10 minimum opening balance;
- \$10 minimum operating balance;
- No monthly service fees;
- Interest rate of 0.15% p.a;
- Interest calculated on minimum monthly balance and credited to account on monthly basis;
- ATM card issued for use:
- Unlimited Deposits allowed.

| FEES & CHARGES | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| FEE DESCRIPTION | AMOUNT |
| Rural (Micro Finance) Drua Account | |
| 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 |
| 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 |