

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



Smartpay

Proud to be Fijian.

www.hfc.com.fj



Payroll/Vendor payment solutions made *super* easy!

Spend more time
on business
and less time on salary
& vendor payments.

▶ CONVENIENT &
COST-EFFECTIVE

▶ UNLIMITED LINE
TRANSACTIONS

▶ SAME DAY
PROCESSING

HFC Bank's Smart Pay is here to alleviate your need to visit each and every financial institution for salary and vendor payment processing. A product that allows you to concentrate more on business while we facilitate your payments.

Smart Pay is ideal for small, medium and large corporate organisations. With the ability to generate files in the format required for each financial provider to accept payment via a file upload.

FEATURES & BENEFITS

- ▶ Unlimited line transactions per file;
- ▶ Able to conduct payments to other financial service providers;
- ▶ All interaction is via email or telephone so there is no need to wait in long lines at the banks to do payments;
- ▶ Same day processing of files to any local bank;
- ▶ Reduces customer wait time in salary processing;
- ▶ Able to include all customer creditor payments for faster processing;
- ▶ Reduces customer expenses as everything is electronic;
- ▶ Convenient and cost-effective; and
- ▶ Better cash flow control for the customer.

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Smart Pay	
Establishment Fee	\$125
Wage/Salary & Creditor Payments (each credit)	\$0.20 per item (min \$2)
Smart Pay Reject Fee	\$2 per item