

# 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:  
21st August  
2025



## Term Deposit

Proud to be Fijian.

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

# Grow Your Wealth Today with a HFC Bank Term Deposit Account!

A term deposit package that provides a fixed rate of return for a fixed period.

## OPENING DEPOSIT

Minimum deposit amount of \$500 and upto a maximum of \$250,000.

## FEES & CHARGES

Requests for redemption of a Term Deposit will incur a non-refundable break fee of \$50.00 and interest is paid at carded rates; which could result in loss of some or all interest earned since the lodgment of the deposits.

## FEATURES & BENEFITS

- Interest can be paid on a number of frequencies like monthly; quarterly, six-monthly, yearly and maturity;
- Attractive higher interest rates; and
- Guaranteed return.

Retail (\$500 to \$250,000)

TERM	INTEREST RATES*
1 to less than 3 months	0.25%
3 to less than 6 months	0.25%
6 to less than 9 months	0.25%
9 to less than 12 months	0.25%
12 to less than 18 months	0.25%
18 to less than 24 months	0.25%
24 to less than 36 months	0.75%
36 to less than 48 months	0.75%
48 to less than 60 months	0.75%
60 months	0.75%

\* Effective 21st August 2025

## FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Term Deposit (Applies to all Retail & Wholesale deposits)	
Minimum Opening Balance	\$500
Break Fee (Premature Withdrawal)	\$50 each request
Maturity Withdrawal	By transfer to HFC Bank Account - Free
	Through Bank Cheque - \$10.00 per cheque
Early Termination Rate (Upon Premature Withdrawal)	Based on actual term invested at the prevailing interest rate at the time of investment. This will be a reduced rate applicable to the actual term of your investment.

