



DISCLOSURE OF HFC BANK CUSTOMER BANKING FEES & CHARGES

Effective: 30th May 2025

FEE DESCRIPTION	AMOUNT	FEES TYPE
Young Drua Account		
Minimum Opening Balance	\$10	Manual
Minimum Operating Balance	\$10	Manual
Account Maintenance Fee	Nil	Nil
Paper Withdrawal Fee	\$3 per transaction (after 1 free per month)	Automated
Replacement of lost/stolen Pin	\$5 per pin	Manual
Replacement of lost/stolen ATM Card	\$10 per card	Manual
HFC Bank ATM Transactions		
Balance Enquiry	Nil	Nil
Withdrawal & Transfer of Funds	\$0.50 per transaction	Automated
EFTPOS Transactions (Vodafone Agencies)		
Withdrawal & Transfer of Funds	\$0.40 per transaction	Automated
Loan Repayment	\$0.40 per transaction	Automated
Bill Payment	\$0.40 per transaction	Automated
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction	Automated
Instore Purchase	Nil	Automated
ATM Interchange Fee (Westpac / BSP)		
Westpac ATM - Withdrawal Fee	\$1 per transaction	Automated
BSP ATM - Withdrawal Fee	\$0.50 per transaction	Automated
ATM - Balance Enquiry	\$0.40 per enquiry	Automated
EFTPOS Purchase/Withdrawals	Nil	Nil
Internet Banking		
Internal Transfers (within HFC Bank)	\$0.50 per transfer	Automated
External Transfers (other banks)	\$0.50 per transfer	Automated
Bill Pay	\$0.50 per transfer	Automated
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	Automated
- Other Network Users	\$0.30 per sms alert	Automated
Viti Drua Account		
Minimum Opening Balance	\$10	Manual
Minimum Operating Balance	\$10	Manual
Account Maintenance Fee	\$2 per month	Automated
Paper Withdrawal Fee	\$3 per transaction (after 1 free per month)	Automated

FEE DESCRIPTION	AMOUNT	FEES TYPE
Replacement of lost/stolen Pin	\$5 per pin	Manual
Replacement of lost/stolen ATM Card	\$10 per card	Manual
HFC Bank ATM Transactions		
Balance Enquiry	Nil	Nil
Withdrawal & Transfer of Funds	\$0.50 per transaction	Automated
EFTPOS Transactions (Vodafone Agencies)		
Withdrawal & Transfer of Funds	\$0.40 per transaction	Automated
Loan Repayment	\$0.40 per transaction	Automated
Bill Payment	\$0.40 per transaction	Automated
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction	Automated
Instore Purchase	Nil	Nil
ATM Interchange Fee (Westpac / BSP)		
Westpac ATM - Withdrawal Fee	\$1 per transaction	Automated
BSP ATM - Withdrawal Fee	\$0.50 per transaction	Automated
ATM - Balance Enquiry	\$0.40 per enquiry	Automated
EFTPOS Purchase/Withdrawals	Nil	Nil
Internet Banking		
Internal Transfers (within HFC Bank)	\$0.50 per transfer	Automated
External Transfers (other banks)	\$0.50 per transfer	Automated
Bill Pay	\$0.50 per transfer	Automated
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	Automated
- Other Network Users	\$0.30 per sms alert	Automated
Viti Drua Premium Account		
Minimum Opening Balance	\$10	Manual
Minimum Operating Balance	\$10	Manual
Account Maintenance Fee	\$2 per month	Automated
Paper Withdrawal Fee	\$3 per transaction (after 1 free per month)	Automated
Replacement of lost/stolen Pin	\$5 per pin	Manual
Replacement of lost/stolen ATM Card	\$10 per card	Manual
<i>* Applicable to new accounts opened from 29th September 2023</i>		
HFC Bank ATM Transactions		
Balance Enquiry	Nil	Nil
Withdrawal & Transfer of Funds	\$0.50 per transaction	Automated

FEE DESCRIPTION	AMOUNT	FEES TYPE
EFTPOS Transactions (Vodafone Agencies)		
Withdrawal & Transfer of Funds	\$0.40 per transaction	Automated
Loan Repayment	\$0.40 per transaction	Automated
Bill Payment	\$0.40 per transaction	Automated
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction	Automated
Instore Purchase	Nil	Nil
ATM Interchange Fee (Westpac / BSP)		
Westpac ATM - Withdrawal Fee	\$1 per transaction	Automated
BSP ATM - Withdrawal Fee	\$0.50 per transaction	Automated
ATM - Balance Enquiry	\$0.40 per enquiry	Automated
EFTPOS Purchase/Withdrawals	Nil	Nil
Internet Banking		
Internal Transfers (within HFC Bank)	\$0.50 per transfer	Automated
External Transfers (other banks)	\$0.50 per transfer	Automated
Bill Pay	\$0.50 per transfer	Automated
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	Automated
- Other Network Users	\$0.30 per sms alert	Automated
Viti Drua (External) Account - for Non Residents		
Minimum Opening Balance	\$10	Manual
Minimum Operating Balance	\$10	Manual
Account Maintenance Fee	\$10 per month	Automated
Paper Withdrawal Fee	\$3 per transaction (after 1 free per month)	Automated
Replacement of lost/stolen Pin	\$5 per pin	Manual
Replacement of lost/stolen ATM Card	\$10 per card	Manual
HFC Bank ATM Transactions		
Balance Enquiry	Nil	Nil
Withdrawal & Transfer of Funds	\$0.50 per transaction	Automated
EFTPOS Transactions (Vodafone Agencies)		
Withdrawal & Transfer of Funds	\$0.40 per transaction	Automated
Loan Repayment	\$0.40 per transaction	Automated
Bill Payment	\$0.40 per transaction	Automated
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction	Automated

FEE DESCRIPTION	AMOUNT	FEES TYPE
Instore Purchase	Nil	Nil
ATM Interchange Fee (Westpac / BSP)		
Westpac ATM - Withdrawal Fee	\$1 per transaction	Automated
BSP ATM - Withdrawal Fee	\$0.50 per transaction	Automated
ATM - Balance Enquiry	\$0.40 per enquiry	Automated
EFTPOS Purchase/Withdrawals	Nil	Nil
Internet Banking		
Internal Transfers (within HFC Bank)	\$0.50 per transfer	Automated
External Transfers (other banks)	\$0.50 per transfer	Automated
Bill Pay	\$0.50 per transfer	Automated
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	Automated
- Other Network Users	\$0.30 per sms alert	Automated
Senior Drua Account		
Minimum Opening Balance	\$10	Manual
Minimum Operating Balance	\$10	Manual
Account Maintenance Fee	Nil	Nil
Paper Withdrawal Fee	\$3 per transaction (after 1 free per month)	Automated
Replacement of lost/stolen Pin	\$5 per pin	Manual
Replacement of lost/stolen ATM Card	\$10 per card	Manual
HFC Bank ATM Transactions		
Balance Enquiry	Nil	Nil
Withdrawal & Transfer of Funds	\$0.50 per transaction	Automated
EFTPOS Transactions (Vodafone Agencies)		
Withdrawal & Transfer of Funds	\$0.40 per transaction	Automated
Loan Repayment	\$0.40 per transaction	Automated
Bill Payment	\$0.40 per transaction	Automated
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction	Automated
Instore Purchase	Nil	Nil
ATM Interchange Fee (Westpac / BSP)		
Westpac ATM - Withdrawal Fee	\$1 per transaction	Automated
BSP ATM - Withdrawal Fee	\$0.50 per transaction	Automated

FEE DESCRIPTION	AMOUNT	FEES TYPE
ATM - Balance Enquiry	\$0.40 per enquiry	Automated
EFTPOS Purchase/Withdrawals	Nil	Nil
Internet Banking		
Internal Transfers (within HFC Bank)	\$0.50 per transfer	Automated
External Transfers (other banks)	\$0.50 per transfer	Automated
Bill Pay	\$0.50 per transfer	Automated
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	Automated
- Other Network Users	\$0.30 per sms alert	Automated
Micro Finance Drua Account		
Minimum Opening Balance	\$10	Manual
Minimum Operating Balance	\$10	Manual
Paper Withdrawal Fee	\$3 per transaction (after 1 free per month)	Automated
Replacement of lost/stolen Pin	\$5 per pin	Manual
Replacement of lost/stolen ATM Card	\$10 per card	Manual
HFC Bank ATM Transactions		
Balance Enquiry	Nil	Nil
Withdrawal & Transfer of Funds	\$0.50 per transaction	Automated
EFTPOS Transactions (Vodafone Agencies)		
Withdrawal & Transfer of Funds	\$0.40 per transaction	Automated
Loan Repayment	\$0.40 per transaction	Automated
Bill Payment	\$0.40 per transaction	Automated
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction	Automated
Instore Purchase	Nil	Nil
ATM Interchange Fee (Westpac / BSP)		
Westpac ATM - Withdrawal Fee	\$1 per transaction	Automated
BSP ATM - Withdrawal Fee	\$0.50 per transaction	Automated
ATM - Balance Enquiry	\$0.40 per enquiry	Automated
EFTPOS Purchase/Withdrawals	Nil	Nil
Internet Banking		
Internal Transfers (within HFC Bank)	\$0.50 per transfer	Automated
External Transfers (other banks)	\$0.50 per transfer	Automated
Bill Pay	\$0.50 per transfer	Automated

FEE DESCRIPTION	AMOUNT	FEES TYPE
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	Automated
- Other Network Users	\$0.30 per sms alert	Automated
Term Deposit -Applies to all Retail & Wholesale deposits (including Investor Return, Insurer Term Deposits & Non-Resident customers)*		
Minimum Opening Balance	\$500	Manual
Break Fee (Premature Withdrawal)	\$50 each request	Manual
Maturity Withdrawal	By transfer to HFC Bank Account - Free	Nil
	Through Bank Cheque - \$10 per cheque	Manual
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.	Automated
<i>* Discontinued Products(applicable to existing account holders only)</i>		
Cheque Accounts (Personal & Business)		
Minimum Opening Balance	Personal Cheque Account - \$500	Manual
	Business Cheque Account - \$1,000	Manual
Minimum Operating Balance	Nil	Nil
Account Maintenance Fee	\$5 per month	Automated
Transaction Fee/Encashment	\$0.40 per transaction	Automated
Collection Fee on each item deposited	\$0.40 per transaction	Automated
Replacement of lost/stolen Pin	\$5 per pin	Manual
Replacement of lost/stolen ATM Card	\$10 per card	Manual
HFC Bank ATM Transactions		
Balance Enquiry	Nil	Nil
Withdrawal & Transfer of Funds	\$0.50 per transaction	Automated
EFTPOS Transactions (Vodafone Agencies)		
Withdrawal & Transfer of Funds	\$0.40 per transaction	Automated
Loan Repayment	\$0.40 per transaction	Automated
Bill Payment	\$0.40 per transaction	Automated

FEE DESCRIPTION	AMOUNT	FEES TYPE
Vodafone/Inkk Prepaid Top-up	\$0.40 per transaction	Automated
Instore Purchase	Nil	Nil
ATM Interchange Fee (Westpac / BSP)		
Westpac ATM - Withdrawal Fee	\$1 per transaction	Automated
BSP ATM - Withdrawal Fee	\$0.50 per transaction	Automated
ATM - Balance Enquiry	\$0.40 per enquiry	Automated
EFTPOS Purchase/Withdrawals	Nil	Nil
Internet Banking		
Internal Transfers (within HFC Bank)	\$0.50 per transfer	Automated
External Transfers (other banks)	\$0.50 per transfer	Automated
Bill Pay	\$0.50 per transfer	Automated
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	Automated
- Other Network Users	\$0.30 per sms alert	Automated
Unarranged Overdraft Fee		
Charged while the account is overdrawn on a daily basis	\$10 per day	Automated
Unarranged Excess RATE		
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%	Automated
Line of Credit Fee		
Overdraft Limits	Per Month	
Up to \$4,999.99	\$10	Automated
\$5,000 to \$14,999.99	\$20	Automated
\$15,000 to \$49,999.99	\$30	Automated
\$50,000 to \$99,999.99	\$50	Automated
\$100,000 to \$499,999.99	\$100	Automated
\$500,000 to \$999,999.99	\$200	Automated
\$1m and over	0.025% with minimum of \$300	Automated
Cheque Book		
Cheque Book	Free	Nil

FEE DESCRIPTION	AMOUNT	FEES TYPE
Deposit Books		
Duplicate Deposit Book	\$10 per book	Automated
Bank Cheques		
Issued at Customer's Request	\$10 per cheque	Manual
Repurchase of Bank Cheques (each cheque)	\$15 per cheque	Manual
Replacement Bank Cheque	\$20 per cheque	Manual
Dishonour Fee		
Outward Dishonour (cheques drawn on accounts)	\$25 per cheque	Manual
Special Answer Fee		
Cheques drawn on HFC Bank	\$15 per cheque	Manual
Cheques drawn on other Banks	\$25 per cheque	Manual
Stop Cheque Fee		
Stop Cheque Fee - Counter	\$15 per cheque	Automated
Stop Cheque Fee - Internet Banking	\$15 per cheque	Automated
UnionPay International (UPI)		
UPI Prepaid Card Fees (FJD)		
Annual Service Fee	\$35 (Charged at issuance and yearly anniversary thereafter)	Automated
Replacement card/PIN Fee	\$35 per card	Manual
Currency conversion Fee	2.5% transaction value	Automated
HFC Bank Issued UPI Cards on HFC Bank ATM Transactions		
Balance Enquiry	\$0.20 per transaction	Automated
Withdrawal	\$0.50 per transaction	Automated
Transfer of Funds	\$0.50 per transaction	Automated
Internationally Issued UPI Cards on HFC Bank ATM/POS		
Balance Enquiry	\$1 per transaction	Automated
Withdrawal	\$15 per transaction	Automated
Purchase	2.5% of transaction amount	Automated
HFC Bank Issued UPI Cards on Other Banks' ATMs*		
Balance Enquiry	\$1 per transaction	Automated
Cash Withdrawal <i>*Acquiring ATMs and POS may have their own additional charges</i>	\$5 per transaction	Automated

FEE DESCRIPTION	AMOUNT	FEES TYPE
E-Commerce/Overseas POS*		
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.	Automated
Statements		
Special requests for issue of statements on a daily, weekly, monthly etc. basis	\$2 per statement	Manual
Repeat Statements (each additional copy)	\$5 per page	Manual
Computer Printout over the counter	\$3 per page	Manual
Certificates Supplied		
Balance of Account (each account)	\$10 per certificate	Manual
Interest Paid or Received (each account)	\$10	Manual
All Other - Comprehensive Certificate for audit purposes, bill holdings, goods shipped, deeds & documents held, etc.	\$50 each certificate	Manual
Photocopy/Replacement Certificates	\$10 per certificate	Manual
Change Supplied		
HFC Bank Customers	Free	Nil
Non HFC Bank Customers - each standard bag or roll	\$1 per every \$100	Manual
Smart Pay		
Establishment Fee	\$125	Manual
Wage/Salary & Creditor Payments (each credit)	\$0.20 per item (min. \$2)	Automated
Smart Pay Reject Fee	\$2 per item	Automated
Gang Payment		
Gang Payment fee	\$10 per change slip	Manual
Payments from Lists		
Wage/Salary & Creditor Payment	\$1 per item, min \$5	Automated
Over the counter credit payments (if 3 or more credits)	\$2 per item	Automated
Reject Fee	\$2 per item	Automated
Cheque Encashment		
Credit Union Cheques Encashment	\$10 per item	Manual
FNPF Disbursement Fee	\$10 per item	Manual

FEE DESCRIPTION	AMOUNT	FEES TYPE
Standing Orders (Periodical Payments)		
To transfer to loan account for repayment within HFC Bank	Nil	Nil
To transfer to another HFC Bank account	\$2 per transfer	Automated
To transfer to another Bank/ Institutions	\$10 per transfer	Automated
Non-Payment (Reject Fee)*		
To transfer to another HFC Bank account	\$5	Automated
To transfer to another Bank/ institutions	\$10	Automated
<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>		
Vouchers		
Production of Paid Cheque and/or Deposit Slips	\$10 per item	Manual
Surrender of Paid Cheques	\$1 per item	Manual
Withdrawal Slips	\$10 per item (Production of Paid Cheques, Withdrawal and/or Deposit Slips)	Manual
Transfers		
Manual transfers within HFC Bank	\$5 per transfer	Manual
Cash Handling		
Cash Handling Fee - HFC Bank Customers	Nil	Nil
Cash Handling Fee - Non HFC Bank Customers	Amounts below \$5,000 - Nil \$5,000 and above - 0.15% of total cash handled	Manual
Fiji Clear		
Up to \$100	\$2	Automated
\$101 - \$1,000	\$5	Automated
\$1,001 - \$10,000	\$10	Automated
\$10,000 plus	\$15	Automated
Search Fee		
Search Fee	\$35 per search	Manual

FEE DESCRIPTION	AMOUNT	FEES TYPE
Term Saver (Young Star/Viti Star/Senior Star)*		
Minimum Opening Balance	Young Star Account - \$500	Manual
	Viti Star Account - \$500 (Except for Microfinance projects - \$10)	Manual
	Senior Star Account - \$500	Manual
Minimum Operating Balance	\$10	Manual
Account Maintenance Fee	\$2 per month	Automated
Withdrawal Fee	\$5 per withdrawal to apply after one free withdrawal per month	Automated
<i>* Discontinued Products (applicable to existing account holders only)</i>		
First Saver Account**		
Minimum Opening Balance	\$1,000	Automated
Minimum Operating Balance	\$500	Automated
Account Maintenance Fee	Nil	Nil
Number of Free Paper Withdrawals	Unlimited	N/A
Paper Withdrawal Fee	Nil	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 its 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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LABASA

Damodar City Complex
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Effective:
30th May 2025

