

YOUR COMPLETE BANKING SOLUTION!

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL SERVICES

DEPOSIT PRODUCTS

INSURANCE PRODUCTS



SUVA

Ground Floor, HFC Centre
371 Victoria Parade, Suva
PO Box 161, Suva
Landline: 3316555
Mobile: 9991292

GANILAU HOUSE

Scott Street,
PO Box 161, Suva
Landline: 3316246
Mobile Contact: 9996415

NAKASI

Rups Mega Complex,
PO Box 8207, Nakasi
Landline: 3410055
Mobile Contact: 9990755

NADI

RB Patel Jetpoint Complex,
Martintar
PO Box 9449, Nadi Airport
Landline: 6721257
Mobile Contact: 9927254

PACIFIC HARBOUR

Building 1, Arts Village
PO Box 161, Suva
Mobile: 9991235

LAUTOKA

163 Vitogo Parade
PO Box 3984, Lautoka
Landline: 6663366
Mobile Contact: 9996394

LABASA

Damodar City
PO Box 3120, Labasa
Landline: 8814188
Mobile Contact: 9981145

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



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@hfcbankfiji



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facebook.com/
hfc bank



Term Deposit

Proud to be Fijian.

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.

