

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

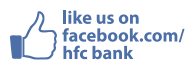
Rups Mega Complex, Nakasi
PO Box 8207, Nakasi
Phone: 3410055
Mobile short code: 5504

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



Senior Drua Account

Proud to be Fijian.

www.hfc.com.fj

For our Senior Citizens looking for an everyday banking account.

Enjoy the little things that make an account work for you.

▶ \$10 OPENING BALANCE

▶ ATTRACTIVE INTEREST

▶ NO MONTHLY SERVICE FEE

FEATURES & BENEFITS

- ▶ \$10 minimum opening balance;
- ▶ \$10 minimum operating balance;
- ▶ No monthly service fee;
- ▶ Electronic and paper withdrawal options;
- ▶ ATM card issued for use;
- ▶ Interest rate of 0.15% p.a.;
- ▶ Interest calculated on minimum monthly balance and credited to account on monthly basis; and
- ▶ Unlimited deposits allowed.

** For customers that are near reaching the senior citizens age (54 years and 6 months) and senior citizens thereafter; HFC Bank defines Senior Citizens age at 55 years*

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
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