

Disclosure on Fees and charges**International Fees and Charges**

	Fee Description	Amount	Frequency (e.g. one-off, monthly, quarterly etc.
1	Payment Outwards		
	Issuance		
a	Telegraphic Transfer		
b	Telephonic Transfer		
c	Issuance of Draft		
d	Drafts and TTs in TOP		
e	Draft and TTs in FCY from foreign currency accounts		
f	Other inward transfer (e.g. Moneygram, Travellex)		
2	Payments Inwards		
	Inward Telegraphic Transfers and Drafts		
a	Credited to local currency account and/or foreign currency account with the bank		
b	Credited to local currency account and/or foreign currency account with other banks		
c	Payment/encashment of TOP drafts drawn on bank		
d	Payment/encashment of TOP drafts drawn on other banks		
e	Inter-bank payment		
f	Letter of Confirmation for receipts of funds		
g	Other outward transfer (e.g. Moneygram, Travellex)		
3	Travellers Cheques		
a	Issue Travellers Cheques		
b	Encash Travellers Cheques		
4	Foreign Currency Notes		
a	Buy/sell – non-bank customer		
b	Buy/sell – bank customer		
5	Foreign Currency Accounts		
	<i>Account Service</i>		
a	Base		
b	Activity Fee		
c	Collection Fee		
d	Maintenance Fee		
e	Repeat Statement		
	• per first copy		

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	<ul style="list-style-type: none"> • per additional copy 		
f	Audit Certificate		
g	Dormant account fee		
h	Account Closure		
	<i>High Performance Savings</i>		
a	Withdrawal Fee		
b	Minimum Balance Fee		
c	Replacement Passbook		
d	Inoperative Fees		
	<i>Term Deposit Break Fee</i>		
	<i>Periodic Payment Transfer (for internal transfer)</i>		
6	Forward Exchange Contracts		
a	New Contracts		
b	Extensions		
c	Cancellations		
7	Documentary Credits Inward (Export Credits)		
a	Advising Credits		
b	Advising Amendments if credit negotiated by bank		
c	Negotiated by other bank		
d	Confirmation of Credits		
e	Acting as paying or reimbursing bank		
f	Transferable Credits		
	<ul style="list-style-type: none"> • Simple Transfer • Involved Transfer 		
g	Negotiations under Documentary Credits		
	<ul style="list-style-type: none"> • Basic Fee 		
8	Documentary Credits Outward (Import Credits)		
a	Issuing Charges		
b	Usance		
c	Revolving Credits		
d	Deferred Payment Credits		
e	Amendments		
f	Authorisation of Irregular Drawings		
g	Authorisation of any other discrepancies		
9	Import/Export Finance Facility		
a	Processing Fee		
b	Clean bills/cheques received for collection		
10	Dishonours		
a	Clean Bills and Cheques		
b	Documentary Items		
c	Noting and Protesting a Bill		

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d	Storing and Insuring Goods		
11	Commercial – Money Exchange Companies		
a	Cash Deposit		
b	Drafts, T/chq Deposit		
12	Repurchase of Drafts		
a	Original Item on Hand		
b	Original Item not on Hand		
c	Placing a Stop Payment on Lost/Stolen Item		
	Documentary Items		
a	Sight or Term		
b	Airmail Postage		
13	Bills Inward		
	Negotiations of Clean Items		
a	Travellers Cheques		
	Collection of Documentary Bills		
a	Collection received from overseas banks / branches/direct from drawers		
b	Additional charges – airmail postage		
i	Airmail postage		
ii	Swift		
	Responsibility Fee		
a	For extension of a bill		
b	Delivery orders		
c	Part payment		
d	Contact in case of need		
	Representation of Dishonoured Items		
a	Clean Bills and Cheques		
b	Documentary Items		
14	Shipping Guarantees		
a	Establishment		
b	Half year charge		
	<ul style="list-style-type: none"> • First half year • Second half year • Third & subsequent half year charge 		
15	Swap Commission		
a	Non Commercial Transactions		
	<ul style="list-style-type: none"> • FCY cash deposit or swap for TT, bank draft • Drafts/T/chq deposit 		
16	Money Transfer (e.g. Moneygram, Travellex)		
a	International sends from Tonga		
b	Domestic sends within Tonga		
17	Bills Discounted (Inward Bills)		

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a	Acceptance Commission		
b	30 Days		
c	60 Days		
d	90 Days		
e	120 Days		
f	150 Days		
g	180 Days		
18	Overseas Bills Discounted		