



OFFICIAL PRESS RELEASE

5 Nōvema 2020

FANONGONONGO

Lao ki hono Tokanga'i mo Pule'i 'o e Ngaahi Kautaha Nō atu 'o e Pa'anga 'i Tonga'

Ko e taha 'o e ngaahi tefito'i taumu'a 'a e Pangikē Pule Fakafonua 'o Tonga' ko hono langa hake 'a e ma'uma'uluta 'a e tu'unga fakapa'anga' pea mo ha ngāue fakapa'anga 'oku malu mo lelei' foki. 'I he ta'u 2014, na'e fakalelei mo fakatonutonu ai 'a e lao 'a e Pangikē Pule Fakafonua 'o Tonga', ke fakakau 'a hono fakalelei 'a e kupu 4A 'o e lao' 'a ia ko hono tātaki mai ki he fatongia lolotonga 'o e Pangikē Pule' 'a hono pule'i mo tokanga'i 'a e ngaahi kautaha fakapa'anga 'oku 'ikai ko ha pangikē' pea pehē foki mo hono pule'i mo faka'ai'ai 'a hono fakafaingofua'i 'a e ngaahi ngāue fakapa'anga'. Ki hono pule'i mo tokanga'i 'a e ngaahi kautaha fakapa'anga 'oku 'ikai ko ha pangikē ko 'eni', na'e fokotu'u ai 'e he Pangikē Pule' 'a e lao 'o e Ngaahi Kautaha Nō atu 'o e Pa'anga' 2018, ke tokanga'i mo pule'i 'o e Ngaahi Kautaha Nō atu 'o e Pa'anga' 'i Tonga' ni. Ko e lao ko 'eni', na'e tu'utu'uni ai 'e he Kapineti' ke kamata ngāue'aki 'i he 'aho 30 'o Sepitema 2020 pea kuo paaki atu 'i he fanongonongo kāsete' pea pehē ki he Peesi 'Initaneti (website) mo e peesi Facebook 'a e Pangikē Pule'.

'Oku tokoni 'a e ngaahi Kautaha Nō atu 'o e pa'anga' ki he tupu faka'ekonomika fakalūkufua 'i Tonga', 'aki 'enau 'oange 'a e faingamālie ma'a kinautolu mei' he ngaahi feitu'u 'uta mo mama'o atu', ka 'oku 'ikai kenau ma'u faingamalie kenau ngāue'aki 'a e ngaahi ngāue fakapa'anga fakapangikee'. 'Oku tokoni 'a e ngaahi Kautaha Nō atu 'o e pa'anga' ki he tokotaha taautaha' (household), 'i he feau 'a e ngaahi fiema'u fakapa'anga vivili ki he ngaahi fakamole fakatu'upakee' pea mo e ngaahi fatongia fakafamili fakavavevave'. 'Oku tatau pē mo hono pule'i mo tokanga'i 'a e ngaahi Kautaha Nō Pa'anga kehe' hangē ko e Kautaha Nō Taautaha ki he Fakalakalaka 'a e Ngaahi Pisinisi 'i he Pasifiki Saute' pea mo e Kautaha Nō 'Iunioni', 'oku fakapapau'i 'e he lao ki he Ngaahi Kautaha Nō atu 'o e Pa'anga', 'oku fakahoko 'a e pisinisi nō atu 'o e pa'anga' 'i ha tu'unga 'oku totonu mo lelei, fakatatau ki he ngaahi founa mo e tu'utu'uni tatau. 'Oku fakapapau'i foki 'e he lao' ko e ngaahi Kautaha Nō atu 'o e pa'anga pē 'oku laiseni' 'oku nau fakafatongia 'i he tafa'aki fakapa'anga'. Ka koe me'a mahu'inga taha', 'oku tokoni 'a e lao ko 'eni' ki hono malu'i 'a e kakai 'oku nau nō 'a e pa'anga', kae tautautefito kiate kinautolu 'oku si'isi'i 'enau 'ilo fakapa'anga' mo 'ikai malava kenau nō mei' he ngaahi pangikē fakakomēsiale'. 'Oku toe tokoni foki 'a e lao' ni ki hono **tokanga'i 'a e ngaahi totongi tupu (interest rate) mā'olunga'** pea' mo fakapapau'i 'oku tonu 'a hono fakamahu'inga'i 'a e ngaahi koloa malu'i', pea ke fakafoki 'a e toenga pa'anga 'a e tokotaha nō' hili 'a hono to'o kotoa e ngaahi fakamole 'oku totonu ke to'o mei' hano fakatau atu ha koloa malu'i.

Ko hai 'a e Kautaha Nō Atu 'o e Pa'anga'?

Ko ha kautaha 'oku' ne fakahoko 'a e pisinisi nō atu 'o e pa'anga'. Ko e nō atu 'o e pa'anga', 'oku 'uhinga ia ki hono **nō atu** 'o e pa'anga' fakataha mo ha totongi tupu, 'o malu'i pe 'ikai malu'i, 'e ha kautaha nō atu 'o e pa'anga' ki he kakai 'o e fonua' 'oku nau kole nō;

Ko hai 'oku 'ikai ko ha Kautaha Nō Atu 'o e Pa'anga?

1. Ko ha kautaha 'oku nō atu 'a e pa'anga ki ha taha 'o 'ene kau mēmipā'. Ko e fakatātā ki ai 'oku kau ai ha ngāue'anga 'oku ne nō atu ki he'ene kau ngāue' ko ha monū fakangāue' pē; kau ki ai mo e kulupu pe kalapu lī pa'anga 'oku nō atu ki he'enau kau mēmipā' pē;
2. Ngaahi Kautaha Pa'anga (Pangikē Fakakomēsiale) 'oku laiseni 'i he malumalu 'o e Lao ki he Ngaahi Kautaha Pa'anga';
3. Ngaahi Kautaha Nō iiki 'oku laiseni 'i he malumalu 'o e Lao ki he Ngaahi Kautaha Nō liki';
4. Kautaha Sino'i Pa'anga Mālōlō meī he Ngāue';
5. Kautaha Nō 'Iunioni
6. Ngaahi Kulupu Sosaieti Fetokoni'aki' (Cooperatives)
7. Ngaahi Kautaha Kuletiti; pea mo ha
8. ngaahi kautaha kehe pē kuo fakakau 'e he Pangikē Pule' 'o fakafou 'i ha tohi tu'utu'uni.

'Oku mātu'aki kole atu ai heni 'e he Pangikē Pule Fakafonua 'o Tonga' ki ha taha pe kautaha 'oku' ne lolotonga fakahoko 'a e Nō atu 'o e Pa'anga' ki he kakai', ke mou kātaki fakamolemole 'oku fiema'u kemou laiseni 'i he malumalu 'o e Lao 'o e Ngaahi Kautaha Nō atu 'o e Pa'anga' 2018. Ko kimoutolu kotoa pē 'oku mou lolotonga fakahoko 'a e pisinisi nō atu 'o e pa'anga' pe faka'amu ke fakahoko 'a e pisinisi nō atu 'o e pa'anga', kemou kātaki fakamolemole 'o fetu'utaki mai he vave taha' ki he Pangikē Pule Fakafonua 'o Tonga' fekau'aki mo e fakaikiiki' mo e founa ki hono laiseni'. Kātaki 'o fakatokanga'i ange 'oku kehe pē 'a e laiseni Kautaha Nō Atu 'o e Pa'anga' 'a ia 'oku tuku atu 'e he Pangikē Pule Fakafonua 'o Tonga' meī' he laiseni pisinisi 'oku 'oatu 'e he Potungāue ki he Fefakatau'aki' mo e Fakalalaka Faka'ekonomika'. Ko e tēpile 'oku hā atu 'i lalo' ko e lisi ia 'o kinautolu 'oku nau fakahoko 'a e pisinisi nō atu 'o e pa'anga'. Koia ai, 'oku kole atu ai heni 'a e Pangikē Pule' kiate kinautolu 'oku hā atu honau hinga' 'i he tēpile 'i lalo', kemou kātaki fakamolemole 'o fetu'utaki mai ki he Pangikē Pule' 'i he vave taha' fekau'aki pea mo e kole ki he laiseni Kautaha Nō atu 'o e Pa'anga'. Ko kinautolu pe ngaahi kautaha 'oku hā atu homou hinga' 'i he lisi' ka 'oku 'ikai ke mou toe fakahoko 'a e pisinisi nō atu 'o e pa'anga', kātaki fakamolemole 'o fetu'utaki ki he Pangikē Pule' ke to'o homou hinga' meī' he lisi'. 'Oku makatu'unga 'a e kole' ni ke malava 'a e Pangikē Pule Fakafonua 'a Tonga' 'o laiseni pea mo tokoni ki he ngaahi Kautaha Nō atu 'o e pa'anga kotoa' pea mo fakapapau'i 'oku muimui 'a e ngaahi Kautaha Nō atu 'o e pa'anga kotoa' ki he tu'utu'uni 'o e lao fo'ou ko 'eni'.

'Oku hā 'i he lao 'o e Ngaahi Kautaha Nō atu 'o e Pa'anga' 'a hono fakata'e'aonga'i mo 'ikai fakalao ha aleapau nō 'a e ngaahi Kautaha Nō atu 'o e pa'anga kotoa pē 'oku 'ikai laiseni hili 'a e kamata ngāue'aki 'o e Lao' ni. Kaekehe, 'e 'ikai lau ha taha pe Kautaha Nō atu 'o e pa'anga' 'oku 'ikai laiseni 'oku' ne maumau'i 'a e Lao ni', 'okapau ko 'ene tānaki pē 'a e pa'anga tā fakafoki mai 'o ha nō meī' ha aleapau ki mu'a 'i he kamata ngāue'aki 'o e Lao' ni. Pea 'i he 'uhinga ko ia' pea' mo fakapapau'i 'e 'ikai ha pa'anga 'e mole', 'oku kole atu ai heni 'a e Pangikē Pule' ki ha taha pe kiate kimoutolu kotoa pē 'oku fakahoko 'a e pisinisi nō atu 'o e pa'anga', kātaki ka mou fetu'utaki mai ki he Pangikē Pule' 'o 'omai homou tohi kole laiseni' 'o fakatatau ki he lao 'o e Ngaahi Kautaha Nō atu 'o e Pa'anga'.

Tēpīle 1: Lisi 'o e Ngaahi Kautaha Nō atu 'o e pa'anga' mei' he savea na'e fakahoko 'e he Pangikē Pule'.

	Kautaha Nō atu 'o e Pa'anga	Feitu'u
A.	TONGATAPU	
1	ACE Finance	'Alakifonua
2	'Akapei 'a Fafine Tonga Finance	Fasi-moe-afi
3	'Alini Finance	Matahau
4	'Alo-ki-Ha'afata Finance	Lapaha
5	ALP Finance	Ma'ufanga
6	Andrea Jolie Finance	Haveluloto
7	Angelica Finance	Haveluloto
8	Annelies Instant Finance	Nuku'alofa
9	AS Finance	Tatakamotonga
10	Asumda Lia Finance	Ma'ufanga
11	Atilua Finance	Haveluloto
12	ATL Finance	Halaleva
13	Bilsal Finance	Vaini
14	Bula Finance	Tatakamotonga
15	Callista Finance	Vaini
16	Chrishi Finance	Mataika
17	DJ Loa & Tausisi's Loans and Finance	Nakolo
18	Eakemai Finance	Kolofo'ou
19	Eva Finance	Nukunuku
20	Fakahaofi Mo'ui Finance	Fua'amotu
21	Fakalelu 'a Kainga Finance	Houma
22	Fakatoumafi Finance	Veitongo
23	Falekihetoa Loan Finances	Houmakelikao
24	Family Finance	Tokomololo
25	Federal Pacific Finance Limited	Kolofo'ou
26	Felemi Loans and Finance	Tatakamotonga
28	Fe'ofa'aki Finance	Pea
27	FGW Financial Loan	Vaini
29	Fietokoni'aki Finance	Tofoa
30	Five Star Finances Company Limited	Haveluloto
31	Foliaki Finance	Ma'ufanga
32	FoNōnga he Lotu Finance	Vaini
33	Frank Finance	Ma'ufanga
34	Fruitful Finance	Houma
35	Gardenia Finance	Ma'ufanga
36	Glow Finance	Kolofo'ou
37	Good Hope Finance	Mataika
38	Halafungani Parn Shop and Finance	Houmakelikao
39	Halaifonua Finance	Longoteme
40	Hasieli Finance	Fangaloto
41	Hesasuhe Finance	Kahoua
42	Houmangalu Finance	Talasiu
43	Hubert 5 Finance	Haveluloto
44	Hume Finance	Masilamea
45	I. J. Tonata Finance	Fatai

46	Jarnica Cash and Finance	Fatai
47	Jaslin Finance	Vaini
48	JJS Savou	Ma'ufanga
49	Johnia Cash & Finance	Mataika
50	JR Finance Service	Kolofu'ou
51	JRVYNII Finance	Tokomololo
52	Junior Finance	Houma
53	K. Tu'ifua Malupo & A. Glenn Finance	Bay 'o Manu Mataongo ('Anana)
54	Kafa & Harry Finance	Lapaha
55	Kaha'u Melie Financial Financial Services	Lomaiviti
56	Kaloni Finance	Kolonga
57	Kiera Uasi Finance	Ha'akame
58	Kilisitina Finance	Ma'ufanga
59	Kiwi Shop & Finance	Ma'ufanga
60	Ko'ema Finance	Ahau
61	Kolo'ila Contractor & Finance	Ha'utu
62	Kolokakala Finance	Tatakamotonga
63	Kolonga Tahii Finance	Kolonga
64	Kupu I & M Finance	Liahona
65	Laisa 'Ilaisaane Siale Finance	Lavengatonga
66	Lalanga Finance & Productopm	Pahu
67	Langilangi Tokoma'ata	Vaini
68	Lataimu'a Finance	Lavengatonga
69	Lavaka Finance	Lapaha
70	Lea he Mo'oni Finance	Halaovave
71	Leilani & 'Olivia Finance	Matafonua
72	Leipua Lani Finance	Kolomotu'a
73	Lelei Finance	Kolofu'ou
74	Liki-Vaihea Finance	Halaleva
75	Lini Finance	Haveluloto
76	Lolotava Finance	Ma'ufanga
77	Longolongo 'Eiki Finance	Ma'ufanga
78	Loreto Cashmere Finance Services	Ha'alalo
79	Loveta Finance	Pili
80	LS Finance	Kolofu'ou
81	M.T.J. Finance	Hofoa
82	Maamaloa Loan & Finance	Navutoka
83	Ma'ata's Finance	Haveluloto
84	Mafi Tau Finance	Kolonga
85	Mafikananga Loan Finance	Tofoa
86	Maka Finance	Lapaha
87	Maka Tekina Finance	Pahu
88	Makaha Finance	Fatumu
89	Makiloti & Tevita Pekipaki Finance	Vaini
90	Mana Mei Langi Finance	Ha'asini
91	Mangele C.L.V Nau Finance	Fatai
92	Manuevaha Finance	Ma'ufanga
93	Mary Jane Finance	Ma'ufanga
94	Matangi-lelei Finance	Lapaha

95	Ma'u He 'Ofa Finance	Ha'ateiho
96	Mele Valele Finance	Holonga
97	MFH Finance	Hamula
98	Michael Angelo Finance	Fasi-moe-afi
99	Millis Loan & Finance	Fanga
100	MJ Finance	Haveluloto
101	MJSS Finance	Malapo
102	Moala Finance	Ma'ufanga
103	Moimoi Rental & Finance	Kolomotu'a
104	Monepea Cash & Finance	Tu'atakilangi
105	Mo'ui He Lotu Finance	Pili
106	MSA Young TMP Finance	Makapaeo
107	Mustard Seed Finance	Houmakelikao
108	Ofa he Lotu Finance	Tofoa
109	Ohana Finance	Liahona
110	Oliveti Finance	Longoteme
111	OSNE Finance	Puke
112	Pacific Finance & Investment Limited	Ma'ufanga
113	Paea Finance	Tofoa
114	Paea he Lotu Loans & Finance	Tatakamotonga
115	Palu Finance	Fasi-moe-afi
116	Papa Finance	Lapaha
117	Papatea Finance Limited	Haveluloto
118	Penaia Finance	Malapo
119	Petra Finance	Homua
120	Pro Loan Finance	Pea
121	Provider Finance	Vaini
122	Puafisi Family Finance	Kolofo'ou
123	PVT Immigration & Finance	Kolofo'ou
124	Ranaa Finance	Lavengatonga
125	Rohani JR Quick Loan Finance	Tokomololo
126	Rosetilia Finance & Services	Haveluloto
127	S&S Finance	Longolongo
128	S&S Tapuaki Finance	Vaini
129	Salote Finance	Vaini
130	Sam & Tau Finance	Holonga
131	Sam Finance	Kolomotu'a
132	Samvita Finance	Fatumu
133	Sangster Finance	Ha'asini
134	Seilose Finance	Matahau
135	Semikolo Finance	Lapaha
136	Sesta Finance	Halaovave
137	Sia Junior Finance	Fasi-moe-afi
138	Siale Family Finance	Lapaha
139	Si'i Me'i Suka Finance	Mataika
140	Sitaena Sola Finance	Ma'ufanga
141	Siumafua Finance	Folaha
142	SNTFM Fakaongo Ki Langi Finance	Haveluloto
143	Soakimi's Finance	Lapaha

144	Sofia Susitina Sakalia	Ma'ufanga
145	SSS Palu Finance	Fanga
146	Suliana Kakala	Fanga
147	Susana Finance	Pelehake
148	TalaNōa Finance	Ha'asini
149	Talimalimali Finance	Makaunga
150	Taniva Finance	Longolongo
151	Taufu'i Family Finance Services	Popua
152	Taukakapa Loan & Finance	Haveluloto
153	Titako Finance	Longoteme
154	TJ Wals Finance	Kolofo'ou
155	Toa ko 'Ahopanilolo Loan & Finance	Ma'ufanga
156	Touliki Micro Loans and Finances	Ma'ufanga
157	Tu'imana Finance	Pahu
158	Uasike Finance	Fahefa
159	Uikelotu Topaz Finance	Ma'ufanga
160	Utufia Finance	Popua
161	Utulanivaka Finance	Tatakamotonga
162	Vai ko 'Elimi Finance	Tofoa
163	Vaka Tau Mai Finance	Fasi-moe-afi
164	Vangana He 'Ofa Finance	Fanga
165	Veronica Finance	Houmakelikao
166	W & L Finance	Vaini
167	Waterlily Store & Finance	Fo'ui
168	Watson & Lose Finance	Nualei
169	Young Brothers Loan Finance	Tofoa
E.	VAVA'U	
170	Joyceann's Finance	Talau
171	KaNōgata'a Finance	Longomapu
172	L & M Finance	Kameli
173	Lilia Finance	Neiafu
174	M&M Finance	Neiafu
175	Saineha Kaufusi Veatupu Finance	Masilamea
176	SSE Finance	Neiafu
177	Talifuifui Finance	Feletoa
F.	HA'APAI	
178	Obama Finance	Nōmuka
H.	'EUA	
179	'Aholelei Finance	Futu
180	Halatoafa Finance	Petani
181	HoNōlulu Finance	Mu'a, 'Eua
182	JLC Finance	'Ohonua
183	Katrina Finance	Pangai, 'Eua
184	Mele Takau Finance	Ha'atu'a
185	Paea he 'Ofa Finance	Angaha
186	Paionia 'O Kolomaile Finance	Ha'atu'a
187	Pamini 'Anau Finance	Pangai, 'Eua
188	Samaletani Finance	'Ohonua

189	Tele'a Hiva Finance	Sapa'ata
190	Victoria Finance	'Ohonua

'Oku hounga'ia mo'oni 'a e Pangikē Pule' 'i homou tokoni ke tau muimui pau ki he tu'utu'uni 'o e Lao ki he Kakai Nō Atu 'o e Pa'anga' 2018. Ki ha toe faka'eke'eke, kātaki 'o fetu'utaki mai pē ki he Va'a ki he Ngaahi Kautaha Fakapa'anga 'oku 'ikai ko ha Pangikē 'a e Pangikē Pule Fakafonua 'o Tonga'. Fakatokanga'i ange 'e ma'u atu 'a e tatau 'o e Lao ki he Kautaha Nō Atu 'o e Pa'anga' 'i he lea Faka-Pilitania' mo e Faka-Tonga' 'i he peesi 'initaneti (website) 'a e Pangikē Pule' pe ko e ma'u'anga fakamatala koena 'oku hā atu 'i lalo'.

http://www.reservebank.to/data/documents/Legals/Legislation/NRBT_MoneyLendersAct_2018_ENG.pdf

http://www.reservebank.to/data/documents/Legals/Legislation/NRBT_MoneyLendersAct2018_TGA.pdf

Ki ha toe fakaikiiki kātaki 'o fakafetu'utaki ki he:

Tafa'aki ki he Ngaahi Kautaha Fakapa'anga

Pangikē Pule Fakafonua 'o Tonga

Telefoni: (676) 24-057; Fax: (676) 24 201

Meili 'Elekitolonika: nrbt@reservebank.to

Peesi 'Initaneti: www.reservebank.to

Faka'apa'apa atu

Pangikē Pule Fakafonua 'o Tonga