

Comparison of fees & charges AND interest rates in relation to the products and services of all banks in Tonga - as of October 2022

Disclaimer: Please note that the fees & charges and interest rates are sourced from the banks' disclosed fees & charges and interest rates and are indicative. You should always check information with the relevant bank before using any of the products/services listed.

CUSTOMER & SERVICES FEES AND CHARGES<sup>1</sup>

No.	Financial Products/Services	Description	ANZ	MBF	BSP	TDB
1	Passbook Saving Account	Maintenance Fees on Business and others	N/A	\$15 (six monthly)	N/A	NIL
		Maintenance Fees on Personal savings a/c	N/A	\$15 (six monthly)	N/A	-Ngaue Savings S1 - \$2 quarterly -Special Savings S2 - \$4 quarterly
		Transaction Fees	N/A	NIL	N/A	NIL
		Inoperative fee account	N/A	N/A	N/A	Dormancy fee account(12months) -Ngaue Savings S1 - \$3 monthly -Special Savings S2 - \$3 monthly
		Minimum deposit to open	N/A	\$20 one-off on every new account	N/A	-Ngaue Savings S1 - \$10 one-off on every new account -Special Savings S2 - NIL
		Minimum Balance Requirement	N/A	\$15 at all times	N/A	-Ngaue Savings S1 - NIL -Special Savings S2 - \$10 at all times
		Withdrawal/Deposit without passbook initiated by client	N/A	N/A	N/A	-Ngaue Savings S1 - \$5 per transaction -Special Savings S2 - \$5 per transaction
		Over the counter withdrawal fee	N/A	N/A	N/A	-Ngaue Savings S1 - NIL -Special Savings S2 - NIL
		Service Fees	N/A	N/A	N/A	-Ngaue Savings S1 - \$1 monthly -Special Savings S2 - \$2 monthly
		Number of free withdrawals	N/A	N/A	N/A	-Ngaue Savings S1 - Unlimited monthly -Special Savings S2 - Unlimited monthly
2	Other Personal Savings Account	Minimum Balance Requirement	-Access Everyday Account - NIL -Access Premium Account - NIL -Pacific Savings Account - \$50 always -Priority Cash Management Account - \$50 always	N/A	N/A	-Government Payroll (S4) - \$10 always -Lahi Savings Account (S5) - NIL -Kaha'u Savings Account (S6) - NIL -Special Staff Saving Account (S7) - \$12 always -B Express Saving Account (S17) - NIL -Other Personal Saving Account (e.g. bonus saver account, access account)(S20) - \$1,000 always (S16&S8) - \$15 always
		Withdrawal/Deposit without passbook initiated by client	N/A	N/A	-Plus Saver - \$1 per transaction -Pacific Package - \$10 per transaction -Kids Account - \$10 per transaction -Student Account - \$10 per transaction	-Government Payroll (S4) - \$5 per transaction -Lahi Savings Account (S5) - \$5 per transaction -Kaha'u Savings Account (S6) - \$5 per transaction
		Service Fee	N/A	N/A	-Plus Saver - \$0.25 per ATM withdrawal -Pacific Package - free on the first 10 ATM withdrawals and \$0.25 thereafter monthly -Kids Account - free on the first 3 ATM withdrawals and \$0.25 thereafter monthly -Student Account - free on the first 6 ATM withdrawals and \$0.25 thereafter monthly	-Government Payroll (S4) - \$2 monthly -Lahi Savings Account (S5) - NIL -Kaha'u Savings Account (S6) - NIL -Special Staff Saving Account (S7) - NIL -B Express Saving Account (S17) - NIL -Other Personal Saving Account (e.g. bonus saver account, access account)(S16,S20&S8) - NIL
		Maintenance Fee	-Access Everyday Account - \$2.50 monthly -Access Premium Account - \$10 monthly -Pacific Savings Account - NIL -Priority Cash Management Account - NIL	N/A	-Plus Saver - NIL -Pacific Package - \$1 monthly -Kids Account - NIL -Student Account - NIL	-Government Payroll (S4) - \$5 quarterly -Lahi Savings Account (S5) - \$2 quarterly -Kaha'u Savings Account (S6) - \$2 quarterly -Special Staff Saving Account (S7) - \$2 quarterly -B Express Saving Account (S17) - \$2 quarterly -Other Personal Saving Account (e.g. bonus saver account, access account)(S16,S20&S8) - \$3 quarterly
		Over the counter withdrawal fee	-Access Everyday Account - \$3 per transaction -Access Premium Account - NIL -Pacific Savings Account - \$3 per transaction -Priority Cash Management Account - \$3 per transaction	N/A	-Plus Saver - \$2 per paper withdrawal -Pacific Package - \$2 per paper withdrawal -Kids Account - free on the first withdrawal and \$1 thereafter per paper withdrawal -Student Account - \$1 per withdrawal	-Government Payroll (S4) - \$2 monthly -Lahi Savings Account (S5) - \$2 monthly -Kaha'u Savings Account (S6) - \$1 monthly -Special Staff Saving Account (S7) - NIL -B Express Saving Account (S17) - NIL -Other Personal Saving Account (e.g. bonus saver account, access account)(S16,S20&S8) - \$10 monthly
		Number of free withdrawal	Access Everyday Account - NIL Access Premium Account - unlimited Pacific Savings Account - NIL Priority Cash Management Account - NIL	N/A	Pacific Package - \$10 monthly Kids Account - \$3 monthly Student Account - \$6 monthly	-Government Payroll (S4) - \$2 monthly -Lahi Savings Account (S5) - \$4 monthly -Kaha'u Savings Account (S6) - \$1 six monthly -Special Staff Saving Account (S7) - unlimited -B Express Saving Account (S17) - unlimited -Other Personal Saving Account (e.g. bonus saver account, access account)(S16,S20&S8) - \$3 monthly
		Minimum withdrawal amount	N/A	N/A	N/A	-Government Payroll (S4) - \$2 -Lahi Savings Account (S5) - \$10 -Kaha'u Savings Account (S6) - \$10 -Other Personal Saving Account (e.g. bonus saver account, access account)(S16,S20&S8) - \$10,000
		Electronic Transaction Fee	-Access Everyday Account - \$0.50 per transaction -Pacific Savings Account - \$3 per transaction -Priority Cash Management Account - \$3 per transaction	N/A	Pacific Package Account - \$0.25 per transaction	N/A
		Inoperative fee account	N/A	N/A	-Plus Saver - NIL -Pacific Package - NIL -Kids Account - NIL -Student Account - NIL \$7.50 if no operation for 12 months (deposit bearing interest account)	Dormancy fee account (12 months) -Government Payroll (S4) - \$3 monthly -Lahi Savings Account (S5) - NIL -Kaha'u Savings Account (S6) - NIL -Special Staff Saving Account (S7) - \$2.50 monthly -B Express Saving Account (S17) - \$2.50 monthly -Other Personal Saving Account (e.g. bonus saver account, access account)(S16,S20&S8) - \$2.50 monthly when the account is active after 1 year.
		Minimum deposit to open account	-Access Everyday Account - \$100 one-off -Access Premium Account - \$100 one-off -Pacific Savings Account - \$100 one-off	N/A	N/A	-Government Payroll (S4) - NIL -Lahi Savings Account (S5) - \$10 one-off on every new account -Kaha'u Savings Account (S6) - NIL -Other Personal Saving Account (e.g. bonus saver account, access account)(S16,S20&S8) - \$10 one-off on every new account
3	Personal Cheque Account	Minimum Balance Requirement	N/A	\$90 at all times	-Ordinary Account - NIL -PCA with Interest - NIL	NIL
		Service Fee	N/A	NIL	-Ordinary Account - NIL -PCA with Interest - NIL	NIL
		Maintenance Fee	\$10 monthly	\$90 (six monthly)	-Ordinary Account - \$10 monthly -PCA with Interest - \$10 monthly	\$10 monthly
		Cheque Book Fee	NIL	NIL (stamp@\$0.18/cheque)	N/A	-20 pages - NIL per book -60 pages - \$8 per book -100 pages - \$15 per book -Duplicate book (deposit book) - \$20 per book
		ATM withdrawal fee	\$0.50 per transaction	N/A	N/A	N/A
		Transactional Fee	\$0.20 per transaction (after the first 40 transactions)	N/A	-Ordinary Account - free on the first 30 withdrawals & 10 deposits transactions, then \$0.20 per transaction thereafter, monthly -PCA with Interest - free on the first 30 withdrawals & 10 deposits transactions, then \$0.20 per transaction thereafter, monthly	free on the first 50 transaction, then \$0.20 per transaction thereafter, monthly
		Over the counter withdrawal fee	\$3 per transaction	NIL - unlimited	-Ordinary Account - NIL -PCA with Interest - NIL	N/A
		Collection fee	N/A	N/A	-Ordinary Account - NIL -PCA with Interest - NIL	NIL
		Dormant Account Fee	N/A	N/A	-Ordinary Account - NIL -PCA with Interest - NIL -\$7.50 if no operation for 12 months(deposit bearing interest account)	\$2 monthly when the account is inactive over 1 year
		Account overdrawn fee	Minimum \$15, maximum \$100 daily	N/A	-Ordinary Account - \$15 charged on day of excess & monthly -PCA with Interest - \$15 charged on day of excess & monthly	\$15 on the day of excess and monthly until the account is in order

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CUSTOMER & SERVICES FEES AND CHARGES<sup>1</sup>

No.	Financial Products/Services	Description	ANZ	MBF	BSP	TDB	
4	Business Cheque Account	Account closure fee	N/A	N/A	-Ordinary Account - NIL -PCA with Interest - NIL	N/A	
		Automatic Deduction	N/A	N/A	N/A	\$1.50 per transaction	
		Minimum deposit to open account	\$500 one-off	\$1000 one-off	N/A	\$300 minimum	
		Minimum Balance requirement	N/A	\$90 at all times	N/A	N/A	
		Service Fee	N/A	NIL	N/A	NIL	
		ATM withdrawal fee	\$0.50 per transaction	N/A	N/A	N/A	
		Maintenance Fee	\$10 monthly	\$90 six monthly	\$10 monthly	\$10 monthly	
		Cheque Book Fee	NIL	NIL (Stamp @ \$0.18/cheque)	N/A	-20 pages - NIL per book -40 pages - \$8 per book -100 pages - \$15 per book -Duplicate book (deposit book) - \$20 per book	
		Over the counter withdrawal fee	\$3 per transaction	NIL - unlimited	N/A	NIL	
		Collection fee	N/A	NIL - unlimited	N/A	NIL	
		Inoperative/Dormant Account Fee	N/A	N/A	\$7.50 if no operation for 12 months (deposit bearing interest account)	\$2 monthly over 12 months of inactive or until it is active again	
		Account Overdrawn Fee	Minimum \$15, maximum \$100 daily	\$15 per transaction	\$15 charged on day of excess	\$15 on the day of excess and monthly until the account is in order	
		Transaction Fees	\$0.20 per transaction (after the first 40 transactions)	NIL - unlimited	free on the first 30 withdrawal & 10 deposits transaction, then \$0.20 per transaction thereafter, monthly	free on the first 50 transaction, then \$0.20 per transaction thereafter monthly	
		Account closure fee	N/A	\$5 (one-off)	N/A	N/A	
		Number of free transaction	40 monthly	N/A	N/A	50 transactions	
Automatic Deduction	N/A	N/A	N/A	\$1.50 per transaction			
Minimum deposit to open accounts	\$500 one-off	\$1000 one-off	N/A	\$500 on every new account			
5	Fixed/Term Deposit	Early Redemption Fees	\$100 per occasion	\$25 for each Fixed Deposit Receipt	\$85 per break	Taimi Nounou & Tupulaki Teemi = Upon customer request and an Opt. to deduct from the amount before pay out -<\$50,000 - \$80 plus 2% interest penalty -<\$50,000 - \$100,000 - \$100 plus 2% interest penalty -<\$100,000 - 0.10% of principal plus 2% interest penalty	
		Minimum opening balance/operating balance	\$1,000 at all times	\$1,000 at all times	N/A	-Taimi Nounou - \$1,000 at all times -Tupulaki Teemi with Insurance - Minimum \$1,000 Maximum \$250,000 -Tupulaki Teemi retail - Minimum \$1,000 Maximum \$2,000,000 -Tupu Mai Saver - \$100/\$10 at all times -Tupu Ange Saver - \$100 (except for Microfinance projects \$15)/\$10 -Tupu Lahi - \$100/\$10 at all times	
		Insurance	N/A	N/A	N/A	Tupulaki Teemi with insurance - premium of \$80 p.a and \$150 p.a for cover of \$5,000 per person and \$10,000 per person respectively an Accident Death Cover.	
		Maturity Withdrawal	N/A	N/A	N/A	-Taimi Nounou & Tupulaki Teemi - By transfer to TDB account - NIL -By transfer to another Bank - \$3 per transaction -Tupu Mai/Tupu Ange/Tupu Lahi = \$5 per transaction after 1 free per month	
		Penalty Rate	2% off agreed interest rate	-Round down to the nearest completed month based on the prevailing available interest rates on pro rated basis	per Term Deposit -Less than 25% less 4% p.a -25%-49% less 3.50% p.a -50%-74% less 3% p.a -75% or over less 2.50% p.a	Taimi Nounou & Tupulaki Teemi = 2% reduction and interest rate adjustment calculated on portion of term completed	
6	Electronic Debit Card	Minimum balance requirement	N/A	N/A	N/A	N/A	
		Service Fee	-Local ANZ Access Cards and Visa Debit Cards - \$0.30 per transaction -Overseas Cards (Credit/Debit) - 4% of the transacted amount in TOP per transaction	N/A	N/A	N/A	N/A
		International Fees	ANZ Visa Debit Card -ATM withdrawal fee - \$8 per request -ATM balance enquiry fee - \$2 per occasion -POS transaction fee - \$2 per occasion -Cross border transaction fee - 2.50% of the transacted amount in TOP per transaction	N/A	N/A	N/A	N/A
		PIN Replacement Fee	NIL	N/A	N/A	N/A	
		Card replacement fee	\$20 per card	N/A	N/A	N/A	
		Emergency Card Replacement fee	NIL	N/A	N/A	N/A	
		Electronic Withdrawal	Local & International Access Cards -\$10 per transaction (International ATM/EF/POS withdrawal Fee) ANZ Visa Debit Cards -\$0.50-\$3 per transaction (ATM withdrawal fees, fee is dependent on the account that the Visa debit card is linked to) -\$8 per transaction (Visa ATM Network)	N/A	N/A	Refer to Account type - monthly	N/A
		Over the counter withdrawal fee	Access Card (Local & International) - \$3 per transaction	N/A	N/A	Refer to Account type - monthly	N/A
		Number of free withdrawals	refer to account type fees (fee is depending on the type of deposit account)	N/A	N/A	Refer to Account type - monthly	N/A
		EF/TPOS reject fee (transactional declined due to insufficient funds)	N/A	N/A	N/A	\$1 on the spot	N/A
		International ATM Balances Enquiry Fee	\$3 per enquiry	N/A	N/A	N/A	N/A
		Maximum amount allowed to be drawn per day	-Access Card - \$3 per occasion ANZ Visa Debit Card -ANZ - fee of charge (fee is dependent on the account that the VDC is linked to) -Visa ATM Network - \$1 per transaction	N/A	N/A	-ATM - \$1,000 daily -EF/TPOS - any amount up to available funds	N/A
		Inoperative fee account	N/A	N/A	N/A	Refer to Account type - monthly	N/A
		Cash Disbursement Fee (overseas cards)	-Access Card \$12 per transaction (ATM Access Fee Non-ANZ Cards) -ANZ Visa Debit Card POS transaction fee - \$0.50-\$3 per transaction Visa ATM network - \$1 per transaction	N/A	N/A	\$12 per transaction	N/A
		Cash Advance Fee	Credit Card - Cash advance fee - \$12 per transaction	N/A	N/A	\$10 per cash advance	N/A
7	Bank Cheque	Issuance	\$7 per cheque (issue at customers request)	\$6.50 per issuance	\$7.50 per cheque	\$7.50 per transaction	
		Duplicate/Replacement	\$10 per cheque (Replacement of Bank cheque)	\$6.50 per issuance	\$10 per cheque	\$10 per replacement	
		Repurchase of Bank Cheque	\$10 per cheque	\$6.50 per issuance	\$10 per cheque	\$10 per transaction	
		Lost Cheque Book	N/A	N/A	N/A	-20-60 pages & 100 pages - refer to fees on account type. Additional information may be required -20-60 pages urgent - \$30 -100 pages urgent - \$50	

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No.	Financial Products/Services	Description	ANZ	MBF	BSP	TDB
8	Dishonored Fees	Inward Dishonour	\$10 per occasion	\$20 each cheque (cheques deposited to accounts)	\$15 per item (cheques deposited to accounts)	\$10 per cheque
		Outward Dishonour	\$30 per occasion	\$20 each cheque (cheques drawn on accounts)	\$30 per item	\$25 each cheque
		Unapproved Excess Fees	N/A	Personal accounts \$15 per transaction Business Account \$15 per transaction	Charged on day excess occurs and monthly until a/c in order -Personal Account - \$15 -Business Account - \$15	N/A
		Cheque Dishonoured for Irregularities	\$30 per occasion	N/A	N/A	\$15 per cheque
		Stop cheque/Payment Notice	\$10 per cheque	\$20 per transaction	\$10 per notice at customer's request	\$10 per transaction
9	Internet Banking	Clearance of an account on reaching a certain balance	N/A	\$40.00	N/A	\$5 per transaction
		Establishment Fee	N/A	similar to telephone banking	including telephone banking	N/A
		Transaction Fee	N/A	similar to telephone banking	Refer to Account type - monthly (including telephone banking)	-TDB to own account at TDB - NIL per transaction -TDB to 3rd party account at TDB other than utility bill payment - NIL per transaction -TDB to another Bank account - \$2 per transaction -Bill Pay - \$0.50 per transaction -Amendments after transaction made online by customers - \$5 per transaction -Deposit & withdraw within a week on the same amount above \$5,000 - \$4 per business transaction only
10	Deposit	Personal Transfers	depending on the type of account	N/A	N/A	N/A
		Deposit by mail without lodgement slip	N/A	N/A	N/A	\$2 per transaction
		Deposit slips if acting on fax or letter advise	N/A	N/A	N/A	\$5 per request
		Transfer to other Bank (other than IB transactions)	N/A	\$6.50	N/A	\$3 per transaction
		Deposit Book/Lost Deposit Book	Deposit Book -Small Deposit Books - \$5 per book -Large Deposit Books - \$30 per book	\$15.00	N/A	Lost Deposit Book -20-60 pages & 100 pages - refer to fees on account type. Additional information may be required -20-60 pages urgent - \$30 -100 pages urgent - \$50 Per Book. Additional information may be required.
11	Diskpay	Transfer within Banks	N/A	N/A	N/A	NIL
		Establishment Fee	NIL	NIL	N/A	NIL
		Wages/salary & creditor payment	NIL	NIL - within MBF Bank	N/A	NIL per loading
		Direct debit schedules	NIL	NIL - within MBF Bank	N/A	NIL per loading
		Payment to other bank accounts	\$10 per Bank	\$6.50 for each payment	N/A	NIL per loading
		Reject Fee	N/A	N/A	\$1 per item	N/A
		Fax Messages	\$4 per message	\$5 each request	-statement/vouchers etc. - \$5 per page -FCS Gang pays - N/A	N/A
12	Payment from Lists Transfer Order Payments Withdrawals	Manual transfer to other	\$10 per transaction (to banks/institutions-local) \$5 per transaction to account with ANZ	-Fees of charge for MBF's customer -\$6.60 for non-MBF's account	\$3 per transfer within BSP except Government civil servants \$0.25	\$10 per instructions
		-Wages/salary & creditor payment -Wages/salary creditor payment - Electronically -Wages/salary creditor payment other banks - Electronically	N/A	-NIL - MBF's customer -\$6.60 for non-MBF's account	-\$10 - other banks for transfer wages/salary & creditor payment -Govt civil servant - NIL (O to loan acc) per transfer	-\$10 per instructions -NIL -\$6 per listing
		Withdrawal request by email without withdrawal slip	N/A	N/A	N/A	\$10 per transaction
		Withdrawal if acting on fax or letter advise	N/A	N/A	N/A	\$10 per transaction
		Charge of with confirmation of a/c balance prior to withdrawal	N/A	N/A	N/A	Withdrawal at other home office - NIL
		Money Transfer fee	N/A	N/A	N/A	\$5 per transaction \$5 each item amended (money transfer amendments of transactions after sign off)
		Reserve Bank Payment Order	N/A	NIL	NIL	NIL
13	Lost passbook/Card/Pin	Passbook/Card	Electronic Debit Card (local and International Access card) -Access Card Issuance - NIL -Access Card Replacement fee - NIL -ANZ Visa Debit Card -Card replacement fee - \$20 per card -Emergency Card Replacement fee - \$25 per card -PIN Replacement fee - \$8 per request	\$15 for each replacement	Account overdrawn fee - NIL per request Visa Debit Card - NIL per request Credit Card - NIL per request	-\$15 per book (1 week waiting) -\$20 per urgent passbook -NIL - replacement when full
		PIN	-Electronic Debit Card (local and International Access card) - NIL - replacement of PIN -ANZ Visa Debit Card - \$8 per request PIN replacement fee	N/A	\$5 per request	N/A
14	Special Answer Fee	Cheques drawn on Bank	\$30 per cheque	NIL	\$25 per cheque	\$20 per transaction within 24hrs from date of request
		Cheques drawn on other Banks	\$30 per cheque	\$40 per cheque	\$30 per cheque	-\$30 per transaction -\$25 per transaction on spot special answer
		Large Cash Handling fee	-ANZ Customer (may apply) up to 0.15% of volume of transaction -Non-ANZ customers - each standard bagroll \$1 per every \$10 with \$5 minimum and \$100 maximum	N/A	N/A	Amount of Money transfer per transaction on business related matters only -\$10,000 to \$50,000 - \$90 -\$50,001 to \$99,999 - \$150 -\$100,000 and above - \$170
15	Safe custody Fee	Sealed envelope (340mm*180mm)	N/A	N/A	\$10 monthly	\$10 per package
		Sealed envelope/boxes (10,000 cubic cms)	N/A	N/A	N/A	\$100 per package
		Annual Fee	N/A	N/A	N/A	NIL for 1st year and \$20 yearly thereafter
		Request for transfer to another branch of bank: each item	N/A	N/A	N/A	\$150 per package
		Frequent access to safe custody	N/A	N/A	N/A	\$30 per visit
		Script and similar transactions	N/A	N/A	N/A	NIL per package
		Overnight safe deposit: after hour deposits via the night safe facility	\$30 per item	N/A	-Bag - N/A -Key - \$50 refundable on return	\$20 per night
16	Statement	Lost Safe Custody Receipts, issue of replacement Receipt	N/A	N/A	N/A	\$100 per request
		Statements issued when full	\$1 per page (4 quarterly free statement per year upon request)	NIL	Minimum of 4 - NIL	NIL
		Special request for issue of statements	\$1 per page	\$2 per page	N/A	\$5 per page
		Repeat statements	\$1 per page	\$2 per page	\$5 per page	\$10 per page
		Computer printouts	\$1 per page	\$2 per page	\$1 per page	\$2 per page
17	Certificate Supplied	Certificate of Balance of Account, each account	\$10 per request	\$25 per certificate	\$15 per item	\$20 per request
		Certificate of interest paid or received, each account	\$10 per request	\$25 per certificate	\$10 per item	\$20 per request
		Comprehensive Certificates supplied for audit purposes, Bill Holdings, goods shipped, deeds and document held etc, each certificate	\$50 per request	N/A	\$25 per certificate	\$30 per certificate
18	Change supplied	Photocopy/Replacement certificate	\$10 per request	N/A	\$15 per item	\$30 per certificate
		Bank Customers	NIL	NIL	N/A	N/A
19	Photocopying	Other Bank Customers	\$5 per \$100	N/A	\$5 per \$100	N/A
		Photocopy request	\$2 per page	\$1 per copy	\$2 per page	\$1 per page \$5 per document (Photocopy/Replacement certificates/security/document)
20	Coins	Change (coins) per bag or roll	N/A	NIL - MBF's customer	\$5 per bag or roll	\$4 per request
		Coin counting per container	N/A	NIL - MBF's customer	\$5 per container	\$10 per request
21	Voucher Retrieval	Standard retrieval	\$10 per item	\$5 per item	\$10 per voucher	\$6 per voucher
		Historical retrieval	\$10 per item	\$5 per item	\$20 per voucher	\$4 per voucher plus search cost \$20/hr or any part hour
22	Financial Books Records (Duplicate)	Duplicate Books/reproduction/search for records/documents	N/A	NIL	Deposit - \$15 per book	\$20 per hour or any part hour
		Periodic Payment	No payment due to lack of funds	-Set up fee for standing order- \$5 standing order -Payment by bank cheque to other bank account-\$10 standing order -Non payment fee to ANZ account-\$10 standing order -Non-payment fee to other bank account-\$15 standing order	NIL	\$10 per item
23	Periodic Payment	Payment by bank cheque	\$10 per occasion (transfer to other banks)	\$6.50	\$10 per item	\$10 per transactions on top of the bank cheque fee of \$20
		Payment to a/c within the bank	\$5 per request establishment/maintenance fee	NIL	\$3 per item	NIL
		Payment to a/c at other banks	\$10 per occasion	\$6.50	\$10 per item	\$6 per transaction

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LENDING FEES AND CHARGES <sup>1</sup>								
No.	Financial Products/Services	Description	ANZ	BSP	MBF	TDB		
1	PERSONAL LOAN	<b>Loan Establishment Fees per loan or one-off</b>						
		Loan up to \$500	\$100 one-off	\$100 per loan	N/A	\$80 one-off		
		\$501 - \$1,000	\$300 one-off	\$150 per loan	N/A	\$100 one-off		
		\$1,001 - \$5,000		\$250 per loan	+(1,001 - 3,000) - \$200 one-off +(3,001 - 6,000) - \$300 one-off	\$200 one-off		
		\$5,001 - \$10,000	\$500 one-off	\$480 per loan (\$5,001-\$20,000)	(6,001 and above) - \$500 one-off	\$300 one-off		
		\$10,001 - \$20,000				\$600 one-off		
		\$20,001 - \$50,000	\$1000 one-off	\$880 per loan		-\$800 one-off (\$20,001-\$40,000) -\$1,000 one-off (\$40,001 - \$50,000)		
		\$50,001 - \$100,000	1.2% of loan sum per loan	\$1,200 per loan		\$1,200 one-off (50,001-130,000)		
		\$100,001 - \$500,000		1.2% per loan		\$130,001 and over (0.80%-1.50% per loan)		
		\$500,001 and over						
		Loan administration fee	N/A	N/A	N/A	-The cancellation fee is 75% of the establishment fee -Exit fee - N/A		
		<b>Loan administration fee/Service fee Balances</b>						
		up to \$1,000	N/A			N/A	\$30 monthly (Up to \$5,000)	
		\$1,001 - \$20,000	N/A			N/A	\$40 monthly (\$5,001-\$20,000)	
		\$20,001 - \$50,000	N/A			N/A	\$50 monthly	
		\$50,001 - \$100,000	N/A		\$35 monthly	N/A	\$60 monthly	
		\$100,001 - \$500,000	N/A			N/A	\$70 monthly	
		\$500,001 and over	N/A			N/A	+\$130 monthly (\$500,001-\$1m) +\$200 monthly (\$1,000,001 and over)	
		<b>Refinance(to other Banks)</b>						
		up to \$2,000					\$400 one off - up to \$2,000	
		\$2,001 - \$5,000					\$550 one-off	
		\$5,001 - \$10,000					\$700 one-off	
		\$10,001 - \$20,000					\$900 one-off	
		\$20,001 - \$40,000	Minimum \$500 - one-off	full establishment fee on loan amount refinanced per loan		\$150 one-off	\$1300 one-off	
		\$40,001 - \$80,000					\$1600 one-off	
		\$80,001 - \$150,000					\$1700 one-off	
		\$150,001 and over					1% of establishment fee for existing balance	
		Early Settlement	NIL	\$300 per loan		NIL	-\$400 - loan up to \$2,000 -\$550 - (\$2,001-\$5,000) -\$700 - (\$5,001-\$10,000) -\$900 - (\$10,001-\$20,000) -\$1,300 - (\$20,001-\$40,000) -\$1,600 - (\$40,001-\$80,000) -\$1,700 - (\$80,001-\$150,000) -\$150,001 and over - 0.5% to 1% establishment fee on balance.	
		<b>Loan Agreement fee</b>						
		up to \$2,000	N/A	N/A	N/A	N/A	\$45 one-off	
		\$2,001 - \$5,000	N/A	N/A	N/A	N/A	\$50 one-off	
		\$5,001 - \$10,000	N/A	N/A	N/A	N/A	\$55 one-off	
		\$10,001 - \$20,000	N/A	N/A	N/A	N/A	\$60 one-off	
		\$20,001 - \$40,000	N/A	N/A	N/A	N/A	\$70 one-off	
		\$40,001 - \$80,000	N/A	N/A	N/A	N/A	\$80 one-off	
		\$80,001 and over	N/A	N/A	N/A	N/A	\$150 one-off	
		<b>Loan Variation and Restructure fee</b>						
		up to \$2,000	N/A	N/A	N/A	N/A	\$80 monthly	
		\$2,001 - \$5,000	N/A	N/A	N/A	N/A	\$90 monthly	
		\$5,001 - \$10,000	N/A	N/A	N/A	N/A	\$100 monthly	
		\$10,001 - \$20,000	N/A	N/A	N/A	N/A	\$250 monthly	
		\$20,001 - \$40,000	N/A	N/A	N/A	N/A	\$385 monthly	
		\$40,001 - \$80,000	N/A	N/A	N/A	N/A	\$550 monthly	
		\$80,001 and over	N/A	N/A	N/A	N/A	40% of establishment fee (0.8%-1.25%) for existing balance	
		2	HOUSING LOAN	<b>Loan establishment fee (one-off)</b>				
Loan up to \$500				\$100 per loan	N/A	Refer to Personal loan above		
\$501 - \$1,000				\$150 per loan	N/A			
\$1,001 - \$5,000				\$250 per loan	N/A			
\$5,001 - \$20,000	1.2% or Minimum \$300 one-off			\$480 per loan	N/A			
\$20,001 - \$50,000				\$880 per loan				
\$50,001 - \$100,000				\$1,200 per loan	2% of loan sum one-off			
\$100,001 and over				1.2% of loan sum per loan				
<b>Loan administration fee</b>								
<\$100,000	N/A				N/A	Refer to Personal loan above		
\$100,000-<\$500,000	N/A				\$40 flat fee monthly			
\$100,000-<\$1M	N/A				N/A			
\$1M+	N/A				N/A			
Housing loan certificate	\$10 one-off			\$10 per certificate	\$25 per issuance	NIL		
Search fee	N/A			\$50 (per search)	NIL	\$40		
Documentation handling fee(Mortgage preparation only)	up to \$200 (one-off)	\$50 per document	\$500 one-off	\$50 per mortgage (also includes Personal Loans)				
Mortgage Discharge (Handling Fee only)	N/A	N/A	N/A	\$50 per mortgage (also includes Personal Loans)				

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Comparison of fees & charges AND interest rates in relation to the products and services of all banks in Tonga - as of October 2022

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LENDING FEES AND CHARGES <sup>1</sup>						
No.	Financial Products/Services	Description	ANZ	BSP	MBF	TDB
		Refinance Loan (to other banks)	min \$500	full establishment fee on loan amount refinanced per loan	\$250 one-off	Refer to Personal loan above
		Early settlement	NIL	\$300 per loan	NIL	Refer to Personal loan above
		Exit fee	N/A	N/A	N/A	Refer to Personal loan above
3	BUSINESS & AGRICULTURE LOAN	<b>Term Loan - Establishment fees</b>				
		Loan up to \$500		\$95 per loan	N/A	
		\$501 - \$1000		\$125 per loan	N/A	
		\$1001 - \$2,000		\$175 per loan	N/A	
		\$2001 - \$5,000		\$205 per loan	N/A	
		\$5001 - \$10,000	1.2% or Minimum \$300 one-off	\$275 per loan	N/A	Refer to Personal loan above
		\$10,001 - \$20,000		\$475 per loan		
		\$20,001 - \$35,000		\$675 per loan		
		\$35,001 - \$50,000		\$875 per loan	2% of loan sum one-off	
		\$50,001 - \$100,000		\$1,120 per loan		
		\$100,001 and over		1.15% of limit amount per loan		
		Micro Lending Scheme Loans	N/A	N/A	N/A	\$100 (loan up to \$2000)
		<b>Loan administration fee (monthly on outstanding balance)</b>				
		0 - \$4,999	N/A	\$40 monthly on outstanding balance	N/A	
		\$5,000 - \$14,999	N/A	\$50 monthly on outstanding balance	N/A	
		\$15,000 - \$49,999	N/A	\$55 monthly on outstanding balance	2% or Minimum of \$500	
		\$50,000 - \$99,999	N/A	\$65 monthly on outstanding balance	2% of loan sum one-off	Refer to Personal loan above
		\$100,000 - \$499,999	N/A	\$80 monthly on outstanding balance	2% of loan sum one-off	
		\$500,000 - \$999,999	N/A	\$150 monthly on outstanding balance	N/A	
		\$1,000,000 and over	N/A	\$250 monthly on outstanding balance	N/A	
		Search fee	N/A	\$50 (per search)	NIL	\$40 per search
		Early settlement (within the bank)	NIL	N/A	NIL	
		Refinance Loan (to other banks)	Minimum \$500 - one-off	full establishment fee on loan amount refinanced	\$250 one-off	
		Settlement	N/A	\$300 per loan	free of charge	Refer to Personal loan above
		Loan Variation fee	N/A	N/A	N/A	
		Loan Agreement fee	N/A	N/A	N/A	
		Commitment Fee for Business Loans/Housing/Agriculture	N/A	N/A	N/A	0.5% on undrawn loan amount after 90 days
4	Overdraft(Business & Personal)	<b>Loan establishment fee</b>				
		Loan up to \$500	\$100 per loan	\$150 per loan	N/A	\$200.00
		\$501 - \$1,000		\$200 per loan	N/A	N/A
		\$1001-\$5000	\$300 per loan	\$250 per loan	(\$1,001 - \$2,000 loans) - \$200 one-off (\$2,001 - \$6,000 loans) - \$300 one-off	N/A
		\$5,001 - \$20,000	\$500 per loan	\$480 per loan	(\$6,001 - \$20,000 loans) - \$500 one-off	\$450 per loan
		\$20,001 - \$50,000	\$1,000 per loan	\$880 per loan	N/A	\$850 (\$20K - \$40K)
		\$50,001 - \$100,000	1.2% per loan	\$1,200 per loan	N/A	\$1100 (\$4,000 - \$100K)
		\$100,001 and over		1.2% per loan	N/A	0.8%-1.25% per loan
		<b>Loan administration fee (charged monthly on limit)</b>				
		0 - \$4,999	N/A	\$40 monthly on limit	N/A	\$30
		\$5,000 - \$14,999	N/A	\$50 monthly on limit	N/A	\$45 (\$5K - \$20K)
		\$15,000 - \$49,999	N/A	\$55 monthly on limit	N/A	\$60 (\$20K - \$40K)
		\$50,000 - \$99,999	N/A	\$65 monthly on limit	N/A	\$75 (\$40K - \$100K)
		\$100,000 - \$499,999	N/A	\$80 monthly on limit	N/A	\$80
		\$500,000 - \$999,999	N/A	\$110 monthly on limit	N/A	\$100
		\$1,000,000 and over	N/A	\$175 monthly on limit	N/A	\$150
		Search fee	\$50	\$50 (per search)	NIL	
		Documentation handling fee(Mortgage preparation only)	up to \$200	\$30 per mortgage	\$300 (one-off)	N/A
		Mortgage Discharge (Handling Fee only)	N/A	NIL	N/A	N/A
		Line fee	<\$5,000 - \$20 monthly \$5,000 < \$20,000 - \$50 monthly \$20,000+ - 0.08% monthly	<0.5% - 2.0% per annum for overdraft amount with limit \$10K and above 6 monthly charge (i.e. June and December)	N/A	<0.5% - 2.0% per annum for overdraft amount with limit \$10K and above 6 monthly charge (i.e. June and December)
		<b>Unapproved excess fees</b>				
		Personal accounts	N/A	\$15 charge on day excess occurs	\$15 each transactions	N/A
		Business accounts	N/A	\$15 charge on day excess occurs	\$15 each transactions	N/A
		Business Term Loan Restructure	N/A	50% of establishment fee for existing balance	N/A	N/A
		<b>Regal Cheque Account Overdraft (selected customers only) - Loan administration fees</b>				
		Up to \$1,000	N/A	\$3 (monthly)	N/A	N/A
		Over \$1,000	N/A	refer to overdraft administration fee (monthly on limit)	N/A	N/A
		ACA fee	N/A	\$10 per month	N/A	N/A
		Line fee	N/A	N/A	N/A	N/A
		Loan Variation fee	N/A	N/A	N/A	N/A
		Loan Agreement fee	N/A	N/A	N/A	N/A
5	Credit cards	<b>Join fee: (charge on first statement)</b>				
		Green Card	N/A	\$75	N/A	N/A
		Gold Card	N/A	\$130	N/A	N/A
		Business Card	N/A	\$75	N/A	N/A
		Annual fee in advance: (Annual after year 1)	N/A			
		Green Card	N/A	\$75	N/A	N/A
		Gold Card	N/A	\$130	N/A	N/A
		Business Card	N/A	\$75	N/A	N/A
		Additional Card fee: (per card per annum)	N/A			

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LENDING FEES AND CHARGES <sup>1</sup>						
No.	Financial Products/Services	Description	ANZ	BSP	MBF	TDB
		Green Card	N/A	\$25	N/A	N/A
		Gold Card	N/A	\$25	N/A	N/A
		Business Card	N/A	\$75	N/A	N/A
		ATM Cash Advance fee	N/A	\$10 (per cash advance)	N/A	N/A
		Transaction fee	N/A	\$0.25 per transaction	N/A	N/A
		Overseas ATM Cash Advance fee	N/A		N/A	N/A
		FX conversion fee	N/A	2% based on transaction value	N/A	N/A
		Late payment (a grace period of 5 days 1 applicable)	N/A	\$10 monthly	N/A	N/A
		Dishonoured payment/Cheque fee	N/A	\$30 per dishonour	N/A	N/A
		Duplicate Statement fee	N/A	\$15 per statement	N/A	N/A
		Transaction Verification fee	N/A	\$15 per transaction	N/A	N/A
		Replacement fee (loss, stolen, damaged card)	N/A	NIL	N/A	N/A
		Credit Card overlimit fee	N/A	\$15 monthly	N/A	N/A
		Emergency Card Replacement fee	N/A	NIL	N/A	N/A
6	Electronic Banking Services	Merchant Pricing		N/A	N/A	N/A
		Merchant Rates		N/A	N/A	N/A
		Debit Card	0.3% one-off	N/A	N/A	N/A
		Credit Card	4% one-off	N/A	N/A	N/A
		Establishment fee	NIL	N/A	N/A	N/A
		Comm - Where Amex Card is Used to transact from Savings/ Cheque at merchant terminals	NIL	N/A	N/A	N/A
		Card Usage	NIL	N/A	N/A	N/A
		Service fee	NIL	N/A	N/A	N/A
		on shore	NIL	N/A	N/A	N/A
		off shore	\$10 one-off	N/A	N/A	N/A
7	Letters of Credit (Documentary LC, Standby LC)	Establishment Fee	1.50%	N/A	N/A	N/A
		Loan Establishment fee (Loan approval fee)	1% or minimum \$500 (one-off) -Outward LC -Inward LC - if customers or own bank customers -Bank Quarantee	N/A	N/A	N/A
		Loan administration fee	1.0% or minimum \$500 on 6 monthly basis	N/A	N/A	N/A
		Amendment fee	NIL	N/A	N/A	N/A
8	Trade Loan	Loan Establishment fee (Loan approval fee)	1.5% of loan sum one-off	The bank's Trade Finance Loan product is as per Business term and overdraft fees	N/A	N/A
		Loan administration fee	\$250 per transaction		N/A	N/A
		Roll Over	\$50		N/A	N/A
		Amendment fee	\$50		N/A	N/A
9	Guarantees	Establishment fee	1.5% per guarantee	1.5% per guarantee	one off - 2% of Gtee Sum	1.5% p.a on amount guarantee
		Administration fee	1.5% or minimum \$300 on 6 monthly basis	1.5% six monthly	1.5% monthly	1.5% administration fee charged six monthly in June and December
10	Other Loan fees	Search fee	-one off fee - \$50 -\$10 for search of titles, firms, companies, bills of sale, crop lien, etc.	\$11.50 per search	NIL	\$40 one off
		Finance Company Search	NIL	N/A	NIL	NIL
		Mortgage Registration fee (Government fee)	Depend applicable Government charges	N/A	for customer's a/c	-Registration Fee - \$26.46 -Discharge Mortgage Fee - \$12.07 paid to Ministry of Land and Survey
		Stamping	Depend applicable Government charges	N/A	for customer's a/c	N/A
		Late/Loan arrears fee	\$50 per default	Monthly charge of \$45 on all loans in arrears more than 14 days	2% or Minimum \$2 per month	First warning when repayment is late first time and if continue to be late over 5 working days then a late penalty is charged. Penalty interest rate of 0.5% increase in interest rate until late payment is cleared.
		PPSA(Personal Protection Security Act)-Government fee	N/A	-\$92 (new filing) per customer -\$57.50 (amendments) per customer	N/A	-\$92 (new filing) per customer -\$57.50 (amendments) per customer
		Switch fees (switching from one products to another or changing interest rates)	NIL	upon request per application	N/A	NIL
		Portability fee (continue with loan but switch securities)	NIL	upon request per application	N/A	NIL
		Property inspection fee	\$50 one-off	NIL	NIL	NIL
		Valuation & Cyclone Proof	N/A	Minimum \$50	N/A	N/A
		Inspection - Construction	\$50 one-off	\$50 per inspection	NIL	NIL
		Photocopy of documents	NIL	NIL	\$1 per copy	N/A
		Repayment of Suspension				
		\$1 - \$200	\$100 one-off	N/A	N/A	
		\$1 - \$500		N/A	N/A	\$80 per transaction
		\$201 - \$400		N/A	N/A	
		\$401 - \$600		N/A	N/A	
		\$501 - \$1000		N/A	N/A	\$110 per transaction
		\$601 - \$800		N/A	N/A	
		\$801 and over		N/A	N/A	
		\$1,001 - \$2,000		N/A	N/A	\$200 per transaction
		\$2,001 and over		N/A	N/A	\$250 per transaction

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LENDING FEES AND CHARGES <sup>1</sup>						
No.	Financial Products/Services	Description	ANZ	BSP	MBF	TDB
		Opinions	NIL	NIL	\$25 per issuance	\$10 per letter support
		Loan Cancellation	NIL	75% of establishment fee on cancellation	NIL	75% of establishment fee
		Insurance				
		Insurance handling	\$50 one-off	\$50 per payment	NIL	-\$60 - Handling fee per policy -\$80 - Loan Protection Cover Insurance (LPCI) Annual Premium -\$45 - LPCI Handling Fee (New Loans only) -\$20 - LPCI Micro Lending Product
		Loan Protection Cover Insurance (LPCI)	N/A	N/A	N/A	\$80 annual premium
		Micro Lending LPCI	N/A	N/A	N/A	\$20
		LPCI Handling fee	N/A	N/A	N/A	\$45
		Claim fee - vehicles, house, marine, others				
		up to \$5,000	N/A	N/A	N/A	\$50
		\$5,000 - \$10,000	N/A	N/A	N/A	\$100
		\$10,001 - \$20,000	N/A	N/A	N/A	\$150
		\$20,001 - \$50,000	N/A	N/A	N/A	\$200
		\$50,000 - \$200,000	N/A	N/A	N/A	\$250
		\$200,000 - \$500,000	N/A	N/A	N/A	\$350
		greater than \$500,000	N/A	N/A	N/A	\$450
		Solicitor's fee	N/A	N/A	N/A	varies with solicitors-per transaction
		Mortgage Repossession fee (minimum fee)	N/A	N/A	N/A	\$800 per transaction
		House Lock up fee (minimum fee)	N/A	N/A	N/A	\$300 per transaction
		Morto Vehicle (other equipments) Repossession fee (minimum fee)	N/A	N/A	N/A	\$300 per transaction
		Transfer Lease	N/A	N/A	N/A	\$100 excluding solicitor fee
		Application to Sub Lease	N/A	N/A	N/A	\$100 excluding solicitor fee
		Land Possession Agreement	N/A	N/A	N/A	\$100 excluding solicitor fee
		Salary Assignment	NIL	NIL	NIL	\$1.50 per assignment
		Other assignment i.e. Retirement fund	N/A	\$12 per assignment but free of charge for NRBT Assignment	NIL	N/A
		Holding fee(commitment fee)	0.25% monthly	0.5% monthly on the undrawn amount	NIL	0.5% of undrawn loan amount after 90 days
		Transfer of Ownership	N/A	N/A	N/A	\$10 per transfer
		Redraw	N/A	\$20 per application	N/A	

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INTERNATIONAL Fees and Charges <sup>1</sup>							
No.	Financial Product & Services	Description	ANZ	BSP	BSP	TDB	
1	Payment Outwards	Issuance	N/A	N/A	N/A	N/A	
		Telegraphic Transfer (Overseas Bank may also deduct a processing fee from this payment)	-\$20 per transaction +FCY \$20 per transaction in the account from foreign currency account -\$50 per transaction on JPY account	-\$16 per transaction to Australia, NZ, FJ -\$35 per transaction to all other countries	\$15 per transaction	\$12 per transfer	
		Telephonic Transfer			\$15 per transaction	N/A	
		Trace - Telegraphic Trf	N/A	N/A	\$8 per transaction	N/A	
		Interbank payment (local Transfer)			\$5 per transaction	N/A	
		Issuance of Draft	-\$10 per transaction +FCA - FCY\$10 per transaction		\$9.10 per transaction	N/A	
		Drafts in TOP	-\$7 per transaction drafts and (Bank Cheque) -\$20 per transaction	\$6.50 per transaction		N/A	
		Draft and TTs in FCY from foreign currency accounts	-FCY \$10 - drafts only -FCY \$20 - TTs only	FCY \$20 per transaction		N/A	
		Other outward transfer (e.g. Money gram, Travellers)	N/A	N/A	N/A	N/A	
						Ave Pa'anga Pau (transfer fee) -Bank Account - Free of charge -To other Banks - \$6 per transfer	
2	Payment Inwards	Inward Telegraphic Transfer and Drafts	N/A	N/A	N/A	N/A	
		Credit to local currency account and/or foreign currency account with the Bank	-\$15 -FCY \$15 per transaction	NIL	\$10 per transfer	\$5 per transfer	
		Credit to local currency account and/or foreign currency account with other banks	-\$15 -FCY \$15 per transaction	\$20 per transaction	\$15 per transfer	\$5 per transfer	
		Payment/encashment of TOP drafts drawn on other bank	NIL	NIL	N/A	N/A	
		Other inward transfer (e.g. Money gram, Travellers)	N/A	N/A	N/A	\$5 per transfer	
		Payment/encashment of TOP drafts drawn on other bank	NIL	\$25 per transaction	\$5 per draft	N/A	
		Inter-bank payment	\$10 per transaction	N/A	N/A	NIL	
		Letter of confirmation for receipt of funds	NIL	\$25 per transaction	N/A	N/A	
		Issue Travellers Cheques	N/A	N/A	N/A	N/A	
		Encash Travellers Cheques	NIL	-\$5.10 -10 senti per Traveller's Cheque	N/A	N/A	
4	Foreign Currency Notes	Buy/Sell - non-banks customer	\$5 per transaction	NIL	-Buy no charge -Sell -1% or minimum \$5 per transaction	NIL	
		Foreign Cash Sell	NIL	N/A	N/A	NIL	
		Buy/Sell - bank customer	- NIL -3% - of amount if deposit to Foreign Currency Account	NIL	-Buy- NIL -Sell - 1% or minimum \$5 per transaction	NIL	
		Transfer fee	N/A	NIL	-Buy- NIL -Sell - 1% or minimum \$5 per transaction	NIL	
		Cash Payment					
		Bank Account					
		To other Banks					
5	Foreign Currency Accounts	Account Service	N/A	N/A	N/A	N/A	
		Account Opening fee	N/A	N/A	N/A	N/A	
		Activity fee	NIL	N/A	\$15 per withdrawal	N/A	
		Collection fee	NIL	N/A	N/A	N/A	
		Maintenance fee	FCY \$10 monthly	N/A	JPY - \$10 All other accounts \$5 of the currency of the account	N/A	
		Repeat Statement per first copy (per additional copy)	\$1 per page	N/A	NIL	N/A	
		Audit Certificate	\$50 per occasion	N/A	N/A	N/A	
		Current account fee	NIL	N/A	N/A	N/A	
		Account closure	NIL	N/A	N/A	N/A	
		Withdrawal fee	\$20 (of account currency) per transaction	N/A	N/A	N/A	
		Minimum balance fee	NIL	N/A	N/A	N/A	
		Replacement Passbook	N/A	N/A	N/A	N/A	
		Impostable fees	NIL	N/A	N/A	N/A	
		Term Deposit Break fee	FCY \$100 per transaction	N/A	N/A	N/A	
		Periodic Payment Transfer (for internal transfer)	\$5 per request	N/A	N/A	N/A	
6	Forward Exchange Contracts	New contracts	\$50 one-off	N/A	\$50 per contract		
		Extensions	\$50 one-off	N/A	\$50 per extension		
		Cancellations	NIL	N/A	\$50 per cancellation		
7	Documentary Credits Inward (Export Credits)	Advising Credits	\$50 per occasion	\$100 per transaction	\$100 per Doc. Credit	N/A	
		Advising Amendments	NIL	\$100 per transaction	NIL	N/A	
		Negotiated by other bank	-Document handling fee - 0.35% (minimum \$100) per application -Without recourse to the drawer (where the credit specifically so provides, or the customer so requests and the bank agree) - as per application fee (minimum \$50) on application	\$100 per transaction	\$100 per transaction	\$100 per Doc. Credit	N/A
		Confirmation of Credit	as per application fee (minimum \$50)	N/A	fee will depend on country risk	N/A	
		Acting as paying or reimbursing bank	100 per transaction	\$100 per transaction	N/A	N/A	
		Transferable Credits	N/A	\$200 per transaction	N/A	N/A	
		Simple Transfer	N/A	\$200 per transaction	\$200 per transfer	N/A	
		Involved Transfer	N/A	\$200 per transaction	\$250 per transfer	N/A	
		Negotiators under Documentary Credits	basic fee	\$200 per transaction	+0.375% or minimum \$40 -0.425% or minimum \$45	N/A	
8	Documentary Credits Outward (Import Credits) includes Standby Letters of Credit	Issuing Charges	0.5% (minimum \$50) a maximum expiry of up to 6 months	2% of LC Amount one-off	+0.375% of credit amount -minimum - \$40 plus \$50 Swift fee	N/A	
		Usance	\$35 per transaction on application	1.50% monthly	N/A	N/A	
		Revolving Credits	on application	N/A	+ Sight - 0.375% +Term - 0.425% per reinstatement	N/A	
		Deferred Payment Credits (Term)	\$50 per occasion	N/A	0.425% of credit amount (minimum - \$45)	N/A	
		Amendments	-Basic - \$85 per occasion -Increase in amount - 0.375% (minimum \$30)	\$100 per transaction	\$20 or percentage of amount increase	N/A	
		Authorisation of Irregular Drawings	0.125% (minimum \$50) per month	\$100 per transaction	N/A	N/A	
		Authorisation of any other discrepancies	N/A	\$100 per transaction	N/A	N/A	
		Inwards	N/A	N/A	N/A	N/A	
		Advising	\$50 per occasion	N/A	N/A	N/A	
		Amendments	\$50 per occasion	N/A	N/A	N/A	
9	Guarantees/Standby Letter of Credit	Negotiation	0.35% (min \$100) per occasion	N/A	N/A	N/A	
		Confirmation	on application (min \$50) per occasion	N/A	N/A	N/A	
		Counter fee	as per destination per occasion	N/A	N/A	N/A	
		Outwards	N/A	N/A	N/A	N/A	
		Issuance	on application	N/A	N/A	N/A	
		Confirmation	on application (minimum \$50) per occasion	N/A	N/A	N/A	
		Swift Advice Long & Short	\$35 per occasion (long) \$30 per occasion (short)	N/A	N/A	N/A	
		Amendment - basic	\$50 per occasion	N/A	N/A	N/A	
		Amendment - increase in amount	as per new credit per occasion	N/A	N/A	N/A	
		Amendment SWIFT advice Long & Short	\$35 per occasion (long) \$30 per occasion (short)	N/A	N/A	N/A	
10	Import/Export Finance Facility	Processing fee	refer Trade Finance Loan Fee	\$200 per transaction	N/A	N/A	
11	Dishonours	Clean Bills and Cheques	FCY \$25 TOP \$30 per occasion	\$100 per transaction	minimum \$40 or 65% per item	N/A	
		Documentary Items	0.375%, min \$30 per occasion	\$100 per transaction	0.375% of amount or minimum of \$25 per item	N/A	
		Noting and Protesting a Bill	minimum \$15 plus notary cost and taxes if applicable	\$100 per transaction	N/A	N/A	
		Storing and Insuring Goods	minimum \$15 plus notary cost and taxes if applicable	N/A	case by case basis based on value and quality of goods	N/A	
		Representation of Dishonoured Items	\$50 per occasion	N/A	N/A	N/A	
12	Commercial - Money Exchange Companies	Withdraw accepted bill	\$50 per occasion	N/A	N/A	N/A	
		Delivery orders	\$30 per occasion	N/A	N/A	N/A	
		Cash Deposit	refer cash handling fee	N/A	N/A	N/A	
		Drafts - T/Tche Deposit	NIL	N/A	N/A	N/A	
13	Repurchase of Drafts	Original item on hand	-FCY \$25 -\$30 per draft	\$9.10 per item	N/A	N/A	
		Original item no on hand	-FCY \$25 -\$30 per draft	\$9.10 per item	N/A	N/A	
		Placing a Stop Payment on Lost/Stolen Item	-FCY \$25 -\$30 per draft	\$20 per item	N/A	N/A	

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**Comparison of fees & charges AND interest rates in relation to the products and services of all banks in Tonga - as of October 2022**

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INTERNATIONAL Fees and Charges <sup>1</sup>								
No.	Financial Product & Services	Description	ANZ	BSP	BSP	TDB		
14	Documentary Items	Sight	NIL	\$200 per item	0.375% or minimum \$40 per draft	N/A		
		Term	NIL	\$200 per item	0.425% or minimum \$45 per draft	N/A		
		Normal Postage	\$35 per occasion	NIL	\$5 per collection	N/A		
		Overseas Courier	N/A	NIL for customer's account	\$65 per collection	N/A		
		Clean Bills and Cheques	N/A	\$50 per transaction	\$20 per cheque	N/A		
15	Bills Inward	Notification of Clean Items	N/A	N/A	N/A	N/A		
		Travellers Cheques	NIL	N/A	N/A	N/A		
		Foreign Cheques	N/A	\$25-10 per collection	N/A	N/A		
		Collection received from overseas banks/branches/direct from	0.375%, minimum \$30 per occasion	FCY 47 per collection	0.375% of amount or minimum of \$25 per collection	N/A		
		Normal Postage	\$35 per transaction	N/A	\$30 per transaction	N/A		
		Swift	-Long - \$35 per transaction -Short - \$30 per transaction	N/A	\$30 per message sent	N/A		
		Draft and cheque on collection basis	0.125%, minimum \$30 per occasion	N/A	N/A	N/A		
		For extension of a bill	N/A	N/A	\$30 swift fee per message sent	N/A		
		Delivery orders	N/A	N/A	N/A	N/A		
		Part Payment	N/A	N/A	\$15 swift fee per message sent	N/A		
		Contact in case of need	N/A	N/A	\$15 swift fee per message sent	N/A		
		Clean Bills and Cheques	N/A	\$50 per item	N/A	N/A		
		Documentary Items	N/A	\$50 per item	N/A	N/A		
		16	Shipping Guarantees/Airway Bill Release	Establishment	1.50% (minimum \$300) per occasion	2% of Guarantee Sum minimum of \$500 one-off	0.375% of total amount or minimum of \$40 per Guarantee per annum charged quarterly	N/A
				Shipping Quaranlee	1.5% (minimum \$30) six monthly	N/A	N/A	N/A
Airway Bill Release	on application per occasion			N/A	N/A	N/A		
-Half year charge	1.5% (or minimum \$300) per occasion			+1.5% monthly	N/A	N/A		
-Second half year -Third & subsequent half year charge	N/A N/A			N/A N/A	N/A	N/A		
17	Swap Commission	Non Commercial Transactions	N/A	N/A	2% - minimum \$50 plus TT cost \$15	N/A		
		FCY cash deposit or swap for TT swap for Bank draft	N/A	N/A	N/A	N/A		
		Draft/TCheq deposit	N/A	N/A	N/A	N/A		
18	Bills Discounted (Inward Bills)	Acceptance Commission	N/A	N/A	N/A	N/A		
		30 Days	N/A	N/A	N/A	N/A		
		60 Days	N/A	N/A	N/A	N/A		
		90 Days	N/A	N/A	N/A	N/A		
		120 Days	N/A	N/A	N/A	N/A		
		150 Days	N/A	N/A	N/A	N/A		
		180 Days	N/A	N/A	N/A	N/A		
19	Overseas Bills Discounted	Foreign Currency Accounts	N/A	N/A	N/A	N/A		
		Activity fee	NIL	N/A	N/A	N/A		
		Collection	NIL	N/A	N/A	N/A		
		Maintenance fee	FCY \$10 monthly	N/A	N/A	N/A		
		Repeat Statement	\$1 per page	N/A	N/A	N/A		
		Account Closure	NIL	N/A	N/A	N/A		
		Withdrawal	FCY \$20 per transaction	N/A	N/A	N/A		
		Term Deposit Repayment	FCY \$100	N/A	N/A	N/A		
		Outward Telegraphic Transfer	FCY \$20 JPY - equivalent of \$50 per transaction	N/A	N/A	N/A		
		Inward Telegraphic Transfer	FCY \$15 per transaction	N/A	N/A	N/A		
		Issuance of Draft	FCY \$10 per transaction	N/A	N/A	N/A		

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**Comparison of fees & charges AND interest rates in relation to the products and services of all banks in Tonga - as of October 2022**  
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Deposit Interest Rates (% p.a.)					
No.	Product & Services	ANZ (%)	BSP (%)	MBF (%)	TDB (%)
<b>(a) Term Deposits</b>					
(i)	Less than TOP 100,000				
	1 month	0.05%	0.50%	5.50%	Taimi Nounou = 1.00%
	2 months	N/A	0.50%		Taimi Nounou = 1.00%
	3 months	0.75%	0.75%	5.75%	Taimi Nounou = 1.25%
	6 months	1.05%	1.00%	6.00%	Taimi Nounou = 1.50%
	9 months	N/A	1.00%	6.00%	Taimi Nounou = 1.50%
	1 year	1.25%	1.25%	6.50%	Tupulaki Teemi = 1.50%
	2 years	1.50%	1.30%		Tupulaki Teemi = 1.75%
	3 years	upon request	anything above 2 years will be On Application		Tupulaki Teemi = 1.95%
	4 years	upon request	On application	N/A	Tupulaki Teemi = 2.00%
	5 years	upon request	On application		Tupulaki Teemi = 2.50%
(ii)	More than TOP 100,000 < TOP 1,000,000	*Term deposit interest rates are available for Retail Banking customers. For interest rates on term deposits in excess of \$100,000 or outside of the above terms.		Interest rate for term deposit amount more than TOP\$200K will be available upon request only	
	1 - 3 months		0.50% - 0.75%	N/A	N/A
	4 - 6 months		1.00%	N/A	N/A
	12 months		1.25%	N/A	N/A
	24 months		1.30%	N/A	N/A
	36 months		1.00% on application	N/A	N/A
<b>(b) Savings Deposits</b>					
	<b>Pacific Savings Account</b> -Base - 0.05% -Bonus - 0.50% * Bonus interest is earned when you make no withdrawals and deposit \$50 or more (not including credit interest) on or before the last business day of the month, and have a minimum balance of \$50. <b>Priority Cash Management Account</b> -\$0-\$4,999.99 - 0.20% -\$5,000-\$9,999.99 - 0.75% -\$10,000-\$14,999.99 - 0.75% -\$15,000+ - 1.00%	<b>+Plus Saver Account</b> -\$200: NIL -\$201 - \$1000: 0.50% ->\$1,001 - 1.00% plus 1% bonus interest if no withdrawal and at least 1 deposit per month <b>-Pacific Package Account/Kids Account/Student Account</b> - <\$200: NIL - >\$200 ->\$1,000: 0.25% ->\$1,001 and over: 0.50% <b>-Business Cheque (bearing interest account)</b> ->\$5,000: NIL \$5,001 - \$10,000: NIL -\$10,001 - \$25,000: 0.05% \$25,001 - \$50,000: 0.15% -\$50,001 and over : 0.25% <b>-Personal Cheque (bearing interest)</b> 0.50%p.a - calculated daily and paid monthly of any amount	Less than T\$5,000 - 4.25% p.a. T\$5K - T\$15K - 4.50% p.a. T\$15K - T\$30K - 4.75% p.a. T\$30K - T\$50K - 5.00% p.a.	<b>-Tupu Mai (\$25)/Tupu Ange (\$26)/Tupu Lahi (27):</b> \$0-\$1,500 = 1.75% \$1,501-\$5,000 = 2.05% \$5,001 and above = 2.10% <b>-Ngaua Saving Account S1:</b> \$100-\$5,000,000 = 1%p.a \$5,000,001 and above = 0.05%p.a <b>-Lahi Savings Account S5:</b> \$0-\$1,000,000 = 1.5%p.a \$1,000,001 < \$5,000,000 = 1%p.a \$5,000,001 and above = 0.05%p.a <b>-Kaha'u Savings Account S6:</b> \$0-\$1,000,000 = 1.5%p.a \$1,000,001 < \$5,000,000 = 1%p.a \$5,000,001 and above = 0.05%p.a <b>-Special Savings Account S2:</b> \$200-\$1,000,000 = 2.0%p.a \$1,000,001 < \$5,000,000 = 1%p.a \$5,000,001 and above = 0.05%p.a <b>-Intaneti Pangkie Saving Account S17:</b> \$100-\$5,000,000 = 1.0%p.a \$5,000,001 and above = 0.05%p.a <b>-Personal Cheque Account S30 = 0.05%p.a</b> on balances more than \$100	

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**Comparison of fees & charges AND interest rates in relation to the products and services of all banks in Tonga - as of October 2022**

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Lending Interest Rates					
No.	Product & Services	ANZ (%)	BSP (%)	MBF (%)	TDB (%)
a)	<b>Personal Loan</b>				
	Educational Purposes	N/A	N/A	N/A	CRR A - 8% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Secured personal loan	12.4% p.a	12.3% p.a	10.80% p.a	CRR A - 11% p.a CRR B - 12% p.a CRR C1 - 13% p.a
	Vehicle is in joint names with Banks	N/A	N/A	N/A	CRR A - 14% p.a CRR B - 15% p.a CRR C1 - 16% p.a
	For other purpose and no security (Unsecured Personal Loan)	13.40% pa	13% p.a	N/A	CRR A - 15% p.a CRR B - 16% p.a CRR C1 - 17% p.a
	Secured 100% by cash	N/A	N/A	N/A	10% p.a
b)	<b>Housing Loan</b>				
	Housing Owner Occupied	8.65% p.a variable	7.15% p.a	11.5%	CRR A - 8% p.a CRR B - 8.5% p.a CRR C1 - 9% p.a
	Investment	N/A	Personal Property Investment Loan - 7.95% p.a	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Churches	N/A	N/A	N/A	CRR A - 8% p.a CRR B - 8.5% p.a CRR C1 - 9.5% p.a
c)	<b>Business &amp; Industry</b>				
	Business	•Trade Loan -9.65% p.a variable rate •Term Loan - 9.15% p.a variable rate	*BLR 9.65% p.a + Risk Margin 0-7%	13.5%	N/A
	Property Investment	N/A	9.65% p.a - / + Margin	N/A	CRR A - 8% p.a CRR B - 8.5% p.a CRR C1 - 9.5% p.a
	Public Sector	N/A	N/A	N/A	CRR A - 8% p.a CRR B - 8.5% p.a CRR C1 - 9.5% p.a
	Tourism	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Importer	N/A	'Trade Finance' product mostly used by Importers at 8.00% p.a	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Services	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9.5% p.a CRR C1 - 10.5% p.a
	Wholesalers	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9.5% p.a CRR C1 - 10.5% p.a
	Retailers	N/A	N/A	N/A	CRR A - 9.5% p.a CRR B - 10.5% p.a CRR C1 - 11.5% p.a
	Manufacturing	N/A	N/A	N/A	CRR A - 10% p.a CRR B - 11% p.a CRR C1 - 12% p.a
	Transport	N/A	N/A	N/A	CRR A - 10% p.a CRR B - 11% p.a CRR C1 - 12% p.a
	Medical & Dental	N/A	N/A	N/A	CRR A - 8% p.a CRR B - 8.5% p.a CRR C1 - 9.5% p.a
	SME's		SMART Business Loan - 15%		

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Lending Interest Rates					
No.	Product & Services	ANZ (%)	BSP (%)	MBF (%)	TDB (%)
d)	<b>Overdraft</b>				
	Overdraft	9.4% p.a variable	BLR 9.65% p.a + margin 0-7%	13.5%	CRR B - 11.5% p.a
	Unarranged Overdraft	N/A	18% p.a	N/A	CRR B - 16.5% p.a
	Temporary Overdraft	N/A	18% p.a	N/A	CRR B - 16.5% p.a
e)	<b>Agriculture</b>				
	Cropping	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Equipment	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Exporters	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Processing	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Services	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Livestock	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Fishing	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 10% p.a
	Womens Dev.	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9% p.a CRR C1 - 9.5% p.a
f)	<b>Productive Sectors</b>				
	Micro Lending Product	N/A	N/A	N/A	CRR C1 - 8% p.a
KEY:					
LPS - Loan Protection Scheme					
BLR - Base Lending Rate					
CRR - Credit Risk Rating					

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