

Comparison of fees & charges AND interest rates in relation to the products and services of all banks in Tonga - as of February 2024

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CUSTOMER & SERVICES FEES AND CHARGES ¹								
No.	Financial Products/Services	Description	ANZ TOP(S)	BSP TOP(S)	MBF TOP(S)	TDB TOP(S)		
1	Passbook Saving Account	Maintenance Fees on Business and others	N/A	N/A	\$30 (six monthly)	NIL		
		Maintenance Fees on Personal Savings acc	N/A	N/A	\$15 (six monthly)	*Ngau Savings S1 - \$2 quarterly *Special Savings S2 - \$4 quarterly		
		Transaction Fees	N/A	N/A	N/A	NIL		
		Inoperative fee account	N/A	N/A	\$1 monthly after 12 months	Dormancy fee account (12 months) *Ngau Savings S1 - \$3 monthly *Special Savings S2 - \$3 monthly		
		Minimum deposit to open	N/A	N/A	\$30 one-off on every new account	*Ngau Savings S1 - \$10 always *Special Savings S2 - NIL		
		Minimum Balance Requirement	N/A	N/A	\$20 at all times	*Ngau Savings S1 - NIL *Special Savings S2 - \$10 at all times		
		Withdrawal/Deposit without passbook initiated by client	N/A	N/A	\$2 per transaction	*Ngau Savings S1 - \$5 per transaction *Special Savings S2 - \$5 per transaction		
		Over the counter withdrawal fee	N/A	N/A	N/A	*Ngau Savings S1 - NIL *Special Savings S2 - NIL		
		Service Fees	N/A	N/A	N/A	*Ngau Savings S1 - \$1 monthly *Special Savings S2 - \$2 monthly		
		Number of free withdrawals	N/A	N/A	*Ngau 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		\$20 always	*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	*Plus Saver - \$1 per transaction *Pacific Package - \$10 per transaction *Kids Account - \$10 per transaction *Student Account - \$10 per transaction *Plus Saver - \$0.25 per ATM withdrawal *Pacific Package - NIL on the first 10 ATM withdrawal and \$0.25 thereafter monthly *Kids Account - NIL on the first 3 ATM withdrawal and \$0.25 thereafter monthly *Student Account - NIL on the first 6 ATM withdrawal and \$0.25 thereafter monthly	N/A	N/A	*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	*Plus Saver - NIL *Pacific Package - NIL on the first 10 ATM withdrawal and \$0.25 thereafter monthly *Kids Account - NIL on the first 3 ATM withdrawal and \$0.25 thereafter monthly *Student Account - NIL on the first 6 ATM withdrawal and \$0.25 thereafter monthly	N/A	N/A	*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	*Plus Saver - NIL *Pacific Package - \$1 monthly *Kids Account - NIL *Student Account - NIL	\$30 (six monthly)		*Government Payroll (S4) - \$5 quarterly *Lahi Savings Account (S5) - \$2 quarterly *Kaha'u Savings Account (S6) - \$2 quarterly *Special Staff Saving Account (S7) - NIL *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	*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	N/A	N/A	*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	*Pacific Package - \$10 monthly *Kids Account - \$3 monthly *Student Account - \$6 monthly	N/A	N/A	*Government Payroll (S4) - \$2 monthly *Lahi Savings Account (S5) - \$4 monthly *Kaha'u Savings Account (S6) - \$1 per six month *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	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) - \$1,000	
		Electronic Transaction Fee	-Access Everyday Account - \$0.50 per transaction -Pacific Savings Account - \$3 per transaction -Priority Cash Management Account - \$3 per transaction	Pacific Package Account - \$0.25 per transaction	N/A	N/A	N/A	
		Inoperative fee account	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)	N/A	N/A	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		\$20	*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	*Ordinary Account - NIL *PCA with Interest - NIL	\$100 at all times	NIL
				Service Fee	N/A	*Ordinary Account - NIL *PCA with Interest - NIL	NIL	NIL
				Maintenance Fee	\$10 monthly	*Ordinary Account - \$10 monthly *PCA with Interest - \$10 monthly	\$90 (six monthly)	\$10 monthly
Cheque Book Fee	NIL			N/A	*50 pages - \$10 *25 pages - \$5	*20 pages - NIL per book *40 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)			*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	N/A	N/A	free on the first 50 transaction, then \$0.20 per transaction thereafter, monthly	
Over the counter withdrawal fee	\$3 per transaction			*Ordinary Account - NIL *PCA with Interest - NIL	NIL - unlimited	N/A		
Collection fee	N/A			*Ordinary Account - NIL *PCA with Interest - NIL	N/A	NIL		
Dormant Account Fee	N/A			*Ordinary Account - NIL *PCA with Interest - NIL -\$7.50 if no operation for 12 months (deposit bearing interest account)	N/A	\$2 monthly when the account is inactive over 1 year		
Account overdrawn fee	Minimum \$15 & Maximum \$100 daily			*Ordinary Account - \$15 charged on day of excess & monthly *PCA with Interest - \$15 charged on day of excess & monthly	\$10 daily	\$15 on the day of excess and monthly until the account is in order		

Red font - changes in this publication

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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 February 2024

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CUSTOMER & SERVICES FEES AND CHARGES ¹							
No.	Financial Products/Services	Description	ANZ TOP(S)	BSP TOP(S)	MBF TOP(S)	TDB TOP(S)	
4	Business Cheque Account	Account closure fee	N/A	+Ordinary Account - NIL +PCA with Interest - NIL	N/A	N/A	
		Automatic Deduction	N/A	N/A	N/A	\$1.50 per transaction	
		Minimum deposit to open accounts	\$500 - one off	N/A	N/A	\$500 one-off	\$300 minimum
		Minimum Balance requirement	N/A	N/A	N/A	\$150 at all times	N/A
		Service Fee	N/A	N/A	N/A	NIL	N/A
		ATM withdrawal fee	\$0.50 per transaction	N/A	N/A	N/A	N/A
		Maintenance Fee	\$10 monthly	\$10 monthly	\$10 monthly	\$120 six monthly	\$10 monthly
		Cheque Book Fee	NIL	N/A	N/A	+50 pages - \$10 +25 pages - \$5	+20 pages - NIL per book +60 pages - \$8 per book +100 pages - \$15 per book +Duplicate book (deposit book) - \$20 per book
		Over the counter withdrawal fee	\$3 per transaction	N/A	N/A	NIL - unlimited	NIL
		Collection fee	N/A	N/A	N/A	NIL - unlimited	N/A
		Inoperative/Dormant Account Fee	N/A	\$7.50 if no operation for 12 months(deposit bearing interest account)	N/A	N/A	\$2 monthly over 12 months of inactive or until it is active again.
		Account Overdrawn Fee	Minimum \$15, maximum \$100 daily	\$15 charged on day of excess	\$20 per transaction	\$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)	free on first 30 withdrawal & 10 deposits transaction, then \$0.20 per transaction thereafter.	NIL - unlimited	NIL on the first 50 transactions, then \$0.20 per transaction thereafter monthly	
		Account closure fee	N/A	N/A	N/A	\$5 (one-off)	N/A
		Number of free transaction	40 monthly	N/A	N/A	50 transactions	N/A
Automatic Deduction	N/A	N/A	N/A	N/A	\$1.50 per transaction		
Minimum deposit to open accounts	\$500 one-off	N/A	N/A	\$1,000 one-off	\$500 on every new account		
5	Fixed/Term Deposit	Early Redemption Fees	\$100 per occasion	\$85 per break	\$60 for each Fixed Deposit Receipt	Taimi Nounou & Tupulaki Teemi = Upon customer request and an Opt. to deduct from the amount before pay out. --<T\$50,000 - \$80 plus 2% interest penalty --<T\$50,000 - T\$100,000 - \$100 plus 2% interest penalty --<T\$100,000 - 0.10% of principal plus 2% interest penalty	
		Minimum opening balance/operating balance	\$1000 at all times	N/A	\$5,000 at all times	+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 per annum and \$150 per annum 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	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 transactions after 1 free per month
		Penalty Rate Interest rate adjustment calculated on portion of term completed	2% off agreed interest rate	per Term Deposit +Less than 25% less 4% per annum +25%-49% less 3.50% per annum +50%-74% less 3% per annum +75% or over less 2.5% per annum	-2% penalty interest +Round down to the nearest completed month based on the prevailing available	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	EFTPOS Machines: -Local ANZ Access Cards and Visa Debit Cards (include BSP Visa Debit Cards): -Free per transaction equals and below \$15 - \$0.30 per transaction greater than \$15 -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 enquiry +POS transaction fee - \$2 per transaction +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	N/A
		Card replacement fee	\$20 per card	N/A	N/A	N/A	N/A
		Emergency Card Replacement fee	NIL	N/A	N/A	N/A	N/A
		Electronic Withdrawal	Local & International Access Cards -\$10 per transaction (International ATM/EFTPOS 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)	Refer to account type - monthly	N/A	N/A	N/A
		Over the counter withdrawal fee	Access Card (Local & International) - \$3 per transaction	Refer to account type - monthly	N/A	N/A	N/A
		Number of NIL withdrawals	Refer to account type fees (fee is depending on the type of deposit account)	Refer to account type - monthly	N/A	N/A	N/A
		EFTPOS reject fee (transactional declined due to insufficient funds)	N/A	\$1 on the spot	N/A	N/A	N/A
		International ATM Balance Enquiry Fee	\$3 per enquiry	N/A	N/A	N/A	N/A
		Maximum amount allowed to be drawn daily	-Access Card - \$3 per occasion ANZ Visa Debit Card -ANZ - NIL (fee is dependent on the account that the VDC is linked to) -Visa ATM Network - \$1 per transaction	-ATM - \$1,000 daily -EFTPOS - any amount up to available funds	N/A	N/A	N/A
		Inoperative fee account	N/A	Refer to account type - monthly	N/A	N/A	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	\$12 per transaction	N/A	N/A	N/A
		Cash Advance Fee	Credit Card - Cash advance fee - \$12 per transaction	\$10 per cash advance	N/A	N/A	N/A
7	Bank Cheque	Issuance	\$7 per cheque (issue at customers request)	\$7.50 per cheque	\$7 per cheque	\$7 per cheque	
		Duplicate/Replacement	\$10 per cheque (replacement of bank cheque)	\$10 per cheque	\$10 per cheque	\$10 per cheque	
		Repurchase of Bank Cheque	\$10 per cheque	\$10 per cheque	\$10 per cheque	\$10 per cheque	
		Lost Cheque Book	N/A	N/A	\$15 per issuance	+20-40 pages & 100 pages - refer to fees on account type. Additional information may be required +20-60 pages urgent - \$30 +100 pages urgent - \$50	
8	Dishonored Fees	Inward Dishonour	\$10 per occasion	\$15 per item (cheques deposited to accounts)	\$20 each cheque (cheques deposited to accounts)	\$10 per cheque	
		Outward Dishonour	\$30 per occasion	\$30 per item	\$30 each cheque (cheque drawn on accounts)	\$25 each cheque	
		Unapproved Excess Fees	N/A	Charged on day excess occurs and monthly until account in order +Personal Account - \$15 +Business Account - \$15	+Personal - \$20 per transaction +Business - \$20 per transaction	N/A	
		Cheque Dishonoured for irregularities	\$30 per occasion	N/A	\$15 per cheque	\$15 per cheque	
		Stop cheque/Payment Notice	\$10 per cheque	\$10 per notice	\$20 per transaction	\$10 per transaction	
Clearance of an account on reaching a certain balance	N/A	upon customer's request	\$40 per transaction	\$5 per transaction			

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No.	Financial Products/Services	Description	ANZ TOP(\$)	BSP TOP(\$)	MBF TOP(\$)	TDB TOP(\$)
9	Internet Banking	Establishment Fee	NIL	including telephone banking	similar to telephone banking	N/A
		Transaction Fee	N/A	Refer to account type - Monthly (including telephone banking)	similar to 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 account type	N/A	N/A	N/A
		Deposit by mail without lodgment slip	N/A	N/A	N/A	\$2 per transaction
		Deposit slips if acting on fax or letter advise	N/A	\$5 per request	N/A	\$10 per transaction
		Transfer to other Bank (other than IB transactions)	N/A	N/A	\$6.50 per transaction	\$3 per transaction
		Deposit Book/Lost Deposit Book	Deposit Book -Small Deposit Books - \$5 per book -Large Deposit Books - \$30 per book	N/A	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	N/A	N/A	NIL
		Wage/salary & creditor payment	NIL	N/A	NIL - within MBF Bank	NIL - per loading
		Direct debit schedules	NIL	N/A	NIL - within MBF Bank	NIL - per loading
		Payment to other bank accounts	\$10 per Bank	\$10 per item	\$6.50 for each payment	NIL - per loading
		Request Fee	N/A	\$1 per item	N/A	N/A
12	Payment from Lists Transfer Order Payments Withdrawals	Fax Messages	\$4 per message	statement/vouchers etc. - \$5 per page F.C.S Gang pays - N/A	\$5 each request	N/A
		Manual transfer to other	-\$10 per transaction (to banks/institutions-local) -\$5 per transaction to account within ANZ	\$3 per transfer within BSP except Government civil servants \$0.25	-NIL for MBF's customer -\$6.60 for non-MBF's account	\$10 per instructions
13	Lost passbook/Card/PIN	Wage/salary & creditor payment Wage/salary creditor payment - Electronically Wage/Salary creditor payment other banks - Electronically Withdrawal request by email without withdrawal slip	N/A	-\$10 - other banks for transfer wages/salary & creditor payment -Government civil servant - NIL (0 to loan acc) per transfer	-NIL for MBF's customer -\$6.60 for non-MBF's account	-\$10 per instructions -NIL -\$4 per listing
		Withdrawal if acting on fax or letter advise	N/A	N/A	\$10 per transaction	\$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
		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	-Account overdraw fee - NIL per request -Visa Debit Card - NIL per request -Credit Card - NIL per request	\$15 for each replacement	-\$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	\$5 per request	N/A	N/A
14	Special Answer Fee	Cheques drawn on Bank	\$30 per cheque	\$25 per cheque	NIL	\$20 per transaction within 24hrs from date of request
		Cheques drawn on other Banks	\$30 per cheque	\$30 per cheque	\$40 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 transactions -Non-ANZ customers - each standard bag/roll \$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 (360mm*180mm)	N/A	\$10 monthly	N/A	\$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 the first 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	\$50 per visit
		Script and similar transactions	N/A	N/A	N/A	NIL
		Overnight safe deposit: after hour deposits via the night safe facility	\$30 per item	Bag - N/A Key - \$50 refundable on return	N/A	\$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 (NIL for quarterly statements per year upon request)	Minimum of 4 NIL	NIL	NIL
		Special request for issue of statements	\$1 per page	N/A	\$2 per page	\$5 per page
		Repeat statements	\$1 per page	\$5 per sheet	\$2 per page	\$10 per page
17	Certificate Supplied	Computer printouts	\$1 per page	\$1 per sheet	\$2 per page	\$2 per page
		Certificate of Balance of Account each account	\$10 per request	\$15 per item	\$25 per certificate	\$20 per request
		Certificate of Interest paid or received, each	\$10 per request	\$10 per item	\$30 for same issuance	\$20 per request
		Comprehensive Certificates supplied for audit purposes, Bill Holdings, goods shipped, deeds and document held etc., each certificate	\$50 per request	\$25 per certificate	N/A	\$30 per certificate
		Photocopy/Replacement certificate	\$10 per request	\$15 per item	N/A	\$30 per certificate
18	Change supplied	Bank Customers	NIL	N/A	NIL	N/A
		Other Bank Customers	\$5 per \$100	\$5 per \$100	N/A	N/A
19	Photocopying	Photocopy request	\$2 per page	\$2 per page	\$1 per copy	-\$1 per page -\$5 per document (Photocopying/Replacement certificates/securely/document)
		Change (coins) per bag or roll	N/A	\$5 per bag or roll	\$5 per bag	\$4 per request
20	Coins	Coin counting per container	N/A	\$5 per container	\$10 per container	\$10 per request
		Standard retrieval	\$10 per item	\$10 per voucher	\$5 per item	\$6 per voucher
21	Voucher Retrieval	Historical retrieval	\$10 per item	\$20 per voucher	\$5 per item	\$6 per voucher plus search cost \$20/hr or any part hour
		Duplicate Books/reproduction/search for records/documents	N/A	Deposit - \$15 per book	NIL	\$20 per hour or any part hour
22	Financial Books Records (Duplicate)	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	\$10 per item	NIL	NIL
		Payment by bank cheque	\$10 per occasion (transfer to other banks)	\$10 per item	\$10 per item	\$10 per transactions on top of the bank cheque fee of \$20
		Payment to account within the bank	\$5 per request establishment/maintenance fee	\$3 per item	NIL	NIL
23	Periodic Payment	Payment to account at other banks	\$10 per occasion	\$10 per item	\$10 per item	\$6 per transaction

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No.	Product & Services	Description	ANZ (\$) (Red font)	BSP (\$) (Red font)	MBF (\$) (Red font)	TDB (\$) (Red font)		
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)	-\$55 for Telegraphic Transfer via Branch -\$13 for International Transfer via ANZ Internet Banking ANZ Pacific App -\$13 for Gross Border Funds Transfer via ANZ Transactive Global	\$15 per transaction	\$16 per transaction to Australia, NZ, Fiji -\$35 per transaction to all other countries	\$12 per transfer		
		Telephonic Transfer	N/A	\$15 per transaction	N/A	N/A		
		Trace - Telegraphic Trf	N/A	\$8 per transaction	N/A	N/A		
		Interbank payment (local Transfer)	N/A	\$5 per transaction	\$10 per transaction	N/A		
		Issuance of Draft	-\$10 per transaction -FCA - FCY\$10 per transaction	N/A	\$9.10 per transaction	N/A		
		Drafts in TOP	-\$7 per transaction drafts and TTs in TOP (Bank Cheque) -\$20 per transaction (TTs in TOP)	N/A	\$10 per transaction	N/A		
		Draft and TTs in FCY from foreign currency accounts	FCY \$10 - drafts only FCY \$20 - TTs only	N/A	FCY \$20 per transaction	N/A		
		Other outward transfer (e.g. Money gram, Travellex)	N/A	N/A	N/A	Ave Pa'anga Pau (transfer fee) -Bank Account - NIL -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	TOP\$15 FCY\$15 per transaction			\$10 per transaction	\$20 per transaction	\$5 per transfer		
Credit to local currency account and/or foreign currency account with other banks	TOP\$15 FCY\$15 per transaction			\$15 per transfer	\$20 per transaction	\$5 per transfer		
Payment/encashment of TOP drafts drawn on other bank	NIL			N/A	NIL	N/A		
Other inward transfer (e.g. Money gram, Travellex)	N/A			N/A	N/A	\$5 per transfer		
Payment/encashment of TOP drafts drawn on other bank	NIL			\$5 per draft	\$25 per transaction	N/A		
Inter-bank payment	\$10 per transaction			N/A	N/A	NIL		
Letter of confirmation for receipt of funds	NIL			N/A	\$25 per transaction	N/A		
Issue Travellers Cheques	N/A			N/A	N/A	N/A		
Encash Travellers Cheques	NIL			N/A	\$5-10 \$0-10 per Travellers Cheques	N/A		
3	Travellers Cheques	Buy/Sell - non-banks customer	\$5 per transaction	Buy - no change Sell - 1% or minimum \$5 per transaction	NIL	NIL		
		Foreign Cash Sell	NIL	N/A	N/A	NIL		
		Buy/Sell - bank customer	-NIL -3% of amount if deposit to Foreign Currency Account	Buy - NIL Sell - 1% or minimum \$5 per transaction	NIL	NIL		
		-Ave Pa'anga Pau: Transfer fee Cash Payment Bank Account To other Banks	N/A	Buy - NIL Sell - 1% or minimum \$5 per transaction	NIL	NIL		
		Account Service	N/A	N/A	N/A	N/A		
5	Foreign Currency Accounts	Account Opening fee	N/A	NIL	N/A	N/A		
		Activity fee	NIL	\$15 per withdrawal	N/A	N/A		
		Collection fee	NIL	N/A	N/A	N/A		
		Maintenance fee	FCY \$10 monthly	JPY - TOP \$10 All other accounts \$5 of the currency of the account	N/A	N/A		
		Repeat Statement per first copy /per additional copy	\$1 per page	NIL	N/A	N/A		
		Audit Certificate	\$50 pe occasion	N/A	N/A	N/A		
		Dormant account fee	NIL	NIL	N/A	N/A		
		Account closure	NIL	NIL	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		
		Inoperative 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	\$50 per contract	N/A	N/A
				Extensions	\$50 one-off	\$50 per extension	N/A	N/A
				Cancellations	NIL	\$50 per cancellation	N/A	N/A
				Advising Credits	\$50 per occasion	\$50 per Documentary Credit	\$100 per transaction	N/A
		7	Documentary Credits Inward (Export Credits)	Advising Amendments	NIL	NIL	\$100 per transaction	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 Documentary Credit	\$100 per transaction	N/A
Confirmation of Credit	as per application fee (minimum \$50)			fee will depend on country risk	N/A	N/A		
Acting as paying or reimbursing bank	\$100 per transaction			N/A	\$100 per transaction	N/A		
Transferable Credits	N/A			N/A	\$200 per transaction	N/A		
Simple Transfer	N/A			\$200 per transfer	\$200 per transaction	N/A		
Involved Transfer	N/A			\$250 per transfer	\$200 per transaction	N/A		
Negotiations under Documentary Credits	basic NIL			.375% minimum \$60 .425% minimum \$65	\$200 per transaction	N/A		
8	Documentary Credits Outward (Import Credits) includes Standby Letters of Credit			Issuance Charges	0.5% (minimum \$50) a maximum expiry of up to 6 months	.375% of credit amount minimum - \$60 plus \$50 swift fee	2% of LC amount one-off	N/A
				Usance	\$35 per transaction	N/A	1.50% monthly	N/A
		Revolving Credits	on application	Sight - .375% Term - .425% per reinstatement	N/A	N/A		
		Deferred Payment Credits (term)	\$50 per occasion	0.425% of credit amount	N/A	N/A		
		Amendments	-Basic - \$85 per occurrence -Extension of expiry date - 0.5% (min \$50) per 6 months	\$20 or percentage of amount increase	\$100 per transaction	N/A		
		Authorisation of Irregular Drawings	0.375% (minimum \$30)	N/A	\$100 per transaction	N/A		
		Authorisation of any other discrepancies	0.125% (minimum \$85) monthly	N/A	\$100 per transaction	N/A		
		9	Guarantees/Stanby Letter	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
Negotiation	0.35% (minimum \$100) per occasion			N/A	N/A	N/A		
Confirmation	on application (minimum \$50) per occasion			N/A	N/A	N/A		
Courier fee	as per destination per occasion			N/A	N/A	N/A		
Outwards	on application			N/A	N/A	N/A		
Issuance	on application (minimum \$50) per occasion			N/A	N/A	N/A		
Confirmation	on application (minimum \$50) per occasion			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 February 2024

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INTERNATIONAL Fees and Charges ¹						
No.	Product & Services	Description	ANZ (\$) ²	BSP (\$) ³	MBF (\$) ³	TDB (\$) ³
		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	N/A	\$200 per transaction	N/A
11	Dishonours	Clean Bills and Cheques	FCY \$25 \$30 per occasion	minimum \$40 or .65% per item	\$100 per transaction	N/A
		Documentary Items	0.375%, minimum \$30 per occasion	0.375% of amount or minimum of \$25 per item	\$100 per transaction	N/A
		Noting and Protesting a Bill	minimum \$15 plus and notary cost and taxes if applicable	N/A	\$100 per transaction	N/A
		Storing and Insuring Goods	minimum \$15 plus and notary cost and taxes if applicable	case by case basis based on value and quality of goods	N/A	N/A
		Representation of Dishonoured Items	\$50 per occasion	N/A	N/A	N/A
		Withdraw accepted bill	\$50 per occasion	N/A	N/A	N/A
		Delivery orders	\$30 per occasion	N/A	N/A	N/A
12	Commercial - Money Exchange Companies	Cash Deposit	refer cash handling fee	N/A	N/A	N/A
		Drafts, T/Chq Deposit	NIL	N/A	N/A	N/A
13	Repurchase of Drafts	Original item on hand	FCY \$25 \$30 per draft	N/A	\$9.10 per item	N/A
		Original item no on hand	FCY \$25 \$30 per draft	N/A	\$9.10 per item	N/A
		Placing a Stop Payment on Lost/Stolen Item	FCY 25 \$30 per draft	N/A	\$20 per item	N/A
14	Documentary Items	Sight	NIL	0.375% minimum \$60 per draft	\$200 per item	N/A
		Term	NIL	0.425% minimum \$65 per draft	\$200 per item	N/A
		Airmail Postage	\$35 per occasion	\$5 per collection	NIL	N/A
		Overseas Courier	N/A	\$65 per collection	NIL for customer's account	N/A
		Clean Bills and Cheques	N/A	\$20 per cheque	\$50 per transaction	N/A
15	Bills Inward	Negotiation of Clean Items	N/A	N/A	N/A	N/A
		Travellers Cheques	NIL	N/A	N/A	N/A
		Foreign Cheques	N/A	N/A	\$25.10 per collection	N/A
		Collection received from overseas bank/branches/direct from	0.375%, minimum \$30 per occasion	.375% of amount or minimum of \$25 per collection	FCN \$67 per collection	N/A
		Airmail Postage	\$35 per transaction	\$30 per transaction	N/A	N/A
		Swift	Long - \$35 per transaction Short - \$30 per transaction	\$30 per message sent	N/A	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	\$30 swift fee per message sent	N/A	N/A
		Delivery orders	N/A	N/A	N/A	N/A
		Part Payment	N/A	\$15 swift fee per message sent	N/A	N/A
		Contact in case of need	N/A	\$15 swift fee per message sent	N/A	N/A
		Clean Bills and Cheques	N/A	N/A	\$50 per item	N/A
		Documentary Items	N/A	N/A	\$50 per item	N/A
16	Shipping Guarantees/Airway Bill Release	Establishment	1.50% (or minimum \$300) per occasion	.375% of total amount or minimum of \$40 per Guarantee per annum charged quarterly	2% of Guarantee sum minimum of \$500 one-off	N/A
		Shipping Guarantee	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	N/A	1.5% monthly	N/A
		First half year			+N/A	
		Second half year			+N/A	
		Third & subsequent half year charge			+N/A	
17	Swap Commission	Non Commercial Transactions				
		FCY cash deposit or swap for TT swap for Bank draft	N/A	2% - minimum \$50 plus TT cost \$15	N/A	N/A
		Draft/Chq 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				
		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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LENDING FEES AND CHARGES ¹								
No.	Products/Services	Description	ANZ TOP(\$)	BSP TOP(\$)	MBF TOP(\$)	TDB TOP(\$)		
1	PERSONAL LOAN	Loan Establishment Fees per loan or one-off						
		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 (\$501-\$2,000)		
		\$1,001 - \$5,000		\$250 per loan	(-1,001 - 3,000) - \$200 one-off (3,001 - 6,000) - \$300 one-off	\$200 one-off (\$2,001 - \$5,000)		
		\$5,001 - \$10,000	\$500 one-off	\$480 per loan (\$5,001-\$20,000)		\$300 one-off (\$5,001-\$10,000)		
		\$10,001 - \$20,000				\$400 one-off (\$10,001-\$20,000)		
		\$20,001 - \$50,000	\$1,000 one-off	\$800 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		\$1,300 one-off and over (0.80%-1.50% per loan)		
		\$500,001 and over				The cancellation fee is 75% of the Establishment fee + Exit fee - N/A		
		Loan administration fee/Service fee Balances						
		up to \$1,000	N/A			\$30 monthly (up to \$5,000)		
		\$1,001 - \$20,000	N/A			\$40 monthly (\$5,001-\$20,000)		
		\$20,001 - \$50,000	N/A			\$50 monthly (\$20,001-\$50,000)		
		\$50,001 - \$100,000	N/A		\$35 monthly	\$60 monthly (\$50,001-\$100,000)		
		\$100,001 - \$500,000	N/A			\$70 monthly (\$100,001-\$500,000)		
		\$500,001 and over	N/A			\$130 monthly (\$500,001-\$1m) \$200 monthly (\$1,000,001 and over)		
		Refinance(to other Banks)						
		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	Minimum \$500 - one-off	Full establishment fee on loan amount refinanced per loan		\$900 one-off		
		\$20,001 - \$40,000				\$1,300 one-off		
		\$40,001 - \$80,000				\$1,600 one-off		
		\$80,001 - \$150,000				\$1,700 one-off		
		\$150,001 and over				1% of establishment fee for existing balance		
		Early Settlement	NIL	\$300 per loan		\$400 - 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.		
		Loan Agreement fee						
		up to \$2,000	N/A	N/A	N/A	\$45 one-off		
		\$2,001 - \$5,000	N/A	N/A	N/A	\$50 one-off		
		\$5,001 - \$10,000	N/A	N/A	N/A	\$55 one-off		
		\$10,001 - \$20,000	N/A	N/A	N/A	\$60 one-off		
		\$20,001 - \$40,000	N/A	N/A	N/A	\$70 one-off		
		\$40,001 - \$80,000	N/A	N/A	N/A	\$80 one-off		
		\$80,001 and over	N/A	N/A	N/A	\$150 one-off		
		Loan Variation and Restructure fee						
		up to \$2,000	N/A	N/A	N/A	\$80 monthly		
		\$2,001 - \$5,000	N/A	N/A	N/A	\$90 monthly		
		\$5,001 - \$10,000	N/A	N/A	N/A	\$100 monthly		
		\$10,001 - \$20,000	N/A	N/A	N/A	\$250 monthly		
		\$20,001 - \$40,000	N/A	N/A	N/A	\$385 monthly		
		\$40,001 - \$80,000	N/A	N/A	N/A	\$550 monthly		
		\$80,001 and over	N/A	N/A	N/A	40% of establishment fee (0.8%-1.25%) for existing		
		2	HOUSING LOAN	Loan establishment fee (one-off)				
				Loan up to \$500		\$100 per loan	N/A	
\$501 - \$1,000				\$150 per loan	N/A			
\$1,001 - \$5,000				\$250 per loan	N/A			
\$5,001 - \$20,000	1.2% minimum \$300 one-off			\$480 per loan	N/A	Refer to personal loan above		
\$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				
Loan administration fee								
<\$100,000	N/A				N/A	Refer to personal loan above		
\$100,000-\$500,000	N/A			\$40 flat fee monthly	N/A			
\$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 (per search)		
Documentation handling fee(Mortgage preparation only)	up to \$200 (one-off)			\$50 per document	\$500.00 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)		
Refinance Loan (to other banks)	Minimum \$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	Term Loan - Establishment fees						
		Loan up to \$500		\$95 per loan	N/A	Refer to personal loan above		
		\$501 - \$1,000		\$125 per loan	N/A			
		\$1,001 - \$2,000		\$175 per loan	N/A			
		\$2,001 - \$5,000		\$205 per loan	N/A			
		\$5,001 - \$10,000	1.2% minimum \$300 one-off	\$275 per loan	N/A			
		\$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)		
		outstanding balance)						
		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	\$130 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	\$250 one-off					
Settlement	N/A	\$300 per loan	NIL	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)	Loan establishment fee						
		Loan up to \$500	\$100 per loan	\$150 per loan	N/A	\$200 per loan		
		\$501 - \$1,000		\$200 per loan	N/A	N/A		
		\$1,001 - \$5,000	\$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		\$1,200 per loan	N/A	\$1,100 (\$4,0001 - \$100K)		
		\$100,001 and over	1.2% per loan	1.2% per loan	N/A	0.8% - 1.25% per loan		

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		Loan administration fee (charged monthly on limit)						
		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	N/A		
		Documentation handling fee(Mortgage preparation only)	up to \$200	\$30 per mortgage	\$300 (one-off)	N/A		
		Mortgage Discharge (Handling Fee only)		NIL	N/A	N/A		
		Line fee	<\$5,000 - \$20 monthly \$5,000 - \$20,000 - \$50 monthly \$20,000+ - 0.08% per month	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)		
		Unapproved excess fees						
		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		
		Real Cheque Account Overdraft (Selected customers)						
		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 monthly	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	Join fee: (charge on first statement)				
				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)								
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)								
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								
FX conversion fee	N/A			2% based on transaction value	N/A	N/A		
Late payment (a grace period of 5 days is 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 (lost, stolen, damaged card)	N/A			N/A	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						
		Comm - Where Amox 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		
		Establishment Fee	T.50%	N/A	N/A	N/A		
		7	Letters of Credit (Documentary LC, Standby LC)	Loan Establishment fee (Loan approval fee)	1% - minimum \$500 one-off -Outward LC -Inward LC - if customers or own bank customers -Bank Guarantee	N/A	N/A	N/A
				Loan administration fee	T.0%, 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		N/A	N/A
Loan administration fee	\$250 per transaction			The bank's Trade Finance Loan product is as per business term and overdraft fees	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 Guarantee Sum	1.5% p.a on amount guaranteed		
		Administration fee	1.5% or minimum \$300 on 6 monthly basis	1.5% per six monthly		1.5% administration fee charged half yearly 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 ten, etc.	\$11.50 per search	NIL	\$40 one-off		
		Finance Company Search	NIL	N/A	NIL	NIL		
		Mortgage Registration fee (Government fee)	Depend on 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 on applicable Government charges	N/A		for customer's account	N/A	
		Late/Loan arrears fee	\$50 per default	Monthly charged 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 continues 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 fees (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			N/A	N/A	N/A	
		\$1 - \$500			N/A	N/A	\$80 per transaction	
		\$201 - \$400			N/A	N/A	N/A	
		\$401 - \$600			N/A	N/A	N/A	
		\$601 - \$1000	\$100 one off		N/A	N/A	\$110 per transaction	
		\$601 - \$800			N/A	N/A	N/A	
		\$801 and over			N/A	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	
		Options	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	N/A	\$80 annual premium	
		Micro Lending LPCI	N/A	N/A	N/A	N/A	\$20	
		LPCI Handling fee	N/A	N/A	N/A	N/A	\$45	

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LENDING FEES AND CHARGES ¹						
No.	Products/Services	Description	ANZ TOP(\$)	BSP TOP(\$)	MBF TOP(\$)	TDB TOP(\$)
		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
		Motor 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 NRBFT 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	N/A

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Deposit Interest Rates (% p.a.)					
No.	Product & Services	ANZ (%)	BSP(%)	MBF (%)	TDB (%)
(a) Term Deposits					
(i) Less than TOP 100,000					
	1 month	0.05%	0.5%	3.25%	Taimi Nounou = 1.0%
	2 months	N/A	0.5%		Taimi Nounou = 1.0%
	3 months	0.35%	0.75%	3.50%	Taimi Nounou = 1.25%
	6 months	0.45%	1.0%	3.75%	Taimi Nounou = 1.5%
	9 months	N/A	1.0%	3.75%	Taimi Nounou = 1.5%
	1 year (12months)	0.50%	1.25%	4.00%	Tupulaki Teemi = 1.5%
	2 years (24months)	0.75%	1.3%	5.50% (15 months)	Tupulaki Teemi = 1.75%
	3 years (36months)	upon request	Anything above 2 years will be on application		Tupulaki Teemi = 1.95%
	4 years (48 months)	upon request	On application	N/A	Tupulaki Teemi = 2.0%
	5 years (60months & above)	upon request	On application	N/A	Tupulaki Teemi = 2.5%
(ii) More than TOP 100,000 < TOP 1,000,000					
	1 - 3 months	Term deposit interest rates are available for Retail Banking customers. For interest rates on term deposits in excess of \$100,000 or outside the above terms.	0.5% - 0.75% p.a	N/A	N/A
	4 - 6 months		1.0% p.a	N/A	N/A
	12 months		1.25% p.a	N/A	Tupulaki Teemi = 1.5%
	24 months		1.3% p.a	N/A	Tupulaki Teemi = 2.0%
	36 months		1.0% on application	N/A	Tupulaki Teemi = 2.5%
	48 months		N/A	N/A	Tupulaki Teemi = 3.0%
	60 months & over	N/A	N/A	removed	
(b) Savings Deposits					
		Pacific Savings Account +Base - 0.05% p.a +Bonus - 0.40% p.a * 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 months, and have a minimum balance of \$50. Priority Cash Management Account -\$0-\$4,999.99: 0.10% p.a +\$5,000-\$9,999.99: 0.25% p.a +\$10,000-\$14,999.99: 0.25% p.a +\$15,000+ : 0.40% p.a	+Plus Saver Account <\$200: NIL \$201 - \$1000: 0.50% - >\$1,001 - 1.00% plus 1% bonus interest if no withdrawal and at least 1 deposit per month +Pacific Package Account/Kids Account/Student Account - <\$200: NIL - >\$200 - <\$1,000: 0.25% - >\$1,001 and over: 0.50% +Business Cheque (bearing interest account) - >\$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% +Personal Cheque (bearing interest) 0.50%p.a - calculated daily and paid monthly of any amount	Less than T\$5,000 - 2.75% p.a. flat fee T\$5K - T\$15K - 4.50% p.a. T\$15K - T\$30K - 4.75% p.a. T\$30k - T\$50K - 5.00% p.a.	+Tupu Mai (S25)/Tupu Ange (S26)/Tupu Lahi (27): \$0-\$1,500 = 1.75% T\$5K - T\$15K - 4.50% p.a. \$1,501 - \$5,000 = 2.05% \$5,001 and above = 2.10% +Ngaue Saving Account S1: \$100-\$5,000,000 = 1%p.a \$5,000,001 and above = 0.05%p.a +Lahi Savings Account S5: \$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 +Kaha'u Savings Account S6: \$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 +Special Savings Account S2: \$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 +Intaneti Pangike Saving Account S17: \$100-\$5,000,000 = 1.0%p.a \$5,000,001 and above = 0.05%p.a +Personal Cheque Account S30 = 0.05%p.a on balances more than \$100

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Lending Interest Rates				
Product & Services	ANZ (%)	BSP (%)	MBF (%)	TDB (%)
a) Personal Loan				
Educational Purposes	N/A	N/A	N/A	CRR A-C - 5.0% p.a
Secured personal loan	12.4% p.a	12.3% p.a	10.8% p.a	CRR A - 10.0% p.a CRR B - 11.0% p.a CRR C1 - 12.0% p.a
Vehicle is in joint names with Banks	N/A	N/A	N/A	CRR A - 14.0% p.a CRR B - 15.0% p.a CRR C1 - 16.0% p.a
For other purpose and no security (Unsecured Personal Loan)	13.4% pa	13.0% p.a	12.5% p.a	CRR A - 11.0% p.a CRR B - 12.0% p.a CRR C1 - 13.0% p.a
Secured 100% by cash	N/A	N/A	N/A	10.0% p.a
b) Housing Loan				
Housing Owner Occupied	6.99% pa	7.15% p.a	11.5% p.a	*Refinance Housing & Loan Package - 5% for the first five years then increase to 6% for the remaining term *New Housing - owner occupied - 5% for the first five years then increase to 6% for the remaining term
Investment	N/A	Personal Property Investment Loan - 7.95% p.a	N/A	CRR A - 8.5% p.a CRR B - 9.0% p.a CRR C1 - 10.0% p.a
Churches	N/A	N/A	N/A	CRR A - 8.0% p.a CRR B - 8.5% p.a CRR C1 - 9.5% p.a
c) Business & Industry				
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%	13.50%	N/A
Property Investment	N/A	9.65% p.a - / + Margin	N/A	CRR A - 4.5% p.a CRR B - 6.5% p.a CRR C1 - 7.5% p.a
Public Sector	N/A	N/A	N/A	CRR A - 8.0% p.a CRR B - 8.5% p.a CRR C1 - 9.5% p.a
Tourism	N/A	N/A	N/A	4% for the 1st 5 years and 6% for the remaining term. This applied also to loan for tourism Covid-19 recovery package
Importer	N/A	Trade Finance' product mostly used by Importers at 8.0% p.a	N/A	CRR A - 8.5% p.a CRR B - 9.0% p.a CRR C1 - 10.0% p.a
Services	N/A	N/A	N/A	CRR A - 7.5% p.a CRR B - 8.5% p.a CRR C1 - 9.5% 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 - 8.0% p.a CRR B - 9.0% p.a CRR C1 - 10.0% p.a
Manufacturing	N/A	N/A	N/A	CRR A - 8.5% p.a CRR B - 9.5% p.a CRR C1 - 10.0% p.a
Transport	N/A	N/A	N/A	CRR A - 10.0% p.a CRR B - 11.0% p.a CRR C1 - 12.0% p.a
Medical & Dental	N/A	N/A	N/A	CRR A - 8.0% p.a CRR B - 8.5% p.a CRR C1 - 9.5% p.a
SME's	N/A	SMART Business Loan - 15% p.a	N/A	
Property Investment	N/A		N/A	CRR A - 6.5 per annum CRR B - 7.5 per annum CRR C1 - 8.5 per annum
Services	N/A		N/A	CRR A - 7.5 per annum CRR B - 8.5 per annum CRR C1 - 9.5 per annum
Retailers	N/A		N/A	CRR A - 8.0 per annum CRR B - 9.0 per annum CRR C1 - 10.0 per annum
Plumbing - Services	N/A		N/A	CRR A - 8.0 per annum CRR B - 8.5 per annum CRR C1 - 9.5 per annum
d) Overdraft				
Overdraft	9.40% p.a variable	BLR 9.65% p.a + margin 0-7%	13.5% p.a	CRR B - 11.5% p.a
Unarranged Overdraft	N/A	18.0% p.a	N/A	CRR A-C - 12.0% p.a
Temporary Overdraft	N/A	18.0% p.a	N/A	CRR A-C - 12.0% p.a

KEY:
LPS - Loan Protection Scheme
BLR - Base Lending Rate
CRR - Credit Risk Rating

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Lending Interest Rates				
Product & Services	ANZ (%)	BSP (%)	MBF (%)	TDB (%)
e) Agriculture-Large Loans				
Cropping	N/A	N/A	N/A	CRR A - 7% p.a CRR B - 8% p.a CRR C1 - 9% p.a
Equipment	N/A	N/A	N/A	CRR A - 7% p.a CRR B - 8% p.a CRR C1 - 9% p.a
Exporters	N/A	N/A	N/A	CRR A - 7% p.a CRR B - 8% p.a CRR C1 - 9% p.a
Processing	N/A	N/A	N/A	CRR A - 7% p.a CRR B - 8% p.a CRR C1 - 9% p.a
Services	N/A	N/A	N/A	CRR A - 7% p.a CRR B - 8% p.a CRR C1 - 9% p.a
Livestock	N/A	N/A	N/A	CRR A - 7% p.a CRR B - 8% p.a CRR C1 - 9% p.a
Fishing	N/A	N/A	N/A	CRR A - 7% p.a CRR B - 8% p.a CRR C1 - 9% p.a
Womens Development	N/A	N/A	N/A	CRR A - 7% p.a CRR B - 8% p.a CRR C1 - 9% p.a
f) Productive Sectors				
Micro Lending Product	N/A	N/A	N/A	N/A

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