

**Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 9 March 2018**

A comparison of the commercial banks and foreign exchange dealers' exchange rates and fees & charges applicable for both inward (receipts) and outward (payments) telegraphic transfers is reflected on the tables below. This should enable the general public to compare products across the banks and foreign exchange dealers and to assist with informed decision making.

INWARD RECEIPTS				\$100	\$1,000	\$2,000	\$5,000	\$10,000
Operator	Speed of Transfer	Rates	FEE (TOP)	Amount Received (TOP)				
<b>AUD</b>								
ANZ	1 - 2 days	0.5999	15.00	151.69	1,651.94	3,318.89	8,319.72	16,654.44
BSP	1 - 2 days	0.6033	10.00	155.76	1,647.55	3,305.10	8,277.75	16,565.50
MBf	1 day	0.6024	0.00	166.01	1,660.10	3,320.20	8,300.50	16,601.00
TDB	1 day	0.6012	5.00	161.33	1,658.34	3,321.68	8,311.70	16,628.40
Fexco Tonga Ltd	Less than 1 hour	0.6030	0.00	165.84	1,658.37	3,316.75	8,291.87	16,583.75
Rowena Financial Services	Less than 1 hour	0.6329	0.00	158.00	1,580.03	3,160.06	7,900.14	15,800.28
Manatu 'Ofa Ltd	Less than 1 hour	0.6250	0.00	160.00	1,600.00	3,200.00	8,000.00	16,000.00
Island Flexi Transfer	Less than 1 hour	0.6369	0.00	157.00	1,570.00	3,140.00	7,850.00	15,700.00
<b>NZD</b>								
ANZ	1 - 2 days	0.6488	15.00	139.13	1,526.31	3,067.61	7,691.54	15,398.07
BSP	1 - 2 days	0.6479	10.00	144.34	1,533.45	3,076.90	7,707.24	15,424.48
MBf	1 day	0.6465	0.00	154.67	1,546.70	3,093.40	7,733.50	15,467.00
TDB	1 day	0.6465	5.00	149.68	1,541.79	3,088.58	7,728.95	15,462.90
Fexco Tonga Ltd	Less than 1 hour	0.6470	0.00	154.56	1,545.60	3,091.19	7,727.98	15,455.95
Rowena Financial Services	Less than 1 hour	0.6803	0.00	146.99	1,469.94	2,939.88	7,349.70	14,699.40
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6637	0.00	150.67	1,506.70	3,013.41	7,533.52	15,067.05
Fietokoni Financial Services	1 day	0.6897	10.00	135.00	1,440.00	2,890.00	7,240.00	14,490.00
Manatu 'Ofa Ltd	Less than 1 hour	0.6897	0.00	145.00	1,450.00	2,900.00	7,250.00	14,500.00
Digicel Mobile Money	Less than 1 hour	0.6598	0.00	151.57	1,515.66	3,031.32	7,578.29	15,156.58
SAV Money Transfer	Less than 1 hour	0.6622	0.00	151.01	1,510.12	3,020.24	7,550.59	15,101.18
<b>USD</b>								
ANZ	1 - 2 days	0.4677	15.00	198.81	2,123.12	4,261.25	10,675.61	21,366.23
BSP	1 - 2 days	0.4687	10.00	203.36	2,123.56	4,257.12	10,657.80	21,325.61
MBf	1 day	0.4682	0.00	213.60	2,136.00	4,272.00	10,680.00	21,360.00
TDB	1 day	0.4702	5.00	207.68	2,121.75	4,248.51	10,628.77	21,262.55
Fexco Tonga Ltd	Less than 1 hour	0.4682	0.00	213.58	2,135.84	4,271.68	10,679.20	21,358.39
Rowena Financial Services	Less than 1 hour	0.4651	0.00	215.01	2,150.08	4,300.15	10,750.38	21,500.75

Best Exchange Rate  
 Best Deal after considering both exchange rate and fees & charges

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OUTWARD PAYMENTS					\$100	\$1,000	\$2,000	\$5,000	\$10,000
Operator	Speed of Transfer	Sell Rates	FEE (TOP)	Gov't Levy	Amount Paid (TOP)				
<b>AUD</b>									
ANZ	1 - 2 days	0.5699	20.00		195.47	1,774.69	3,529.39	8,793.47	17,566.94
BSP	1 - 2 days	0.5733	15.00		189.43	1,759.29	3,503.57	8,736.44	17,457.87
MBf	1 day	0.5740	5.00		179.21	1,747.10	3,489.20	8,715.50	17,426.00
TDB	1 day	0.5712	12.00		187.07	1,762.70	3,513.40	8,765.50	17,519.00
Fexco Tonga Ltd	Less than 1 hour	0.5850	15.00		185.94	1,724.40	3,433.80	8,562.01	17,109.02
Western Union Tonga Ltd	Less than 1 hour	0.5858	Varies	0.50%	196.56	1,797.15	3,572.76	8,919.56	17,857.58
Rowena Financial Services	Less than 1 hour	0.5882	Varies		185.01	1,720.10	3,430.20	8,570.51	17,071.02
<b>NZD</b>									
ANZ	1 - 2 days	0.6138	20.00		182.92	1,649.20	3,278.39	8,165.98	16,311.95
BSP	1 - 2 days	0.6129	15.00		178.16	1,646.59	3,278.18	8,172.94	16,330.88
MBf	1 day	0.6140	5.00		167.87	1,633.70	3,262.40	8,148.50	16,292.00
TDB	1 day	0.6115	12.00		175.53	1,647.32	3,282.65	8,188.61	16,365.23
Fexco Tonga Ltd	Less than 1 hour	0.6296	15.00		173.83	1,603.31	3,191.62	7,956.55	15,898.10
Western Union Tonga Ltd	Less than 1 hour	0.6243	Varies	0.50%	185.98	1,684.80	3,361.16	8,390.56	16,759.58
Rowena Financial Services	Less than 1 hour	0.6289	Varies		174.01	1,610.08	3,210.16	8,020.39	15,970.78
Ave Pa'anga Pau - TDB	1 day	0.6306	12.00		170.58	1,597.79	3,183.58	7,940.96	15,869.91
Klickex Trading Ltd	1 - 3 days	0.6310	0.00		158.48	1,584.79	3,169.57	7,923.93	15,735.64
SAV Money Transfer	Less than 1 hour	0.6250	5.00		165.00	1,605.00	3,205.00	8,005.00	16,005.00
<b>USD</b>									
ANZ	1 - 2 days	0.4457	20.00		244.37	2,263.66	4,507.32	11,238.31	22,456.62
BSP	1 - 2 days	0.4467	15.00		238.86	2,253.64	4,492.28	11,208.19	22,401.39
MBf	1 day	0.4471	5.00		228.66	2,241.60	4,478.20	11,188.00	22,371.00
TDB	1 day	0.4482	12.00		235.11	2,243.15	4,474.29	11,167.73	22,323.47
Fexco Tonga Ltd	Less than 1 hour	0.4572	15.00		233.72	2,202.23	4,389.45	10,951.13	21,887.27
Western Union Tonga Ltd	Less than 1 hour	0.4531	Varies	0.50%	246.81	2,309.60	4,617.66	11,551.82	23,082.08
Rowena Financial Services	Less than 1 hour	0.4545	Varies		235.02	2,225.22	4,470.44	11,071.10	22,072.20

	Best Exchange Rate
	Best Deal after considering both exchange rate and fees & charges

**Disclaimer:** Please note these are just indicative spot rates, please contact banks and foreign exchange dealers for firm quotes.