

Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 11 January 2019

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)	Gov't Levy	Amount Received (TOP)				
AUD									
ANZ	1 - 2 days	0.6289	15.00		144.01	1,575.08	3,165.16	7,935.39	15,885.78
BSP	1 - 2 days	0.6318	10.00		148.28	1,572.78	3,155.56	7,903.90	15,817.79
MBf	1 day	0.6310	0.00		158.47	1,584.70	3,169.40	7,923.50	15,847.00
TDB	1 day	0.6289	5.00		154.01	1,585.08	3,175.16	7,945.39	15,895.78
Fexco Tonga Ltd	Less than 1 hour	0.6325	0.00		158.10	1,581.03	3,162.06	7,905.14	15,810.28
Rowena Financial Services	Less than 1 hour	0.6579	0.00		152.00	1,519.99	3,039.98	7,599.94	15,199.88
T&T Money Transfer	1 - 3 days	0.6312	Varies		153.43	1,574.28	3,158.57	7,911.42	15,832.84
Moneygram - BSP	Less than 1 hour	0.6445	0.00		155.16	1,551.59	3,103.18	7,757.95	15,515.90
Island Flexi Transfer	Less than 1 hour	0.6494	0.00		154.00	1,540.00	3,080.00	7,700.00	15,400.00
NZD									
ANZ	1 - 2 days	0.6719	15.00		133.83	1,473.32	2,961.63	7,426.58	14,868.17
BSP	1 - 2 days	0.6705	10.00		139.14	1,481.42	2,972.85	7,447.12	14,904.24
MBf	1 day	0.6693	0.00		149.42	1,494.20	2,988.40	7,471.00	14,942.00
TDB	1 day	0.6676	5.00		144.79	1,492.90	2,990.81	7,484.51	14,974.03
Fexco Tonga Ltd	Less than 1 hour	0.6700	0.00		149.25	1,492.54	2,985.07	7,462.69	14,925.37
Rowena Financial Services	Less than 1 hour	0.6993	0.00		143.00	1,430.00	2,860.00	7,150.01	14,300.01
T&T Money Transfer	1 - 3 days	0.6756	Varies		143.02	1,470.17	2,950.33	7,390.83	14,791.66
Moneygram - BSP	Less than 1 hour	0.6826	0.00		146.50	1,464.99	2,929.97	7,324.93	14,649.87
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6878	0.00		145.39	1,453.91	2,907.82	7,269.56	14,539.11
Frank Money Transfer	5 minutes	0.6897	Varies		140.00	1,440.00	2,890.00	7,240.00	14,490.00
Manatu 'Ofa Money Transfer	Less than 1 hour	0.7143	0.00		140.00	1,400.00	2,800.00	7,000.00	14,000.00
Digicel Mobile Money	Less than 1 hour	0.6891	0.00		145.12	1,451.21	2,902.41	7,256.03	14,512.06
USD									
ANZ	1 - 2 days	0.4530	15.00		205.75	2,192.51	4,400.01	11,022.53	22,060.06
BSP	1 - 2 days	0.4540	10.00		210.26	2,192.64	4,395.29	11,003.22	22,016.43
MBf	1 day	0.4534	0.00		220.56	2,205.60	4,411.20	11,028.00	22,056.00
TDB	1 day	0.4555	5.00		214.54	2,190.39	4,385.78	10,971.95	21,948.90
Fexco Tonga Ltd	Less than 1 hour	0.4540	0.00		220.26	2,202.64	4,405.29	11,013.22	22,026.43
Rowena Financial Services	Less than 1 hour	0.4545	0.00		220.02	2,200.22	4,400.44	11,001.10	22,002.20
Moneygram - BSP	Less than 1 hour	0.4677	0.00		213.81	2,138.12	4,276.25	10,690.61	21,381.23

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)				
AUD									
ANZ	1 - 2 days	0.5989	20.00		186.97	1,689.73	3,359.46	8,368.64	16,717.28
BSP	1 - 2 days	0.6018	15.00		181.17	1,676.68	3,338.36	8,323.41	16,631.82
MBf	1 day	0.6024	5.00		171.01	1,665.10	3,325.20	8,305.50	16,606.00
TDB	1 day	0.5989	12.00		178.97	1,681.73	3,351.46	8,360.64	16,709.28
Fexco Tonga Ltd	Less than 1 hour	0.6142	15.00		177.81	1,643.13	3,271.27	8,155.67	16,296.34
Western Union Tonga Ltd	Less than 1 hour	0.6140	Varies	0.50%	178.68	1,656.81	3,293.62	8,204.04	16,388.08
Rowena Financial Services	Less than 1 hour	0.6098	Varies		178.99	1,659.88	3,309.76	8,269.41	16,468.82
T&T Money Transfer	1 day	0.6040	Varies		170.56	1,665.63	3,321.26	8,288.15	16,566.29
Klickex Trading Ltd	1 - 3 days	0.6168	0.00		162.13	1,621.27	3,242.54	8,106.36	16,212.71
NZD									
ANZ	1 - 2 days	0.6369	20.00		177.01	1,590.11	3,160.21	7,870.53	15,721.05
BSP	1 - 2 days	0.6355	15.00		172.36	1,588.56	3,162.13	7,882.82	15,750.64
MBf	1 day	0.6365	5.00		162.11	1,576.10	3,147.20	7,860.50	15,716.00
TDB	1 day	0.6326	12.00		170.08	1,592.78	3,173.56	7,915.89	15,819.78
Fexco Tonga Ltd	Less than 1 hour	0.6530	15.00		168.14	1,546.39	3,077.79	7,671.97	15,328.94
Western Union Tonga Ltd	Less than 1 hour	0.6461	Varies	0.50%	170.55	1,575.49	3,130.97	7,797.43	15,574.87
Rowena Financial Services	Less than 1 hour	0.6452	Varies		169.99	1,569.91	3,129.81	7,819.54	15,569.07
T&T Money Transfer	1 day	0.6380	Varies		161.74	1,582.40	3,154.80	7,866.99	15,703.98
Ave Pa'anga Pau - TDB	1 day	0.6534	12.00		165.05	1,542.46	3,072.91	7,664.28	15,316.56
Klickex Trading Ltd (Transactions<T\$10K)	1 - 3 days	0.6500	0.00		153.85	1,538.46	3,076.92	7,692.31	0.00
Klickex Trading Ltd (Transactions>T\$10K)	1 - 3 days	0.6520	0.00		0.00	0.00	0.00	0.00	15,337.42
USD									
ANZ	1 - 2 days	0.4310	20.00		252.02	2,340.19	4,660.37	11,620.93	23,221.86
BSP	1 - 2 days	0.4320	15.00		246.48	2,329.81	4,644.63	11,589.07	23,163.15
MBf	1 day	0.4325	5.00		236.23	2,317.30	4,629.60	11,566.50	23,128.00
TDB	1 day	0.4335	12.00		242.68	2,318.81	4,625.61	11,546.03	23,080.05
Fexco Tonga Ltd	Less than 1 hour	0.4429	15.00		240.78	2,272.85	4,530.69	11,304.23	22,593.46
Western Union Tonga Ltd	Less than 1 hour	0.4383	Varies	0.50%	244.30	2,312.95	4,605.90	11,484.75	22,949.50
Rowena Financial Services	Less than 1 hour	0.4367	Varies		243.99	2,314.90	4,649.80	11,519.51	22,969.02

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 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.