

Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 15 March 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	0.6377	15.00		141.81	1,553.14	3,121.27	7,825.68	15,666.35
BSP	1 - 2 days	0.6408	10.00		146.05	1,550.55	3,111.10	7,792.75	15,595.49
MBf	1 day	0.6401	0.00		156.23	1,562.30	3,124.60	7,811.50	15,623.00
TDB	1 day	0.6377	5.00		151.81	1,563.14	3,131.27	7,835.68	15,676.35
Fexco Tonga Ltd	Less than 1 hour	0.6400	0.00		156.25	1,562.50	3,125.00	7,812.50	15,625.00
Rowena Financial Services	Less than 1 hour	0.6452	0.00		154.99	1,549.91	3,099.81	7,749.54	15,499.07
Island Flexi Transfer	Less than 1 hour	0.6757	0.00		148.00	1,480.00	2,960.00	7,400.00	14,800.00
NZD									
ANZ	1 - 2 days	0.6666	15.00		135.02	1,485.15	2,985.30	7,485.75	14,986.50
BSP	1 - 2 days	0.6654	10.00		140.29	1,492.86	2,995.71	7,504.28	15,018.55
MBf	1 day	0.6641	0.00		150.57	1,505.70	3,011.40	7,528.50	15,057.00
TDB	1 day	0.6625	5.00		145.94	1,504.43	3,013.87	7,542.17	15,089.34
Fexco Tonga Ltd	Less than 1 hour	0.6640	0.00		150.60	1,506.02	3,012.05	7,530.12	15,060.24
Rowena Financial Services	Less than 1 hour	0.6849	0.00		146.01	1,460.07	2,920.13	7,300.34	14,600.67
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6819	0.00		146.65	1,466.49	2,932.98	7,332.45	14,664.91
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	0.7042	0.00		142.00	1,420.00	2,840.00	7,100.00	14,200.00
SAV Money Transfer	Less than 1 hour	0.6897	0.00		145.00	1,450.00	2,900.00	7,250.00	14,500.00
USD									
ANZ	1 - 2 days	0.4521	15.00		206.19	2,196.90	4,408.80	11,044.50	22,104.00
BSP	1 - 2 days	0.4531	10.00		210.70	2,197.02	4,404.04	11,025.09	22,060.18
MBf	1 day	0.4525	0.00		221.00	2,210.00	4,420.00	11,050.00	22,100.00
TDB	1 day	0.4546	5.00		214.97	2,194.74	4,394.47	10,993.68	21,992.36
Fexco Tonga Ltd	Less than 1 hour	0.4531	0.00		220.70	2,207.02	4,414.04	11,035.09	22,070.18
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

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	0.6077	20.00		184.55	1,665.55	3,311.10	8,247.74	16,475.49
BSP	1 - 2 days	0.6108	15.00		178.72	1,652.20	3,289.39	8,200.99	16,386.97
MBf	1 day	0.6113	5.00		168.58	1,640.80	3,276.60	8,184.00	16,363.00
TDB	1 day	0.6077	12.00		176.55	1,657.55	3,303.10	8,239.74	16,467.49
Fexco Tonga Ltd	Less than 1 hour	0.6235	15.00		175.38	1,618.85	3,222.70	8,034.25	16,053.49
Western Union Tonga Ltd	Less than 1 hour	0.6169	Varies	0.50%	177.91	1,649.11	3,278.23	8,165.57	16,311.13
Rowena Financial Services	Less than 1 hour	0.6173	Varies		177.00	1,639.96	3,269.92	8,169.79	16,269.58
Klickex Trading Ltd	1 - 3 days	0.6241	0.00		160.23	1,602.31	3,204.61	8,011.54	16,023.07
NZD									
ANZ	1 - 2 days	0.6316	20.00		178.33	1,603.28	3,186.56	7,936.40	15,852.81
BSP	1 - 2 days	0.6304	15.00		173.63	1,601.29	3,187.59	7,946.47	15,877.94
MBf	1 day	0.6314	5.00		163.37	1,588.70	3,172.40	7,923.50	15,842.00
TDB	1 day	0.6275	12.00		171.36	1,605.63	3,199.25	7,980.13	15,948.25
Fexco Tonga Ltd	Less than 1 hour	0.6471	15.00		169.54	1,560.36	3,105.71	7,741.78	15,468.56
Western Union Tonga Ltd	Less than 1 hour	0.6348	Varies	0.50%	173.32	1,603.18	3,186.35	7,935.88	15,851.76
Rowena Financial Services	Less than 1 hour	0.6369	Varies		172.01	1,590.11	3,170.21	7,920.53	15,771.05
Ave Pa'anga Pau - TDB	1 day	0.6478	12.00		166.37	1,555.69	3,099.37	7,730.43	15,448.86
Klickex Trading Ltd (Transactions<T\$10K)	1 - 3 days	0.6420	0.00		155.76	1,557.63	3,115.26	7,788.16	0.00
Klickex Trading Ltd (Transactions>T\$10K)	1 - 3 days	0.6440	0.00		0.00	0.00	0.00	0.00	15,527.95
SAV Money Transfer	Less than 1 hour	0.6329	10.00		168.00	1,590.00	3,170.00	7,910.00	15,810.00
USD									
ANZ	1 - 2 days	0.4301	20.00		252.50	2,345.04	4,670.08	11,645.20	23,270.41
BSP	1 - 2 days	0.4311	15.00		246.96	2,334.65	4,654.29	11,613.24	23,211.47
MBf	1 day	0.4316	5.00		236.71	2,322.10	4,639.20	11,590.50	23,176.00
TDB	1 day	0.4326	12.00		243.16	2,323.60	4,635.21	11,570.02	23,128.04
Fexco Tonga Ltd	Less than 1 hour	0.4420	15.00		241.24	2,277.44	4,539.89	11,327.22	22,639.43
Western Union Tonga Ltd	Less than 1 hour	0.4327	Varies	0.50%	247.26	2,342.63	4,665.25	11,633.13	23,246.25
Rowena Financial Services	Less than 1 hour	0.4348	Varies		244.99	2,324.91	4,669.82	11,569.54	23,069.08

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