

Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 24 May 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	0.6433	15.00		140.45	1,539.48	3,093.97	7,757.42	15,529.85
BSP	1 - 2 days	0.6458	10.00		144.85	1,538.47	3,086.93	7,732.34	15,474.67
MBf	1 day	0.6451	0.00		155.01	1,550.10	3,100.20	7,750.50	15,501.00
TDB	1 day	0.6428	5.00		150.57	1,550.69	3,106.39	7,773.47	15,551.94
Fexco Tonga Ltd	Less than 1 hour	0.6455	0.00		154.92	1,549.19	3,098.37	7,745.93	15,491.87
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	0.6609	Varies		146.31	1,503.09	3,016.18	7,555.44	15,120.88
Moneygram - BSP	Less than 1 hour	0.6594	0.00		151.65	1,516.53	3,033.06	7,582.65	15,165.30
Island Flexi Transfer	Less than 1 hour	0.6711	0.00		149.00	1,490.00	2,980.00	7,450.00	14,900.00
NZD									
ANZ	1 - 2 days	0.6847	15.00		131.05	1,445.49	2,905.99	7,287.47	14,589.94
BSP	1 - 2 days	0.6847	10.00		136.05	1,450.49	2,910.99	7,292.47	14,594.94
MBf	1 day	0.6835	0.00		146.30	1,463.00	2,926.00	7,315.00	14,630.00
TDB	1 day	0.6808	5.00		141.89	1,463.86	2,932.72	7,339.30	14,683.60
Fexco Tonga Ltd	Less than 1 hour	0.6840	0.00		146.20	1,461.99	2,923.98	7,309.94	14,619.88
Rowena Financial Services	Less than 1 hour	0.7143	0.00		140.00	1,399.97	2,799.94	6,999.86	13,999.72
T&T Money Transfer	1 - 3 days	0.6993	Varies		138.00	1,420.00	2,850.00	7,140.01	14,290.01
Moneygram - BSP	Less than 1 hour	0.6977	0.00		143.33	1,433.28	2,866.56	7,166.40	14,332.81
Ave Pa'anga Pau - TDB	Less than 1 hour	0.7008	0.00		142.69	1,426.94	2,853.88	7,134.70	14,269.41
Frank Money Transfer	5 minutes	0.6897	Varies		140.00	1,440.00	2,890.00	7,240.00	14,490.00
SAV Money Transfer	Less than 1 hour	0.6993	0.00		143.00	1,430.00	2,860.00	7,150.00	14,300.00
USD									
ANZ	1 - 2 days	0.4450	15.00		209.72	2,232.19	4,479.38	11,220.96	22,456.91
BSP	1 - 2 days	0.4460	10.00		214.22	2,232.15	4,474.30	11,200.76	22,411.52
MBf	1 day	0.4454	0.00		224.54	2,245.40	4,490.80	11,227.00	22,454.00
TDB	1 day	0.4475	5.00		218.46	2,229.64	4,464.27	11,168.18	22,341.37
Fexco Tonga Ltd	Less than 1 hour	0.4460	0.00		224.22	2,242.15	4,484.30	11,210.76	22,421.52
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	0.4596	0.00		217.58	2,175.81	4,351.61	10,879.03	21,758.05
Tonga Post Ltd	Less than 1 hour	0.4375	0.00	0.50%	227.40	2,274.03	4,548.07	11,370.17	22,740.33

 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	0.6133	20.00		183.05	1,650.52	3,281.05	8,172.62	16,325.23
BSP	1 - 2 days	0.6158	15.00		177.39	1,638.90	3,262.81	8,134.52	16,254.04
MBf	1 day	0.6163	5.00		167.25	1,627.50	3,250.00	8,117.50	16,230.00
TDB	1 day	0.6128	12.00		175.19	1,643.85	3,275.71	8,171.27	16,330.54
Fexco Tonga Ltd	Less than 1 hour	0.6281	15.00		174.21	1,607.10	3,199.21	7,975.52	15,936.03
Western Union Tonga Ltd	Less than 1 hour	0.6241	Varies	0.50%	176.03	1,630.32	3,240.64	8,071.59	16,123.19
Rowena Financial Services	Less than 1 hour	0.6250	Varies		175.00	1,620.00	3,230.00	8,070.00	16,070.00
T&T Money Transfer	1 day	0.6190	Varies		166.55	1,625.51	3,241.02	8,087.54	16,165.09
Klickex Trading Ltd (Transactions<T\$10K)	1 - 3 days	0.6280	0.00		159.24	1,592.36	3,184.71	7,961.78	0.00
Klickex Trading Ltd (Transactions>T\$10K)	1 - 3 days	0.6300	0.00		0.00	0.00	0.00	0.00	15,873.02
NZD									
ANZ	1 - 2 days	0.6497	20.00		173.92	1,559.17	3,098.34	7,715.86	15,411.72
BSP	1 - 2 days	0.6497	15.00		168.92	1,554.17	3,093.34	7,710.86	15,406.72
MBf	1 day	0.6506	5.00		158.70	1,542.00	3,079.00	7,690.00	15,375.00
TDB	1 day	0.6458	12.00		166.85	1,560.47	3,108.93	7,754.34	15,496.67
Fexco Tonga Ltd	Less than 1 hour	0.6669	15.00		164.95	1,514.48	3,013.95	7,512.38	15,009.75
Western Union Tonga Ltd	Less than 1 hour	0.6558	Varies	0.50%	168.25	1,552.48	3,084.96	7,682.40	15,344.79
Rowena Financial Services	Less than 1 hour	0.6579	Varies		167.00	1,539.99	3,069.98	7,669.94	15,269.88
T&T Money Transfer	1 day	0.6540	Varies		157.91	1,544.05	3,078.10	7,675.26	15,320.52
Ave Pa'anga Pau - TDB	1 day	0.6672	12.00		161.88	1,510.80	3,009.60	7,506.00	15,000.01
Klickex Trading Ltd (Transactions<T\$10K)	1 - 3 days	0.6640	0.00		150.60	1,506.02	3,012.05	7,530.12	0.00
Klickex Trading Ltd (Transactions>T\$10K)	1 - 3 days	0.6660	0.00		0.00	0.00	0.00	0.00	15,015.02
SAV Money Transfer	Less than 1 hour	0.6494	10.00		164.00	1,550.00	3,090.00	7,710.00	15,410.00
USD									
ANZ	1 - 2 days	0.4230	20.00		256.41	2,384.07	4,748.13	11,840.33	23,660.66
BSP	1 - 2 days	0.4240	15.00		250.85	2,373.49	4,731.98	11,807.45	23,599.91
MBf	1 day	0.4245	5.00		240.57	2,360.70	4,716.40	11,783.50	23,562.00
TDB	1 day	0.4255	12.00		247.02	2,362.18	4,712.35	11,762.88	23,513.76
Fexco Tonga Ltd	Less than 1 hour	0.4351	15.00		244.83	2,313.32	4,611.64	11,506.61	22,998.22
Western Union Tonga Ltd	Less than 1 hour	0.4278	Varies	0.50%	249.92	2,369.23	4,718.46	11,766.14	23,512.29
Rowena Financial Services	Less than 1 hour	0.4274	Varies		248.97	2,364.73	4,749.46	11,768.64	23,467.29

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.