

Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 26 April 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	0.6376	15.00		141.84	1,553.38	3,121.76	7,826.91	15,668.81
BSP	1 - 2 days	0.6399	10.00		146.27	1,552.74	3,115.49	7,803.72	15,617.44
MBf	1 day	0.6392	0.00		156.45	1,564.50	3,129.00	7,822.50	15,645.00
TDB	1 day	0.6369	5.00		152.01	1,565.11	3,135.21	7,845.53	15,696.05
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
Moneygram - BSP	Less than 1 hour	0.6552	0.00		152.63	1,526.25	3,052.50	7,631.26	15,262.52
Island Flexi Transfer	Less than 1 hour	0.6623	0.00		151.00	1,510.00	3,020.00	7,550.00	15,100.00
NZD									
ANZ	1 - 2 days	0.6794	15.00		132.19	1,456.89	2,928.77	7,344.43	14,703.87
BSP	1 - 2 days	0.6792	10.00		137.23	1,462.32	2,934.64	7,351.60	14,713.20
MBf	1 day	0.6780	0.00		147.49	1,474.90	2,949.80	7,374.50	14,749.00
TDB	1 day	0.6756	5.00		143.02	1,475.17	2,955.33	7,395.83	14,796.66
Fexco Tonga Ltd	Less than 1 hour	0.6800	0.00		147.06	1,470.59	2,941.18	7,352.94	14,705.88
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
Moneygram - BSP	Less than 1 hour	0.6981	0.00		143.25	1,432.46	2,864.92	7,162.30	14,324.60
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6962	0.00		143.64	1,436.37	2,872.74	7,181.84	14,363.69
Frank Money Transfer	5 minutes	0.6944	Varies		139.00	1,430.00	2,870.00	7,190.00	14,390.00
Manatu 'Ofa Money Transfer	Less than 1 hour	0.6944	0.00		144.00	1,440.00	2,880.00	7,200.00	14,400.00
SAV Money Transfer	Less than 1 hour	0.6944	0.00		144.00	1,440.00	2,880.00	7,200.00	14,400.00
USD									
ANZ	1 - 2 days	0.4483	15.00		208.06	2,215.65	4,446.30	11,138.25	22,291.49
BSP	1 - 2 days	0.4493	10.00		212.57	2,215.68	4,441.37	11,118.42	22,246.84
MBf	1 day	0.4487	0.00		222.88	2,228.80	4,457.60	11,144.00	22,288.00
TDB	1 day	0.4508	5.00		216.83	2,213.28	4,431.56	11,086.39	22,177.79
Fexco Tonga Ltd	Less than 1 hour	0.4493	0.00		222.57	2,225.68	4,451.37	11,128.42	22,256.84
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	0.4647	0.00		215.19	2,151.93	4,303.85	10,759.63	21,519.26
Tonga Post Ltd	Less than 1 hour	0.4482	0.00	0.50%	222.01	2,220.11	4,440.21	11,100.53	22,201.05

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	0.6076	20.00		184.58	1,665.82	3,311.64	8,249.10	16,478.20
BSP	1 - 2 days	0.6099	15.00		178.96	1,654.61	3,294.23	8,213.07	16,411.13
MBf	1 day	0.6104	5.00		168.82	1,643.20	3,281.40	8,196.00	16,387.00
TDB	1 day	0.6069	12.00		176.77	1,659.72	3,307.44	8,250.59	16,489.18
Fexco Tonga Ltd	Less than 1 hour	0.6223	15.00		175.69	1,621.94	3,228.88	8,049.71	16,084.42
Western Union Tonga Ltd	Less than 1 hour	0.6259	Varies	0.50%	175.57	1,625.69	3,231.38	8,048.44	16,076.88
Rowena Financial Services	Less than 1 hour	0.6173	Varies		177.00	1,639.96	3,269.92	8,169.79	16,269.58
NZD									
ANZ	1 - 2 days	0.6444	20.00		175.18	1,571.83	3,123.66	7,779.16	15,538.31
BSP	1 - 2 days	0.6442	15.00		170.23	1,567.31	3,119.63	7,776.56	15,538.13
MBf	1 day	0.6452	5.00		160.00	1,555.00	3,105.00	7,755.00	15,505.00
TDB	1 day	0.6406	12.00		168.10	1,573.04	3,134.07	7,817.18	15,622.37
Fexco Tonga Ltd	Less than 1 hour	0.6607	15.00		166.35	1,528.55	3,042.09	7,582.73	15,150.46
Western Union Tonga Ltd	Less than 1 hour	0.6578	Varies	0.50%	167.78	1,547.82	3,075.64	7,659.10	15,298.20
Rowena Financial Services	Less than 1 hour	0.6536	Varies		168.00	1,549.99	3,089.98	7,719.94	15,369.88
Ave Pa'anga Pau - TDB	1 day	0.6621	12.00		163.03	1,522.35	3,032.69	7,563.73	15,115.46
SAV Money Transfer	Less than 1 hour	0.6452	10.00		165.00	1,560.00	3,110.00	7,760.00	15,510.00
USD									
ANZ	1 - 2 days	0.4263	20.00		254.58	2,365.77	4,711.53	11,748.83	23,477.66
BSP	1 - 2 days	0.4273	15.00		249.03	2,355.28	4,695.55	11,716.38	23,417.76
MBf	1 day	0.4278	5.00		238.76	2,342.60	4,680.20	11,693.00	23,381.00
TDB	1 day	0.4288	12.00		245.21	2,344.09	4,676.18	11,672.45	23,332.90
Fexco Tonga Ltd	Less than 1 hour	0.4383	15.00		243.15	2,296.54	4,578.08	11,422.71	22,830.42
Western Union Tonga Ltd	Less than 1 hour	0.4355	Varies	0.50%	245.77	2,327.69	4,635.38	11,558.46	23,096.92
Rowena Financial Services	Less than 1 hour	0.4310	Varies		247.02	2,345.19	4,710.37	11,670.93	23,271.86

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.