

Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 29 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	0.6361	15.00		142.21	1,557.08	3,129.16	7,845.40	15,705.80
BSP	1 - 2 days	0.6389	10.00		146.52	1,555.19	3,120.38	7,815.95	15,641.90
MBf	1 day	0.6382	0.00		156.70	1,567.00	3,134.00	7,835.00	15,670.00
TDB	1 day	0.6358	5.00		152.28	1,567.82	3,140.64	7,859.11	15,723.22
Fexco Tonga Ltd	Less than 1 hour	0.6385	0.00		156.62	1,566.17	3,132.34	7,830.85	15,661.71
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	0.6532	0.00		153.09	1,530.92	3,061.85	7,654.62	15,309.25
Digicel Mobile Money	Less than 1 hour	0.6519	0.00		153.40	1,534.01	3,068.03	7,670.07	15,340.15
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	0.6696	15.00		134.34	1,478.43	2,971.86	7,452.14	14,919.29
BSP	1 - 2 days	0.6683	10.00		139.63	1,486.33	2,982.67	7,471.67	14,953.34
MBf	1 day	0.6671	0.00		149.91	1,499.10	2,998.20	7,495.50	14,991.00
TDB	1 day	0.6652	5.00		145.33	1,498.31	3,001.61	7,511.54	15,028.07
Fexco Tonga Ltd	Less than 1 hour	0.6680	0.00		149.70	1,497.01	2,994.01	7,485.03	14,970.06
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
Moneygram - BSP	Less than 1 hour	0.6823	0.00		146.56	1,465.63	2,931.26	7,328.15	14,656.31
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6847	0.00		146.05	1,460.49	2,920.99	7,302.47	14,604.94
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	0.6944	0.00		144.00	1,440.00	2,880.00	7,200.00	14,400.00
Digicel Mobile Money	Less than 1 hour	0.6746	0.00		148.23	1,482.28	2,964.55	7,411.38	14,822.76
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	0.4515	15.00		206.48	2,199.84	4,414.68	11,059.20	22,133.39
BSP	1 - 2 days	0.4525	10.00		210.99	2,199.94	4,409.89	11,039.72	22,089.45
MBf	1 day	0.4519	0.00		221.29	2,212.90	4,425.80	11,064.50	22,129.00
TDB	1 day	0.4540	5.00		215.26	2,197.64	4,400.29	11,008.22	22,021.43
Fexco Tonga Ltd	Less than 1 hour	0.4525	0.00		220.99	2,209.94	4,419.89	11,049.72	22,099.45
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	0.4670	0.00		214.13	2,141.33	4,282.66	10,706.64	21,413.28

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	0.6061	20.00		184.99	1,669.89	3,319.79	8,269.46	16,518.93
BSP	1 - 2 days	0.6089	15.00		179.23	1,657.31	3,299.61	8,226.53	16,438.06
MBf	1 day	0.6095	5.00		169.08	1,645.80	3,286.60	8,209.00	16,413.00
TDB	1 day	0.6058	12.00		177.07	1,662.71	3,313.42	8,265.55	16,519.10
Fexco Tonga Ltd	Less than 1 hour	0.6213	15.00		175.95	1,624.53	3,234.06	8,062.64	16,110.28
Western Union Tonga Ltd	Less than 1 hour	0.6154	Varies	0.50%	178.31	1,653.08	3,286.17	8,185.42	16,350.84
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	0.6346	20.00		177.58	1,595.80	3,171.59	7,898.98	15,777.96
BSP	1 - 2 days	0.6333	15.00		172.90	1,594.03	3,173.06	7,910.15	15,805.30
MBf	1 day	0.6343	5.00		162.65	1,581.50	3,158.00	7,887.50	15,770.00
TDB	1 day	0.6302	12.00		170.68	1,598.80	3,185.60	7,945.99	15,879.98
Fexco Tonga Ltd	Less than 1 hour	0.6512	15.00		168.56	1,550.63	3,086.25	7,693.13	15,371.27
Western Union Tonga Ltd	Less than 1 hour	0.6371	Varies	0.50%	172.75	1,597.46	3,174.92	7,907.30	15,794.60
Rowena Financial Services	Less than 1 hour	0.6410	Varies		171.01	1,580.06	3,150.12	7,870.31	15,670.62
Ave Pa'anga Pau - TDB	1 day	0.6505	12.00		165.73	1,549.28	3,086.56	7,698.40	15,384.79
Klickex Trading Ltd (Transactions<T\$10K)	1 - 3 days	0.6490	0.00		154.08	1,540.83	3,081.66	7,704.16	0.00
Klickex Trading Ltd (Transactions>T\$10K)	1 - 3 days	0.6510	0.00		0.00	0.00	0.00	0.00	15,360.98
SAV Money Transfer	Less than 1 hour	0.6369	10.00		167.00	1,580.00	3,150.00	7,860.00	15,710.00
USD									
ANZ	1 - 2 days	0.4295	20.00		252.83	2,348.29	4,676.58	11,661.44	23,302.89
BSP	1 - 2 days	0.4305	15.00		247.29	2,337.88	4,660.76	11,629.40	23,243.80
MBf	1 day	0.4310	5.00		237.03	2,325.30	4,645.60	11,606.50	23,208.00
TDB	1 day	0.4320	12.00		243.48	2,326.81	4,641.63	11,586.07	23,160.15
Fexco Tonga Ltd	Less than 1 hour	0.4414	15.00		241.55	2,280.52	4,546.04	11,342.59	22,670.19
Western Union Tonga Ltd	Less than 1 hour	0.4322	Varies	0.50%	247.53	2,345.31	4,670.62	11,646.56	23,273.12
Rowena Financial Services	Less than 1 hour	0.4348	Varies		244.99	2,324.91	4,669.82	11,569.54	23,069.08

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.