

**Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 8 February 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)				
<b>AUD</b>									
ANZ	1 - 2 days	0.6341	15.00		142.70	1,562.04	3,139.08	7,870.19	15,755.38
BSP	1 - 2 days	0.6367	10.00		147.06	1,560.60	3,131.20	7,842.99	15,695.98
MBf	1 day	0.6360	0.00		157.24	1,572.40	3,144.80	7,862.00	15,724.00
TDB	1 day	0.6337	5.00		152.80	1,573.03	3,151.07	7,885.17	15,775.34
Fexco Tonga Ltd	Less than 1 hour	0.6365	0.00		157.11	1,571.09	3,142.18	7,855.46	15,710.92
Moneygram - BSP	Less than 1 hour	0.6516	0.00		153.47	1,534.68	3,069.37	7,673.42	15,346.84
Digicel Mobile Money	Less than 1 hour	0.6535	0.00		153.02	1,530.16	3,060.32	7,650.80	15,301.60
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
<b>NZD</b>									
ANZ	1 - 2 days	0.6714	15.00		133.94	1,474.43	2,963.85	7,432.13	14,879.25
BSP	1 - 2 days	0.6708	10.00		139.08	1,480.76	2,971.51	7,443.79	14,897.57
MBf	1 day	0.6696	0.00		149.35	1,493.50	2,987.00	7,467.50	14,935.00
TDB	1 day	0.6681	5.00		144.68	1,491.78	2,988.56	7,478.91	14,962.82
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
Moneygram - BSP	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	0.6879	0.00		145.37	1,453.70	2,907.40	7,268.50	14,537.00
Frank Money Transfer	5 minutes	0.6897	Varies		140.00	1,440.00	2,890.00	7,240.00	14,490.00
Fietokoni Financial Services	1 day	0.6993	10.00		133.00	1,420.00	2,850.00	7,140.00	14,290.00
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	0.6771	0.00		147.68	1,476.84	2,953.67	7,384.18	14,768.37
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
<b>USD</b>									
ANZ	1 - 2 days	0.4514	15.00		206.53	2,200.33	4,415.66	11,061.65	22,138.30
BSP	1 - 2 days	0.4524	10.00		211.04	2,200.43	4,410.87	11,042.17	22,094.33
MBf	1 day	0.4518	0.00		221.34	2,213.40	4,426.80	11,067.00	22,134.00
TDB	1 day	0.4539	5.00		215.31	2,198.13	4,401.26	11,010.64	22,026.28
Fexco Tonga Ltd	Less than 1 hour	0.4524	0.00		221.04	2,210.43	4,420.87	11,052.17	22,104.33
Moneygram - BSP	Less than 1 hour	0.4676	0.00		213.86	2,138.58	4,277.16	10,692.90	21,385.80

  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)				
<b>AUD</b>									
ANZ	1 - 2 days	0.6041	20.00		185.54	1,675.36	3,330.71	8,296.78	16,573.55
BSP	1 - 2 days	0.6067	15.00		179.83	1,663.26	3,311.52	8,256.31	16,497.61
MBf	1 day	0.6073	5.00		169.67	1,651.70	3,298.40	8,238.50	16,472.00
TDB	1 day	0.6037	12.00		177.65	1,668.45	3,324.90	8,294.26	16,576.52
Fexco Tonga Ltd	Less than 1 hour	0.6192	15.00		176.50	1,629.99	3,244.97	8,089.94	16,164.87
Western Union Tonga Ltd	Less than 1 hour	0.6220	Varies	0.50%	176.58	1,635.76	3,251.51	8,098.78	16,177.56
<b>NZD</b>									
ANZ	1 - 2 days	0.6364	20.00		177.13	1,591.34	3,162.68	7,876.69	15,733.39
BSP	1 - 2 days	0.6358	15.00		172.28	1,587.82	3,160.64	7,879.11	15,743.22
MBf	1 day	0.6368	5.00		162.04	1,575.40	3,145.80	7,857.00	15,709.00
TDB	1 day	0.6331	12.00		169.95	1,591.53	3,171.06	7,909.65	15,807.29
Fexco Tonga Ltd	Less than 1 hour	0.6535	15.00		168.02	1,545.22	3,075.44	7,666.11	15,317.22
Western Union Tonga Ltd	Less than 1 hour	0.6492	Varies	0.50%	169.81	1,568.06	3,116.12	7,760.30	15,500.59
Ave Pa'anga Pau - TDB	1 day	0.6535	12.00		165.02	1,542.22	3,072.44	7,663.11	15,314.22
Klickex Trading Ltd (Transactions<T\$10K)	1 - 3 days	0.6450	0.00		155.04	1,550.39	3,100.78	7,751.94	0.00
Klickex Trading Ltd (Transactions>T\$10K)	1 - 3 days	0.6470	0.00		0.00	0.00	0.00	0.00	15,455.95
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
<b>USD</b>									
ANZ	1 - 2 days	0.4294	20.00		252.88	2,348.83	4,677.66	11,664.15	23,308.31
BSP	1 - 2 days	0.4304	15.00		247.34	2,338.42	4,661.84	11,632.10	23,249.20
MBf	1 day	0.4309	5.00		237.08	2,325.80	4,646.60	11,609.00	23,213.00
TDB	1 day	0.4319	12.00		243.54	2,327.35	4,642.70	11,588.75	23,165.51
Fexco Tonga Ltd	Less than 1 hour	0.4413	15.00		241.60	2,281.03	4,547.06	11,345.16	22,675.32
Western Union Tonga Ltd	Less than 1 hour	0.4382	Varies	0.50%	244.35	2,313.47	4,606.95	11,487.37	22,954.73

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.