

**Commercial Banks & Foreign Exchange Dealers' Exchange Rates: 16 January 2025**

A comparison of the exchange rates and fees & charges applicable for both inward (receipts) and outward (payments) telegraphic transfers is reflected in the tables below. This should enable the general public to compare products across the banks and foreign exchange dealers to assist with informed decision making.

INWARD RECEIPTS			\$100	\$1,000	\$2,000	\$5,000	\$10,000
Bank	Buy Rates	FEE (TOP)	Amount Received (TOP)				
<b>AUD</b>							
ANZ	0.6717	15.00	133.88	1,473.76	2,962.52	7,428.80	14,872.60
BSP	0.6730	10.00	138.59	1,475.88	2,961.77	7,419.42	14,848.84
MBf	0.6725	0.00	148.70	1,486.99	2,973.98	7,434.94	14,869.89
TDB	0.6698	5.00	144.30	1,487.98	2,980.97	7,459.91	14,924.83
FTL	0.6711	0.00	149.01	1,490.09	2,980.18	7,450.45	14,900.91
APP	0.6856	0.00	145.86	1,458.58	2,917.15	7,292.88	14,585.76
IFT	0.6803	0.00	146.99	1,469.94	2,939.88	7,349.70	14,699.40
<b>NZD</b>							
ANZ	0.7466	15.00	118.94	1,324.41	2,663.81	6,682.03	13,379.05
BSP	0.7448	10.00	124.26	1,332.64	2,675.28	6,703.21	13,416.42
MBf	0.7443	0.00	134.35	1,343.54	2,687.09	6,717.72	13,435.44
TDB	0.7433	5.00	129.54	1,340.35	2,685.70	6,721.76	13,448.52
FTL	0.7456	0.00	134.12	1,341.20	2,682.40	6,706.01	13,412.02
APP	0.7585	0.00	131.84	1,318.39	2,636.78	6,591.96	13,183.92
RFS	0.7407	0.00	135.01	1,350.07	2,700.15	6,750.37	13,500.74
MOMT	0.7299	0.00	137.01	1,370.05	2,740.10	6,850.25	13,700.51
FMT	0.7407	0.00	135.01	1,350.07	2,700.15	6,750.37	13,500.74
TOMT	0.7576	0.00	132.00	1,319.96	2,639.92	6,599.79	13,199.58
<b>USD</b>							
ANZ	0.4186	15.00	223.89	2,373.92	4,762.83	11,929.58	23,874.15
BSP	0.4181	10.00	229.18	2,381.77	4,773.54	11,948.86	23,907.72
TDB	0.4182	5.00	234.12	2,386.20	4,777.40	11,951.00	23,907.00
FTL	0.4181	0.00	239.18	2,391.77	4,783.54	11,958.86	23,917.72

OUTWARD PAYMENTS			\$100	\$1,000	\$2,000	\$5,000	\$10,000
Bank	Sell Rates	FEE (TOP)	Amount Paid (TOP)				
<b>AUD</b>							
ANZ	0.6417	55.00	210.84	1,613.36	3,171.72	7,846.80	15,638.61
BSP	0.6430	15.00	170.52	1,570.21	3,125.42	7,791.05	15,567.10
MBf	0.6434	5.00	160.42	1,559.24	3,113.49	7,776.22	15,547.43
TDB	0.6398	12.00	168.30	1,574.99	3,137.98	7,826.94	15,641.88
FTL	0.6535	15.00	168.02	1,545.22	3,075.44	7,666.11	15,317.22
APP	0.6556	12.00	164.53	1,537.32	3,062.64	7,638.60	15,265.20
IFT	0.6623	Varies	156.00	1,519.96	3,029.92	7,559.79	15,114.58
<b>NZD</b>							
ANZ	0.7116	55.00	195.53	1,460.28	2,865.57	7,081.42	14,107.84
BSP	0.7098	15.00	155.88	1,423.85	2,832.70	7,059.24	14,103.48
MBf	0.7103	5.00	145.79	1,412.86	2,820.71	7,044.28	14,083.56
TDB	0.7083	12.00	153.18	1,423.83	2,835.66	7,071.16	14,130.31
FTL	0.7267	15.00	152.61	1,391.08	2,767.17	6,895.42	13,775.84
APP	0.7235	12.00	150.22	1,394.17	2,776.34	6,922.85	13,833.70
RFS	0.7067	Varies	161.49	1,434.95	2,849.90	7,144.74	14,219.48
MOMT	0.6993	10.00	153.00	1,440.00	2,870.00	7,160.01	14,310.01
FMT	0.7092	Varies	146.00	1,420.04	2,830.08	7,070.20	14,130.39
TOMT	0.7246	10.00	148.01	1,390.07	2,770.14	6,910.36	13,810.72
<b>USD</b>							
ANZ	0.4016	55.00	304.00	2,545.04	5,035.08	12,505.20	24,955.40
BSP	0.4011	15.00	264.31	2,508.14	5,001.29	12,480.72	24,946.44
TDB	0.4012	12.00	261.25	2,504.52	4,997.04	12,474.61	24,937.22
FTL	0.4079	15.00	260.16	2,466.58	4,918.16	12,272.91	24,530.81

Best Exchange Rate  
 Best Deal after considering both exchange rate and fees & charges

**Key:**

- FTL *Fexco Tonga Ltd*
- APP *Ave Pa'anga Pau*
- RFS *Rowena Financial Services t/a IMEX Money Transfer*
- MOMT *Manatu 'Ofa Money Transfer*
- FMT *Frank Money Transfer*
- TOMT *Toumu'a Money Transfer*
- IFT *Island Flexi Transfer*

**Disclaimer:** Please note these are just indicative spot rates; please contact the authorized persons for firm quotes.