

**Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 27 December 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	0.6412	15.00		140.96	1,544.58	3,104.15	7,782.88	15,580.76
BSP	1 - 2 days	0.6441	10.00		145.26	1,542.55	3,095.11	7,752.77	15,515.54
MBf	1 day	0.6434	0.00		155.42	1,554.20	3,108.40	7,771.00	15,542.00
TDB	1 day	0.6417	5.00		150.84	1,553.36	3,111.72	7,786.80	15,578.61
Fexco Tonga Ltd	Less than 1 hour	0.6446	0.00		155.13	1,551.35	3,102.70	7,756.75	15,513.50
Rowena Financial Services	Less than 1 hour	0.6716	0.00		148.90	1,488.98	2,977.96	7,444.91	14,889.82
Moneygram - BSP	Less than 1 hour	0.6583	0.00		151.91	1,519.06	3,038.13	7,595.32	15,190.64
Island Flexi Transfer	Less than 1 hour	0.6579	0.00		152.00	1,520.00	3,040.00	7,600.00	15,200.00
<b>NZD</b>									
ANZ	1 - 2 days	0.6725	15.00		133.70	1,471.99	2,958.98	7,419.94	14,854.89
BSP	1 - 2 days	0.6724	10.00		138.72	1,477.21	2,964.42	7,426.05	14,862.10
MBf	1 day	0.6712	0.00		148.99	1,489.90	2,979.80	7,449.50	14,899.00
TDB	1 day	0.6697	5.00		144.32	1,488.21	2,981.41	7,461.03	14,927.06
Fexco Tonga Ltd	Less than 1 hour	0.6710	0.00		149.03	1,490.31	2,980.63	7,451.56	14,903.13
Rowena Financial Services	Less than 1 hour	0.7170	0.00		139.47	1,394.70	2,789.40	6,973.50	13,947.00
Moneygram - BSP	Less than 1 hour	0.7082	0.00		141.20	1,412.03	2,824.06	7,060.15	14,120.30
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	0.7143	0.00		140.00	1,399.99	2,799.98	6,999.96	13,999.92
SAV Money Transfer	Less than 1 hour	0.7042	0.00		142.00	1,420.00	2,840.00	7,100.00	14,200.00
<b>USD</b>									
ANZ	1 - 2 days	0.4469	15.00		208.76	2,222.64	4,460.27	11,173.19	22,361.37
BSP	1 - 2 days	0.4479	10.00		213.26	2,222.64	4,455.28	11,153.21	22,316.41
MBf	1 day	0.4473	0.00		223.58	2,235.80	4,471.60	11,179.00	22,358.00
TDB	1 day	0.4494	5.00		217.52	2,220.19	4,445.38	11,120.95	22,246.89
Fexco Tonga Ltd	Less than 1 hour	0.4479	0.00		223.26	2,232.64	4,465.28	11,163.21	22,326.41
Rowena Financial Services	Less than 1 hour	0.4568	0.00		218.91	2,189.14	4,378.28	10,945.71	21,891.42
Moneygram - BSP	Less than 1 hour	0.4607	0.00		217.06	2,170.61	4,341.22	10,853.05	21,706.10

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	0.6112	20.00		183.61	1,656.13	3,292.25	8,200.63	16,381.26
BSP	1 - 2 days	0.6141	15.00		177.84	1,643.40	3,271.80	8,157.00	16,298.99
MBf	1 day	0.6146	5.00		167.70	1,632.00	3,259.00	8,140.00	16,275.00
TDB	1 day	0.6117	12.00		175.48	1,646.79	3,281.58	8,185.94	16,359.88
Fexco Tonga Ltd	Less than 1 hour	0.6292	15.00		173.93	1,604.32	3,193.64	7,961.60	15,908.20
Western Union Tonga Ltd	Less than 1 hour	0.6195	Varies	0.50%	177.23	1,642.28	3,264.55	8,131.38	16,242.76
Rowena Financial Services	Less than 1 hour	0.6056	Varies		180.13	1,671.25	3,332.51	8,326.27	16,582.55
<b>NZD</b>									
ANZ	1 - 2 days	0.6375	20.00		176.86	1,588.63	3,157.25	7,863.14	15,706.27
BSP	1 - 2 days	0.6374	15.00		171.89	1,583.87	3,152.75	7,859.37	15,703.74
MBf	1 day	0.6384	5.00		161.65	1,571.50	3,138.00	7,837.50	15,670.00
TDB	1 day	0.6347	12.00		169.55	1,587.55	3,163.10	7,889.74	15,767.48
Fexco Tonga Ltd	Less than 1 hour	0.6546	15.00		167.77	1,542.65	3,070.30	7,653.25	15,291.50
Western Union Tonga Ltd	Less than 1 hour	0.6428	Varies	0.50%	171.35	1,583.47	3,146.94	7,837.36	15,654.72
Rowena Financial Services	Less than 1 hour	0.6446	Varies		170.13	1,571.35	3,132.70	7,826.75	15,583.50
Frank Money Transfer	5 minutes	0.6757	Varies		158.00	1,490.00	2,970.00	7,420.00	14,860.00
Manatu 'Ofa Money Transfer	Less than 1 hour	0.6579	10.00		162.00	1,530.01	3,050.02	7,610.05	15,210.11
SAV Money Transfer	Less than 1 hour	0.6536	10.00		163.00	1,540.00	3,070.00	7,660.00	15,310.00
<b>USD</b>									
ANZ	1 - 2 days	0.4249	20.00		255.35	2,373.49	4,726.99	11,787.47	23,554.95
BSP	1 - 2 days	0.4259	15.00		249.80	2,362.97	4,710.94	11,754.85	23,494.69
MBf	1 day	0.4264	5.00		239.52	2,350.20	4,695.40	11,731.00	23,457.00
TDB	1 day	0.4274	12.00		245.97	2,351.73	4,691.46	11,710.64	23,409.29
Fexco Tonga Ltd	Less than 1 hour	0.4370	15.00		243.83	2,303.33	4,591.66	11,456.65	22,898.30
Western Union Tonga Ltd	Less than 1 hour	0.4285	Varies	0.50%	248.87	2,358.72	4,697.44	11,713.61	23,407.22
Rowena Financial Services	Less than 1 hour	0.4028	Varies		263.24	2,507.44	5,034.87	12,482.18	24,894.37

	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.