

**SELECTED EXCHANGE RATES**

as at Friday, 1 November 2019

	United States Dollar (USD)				Australian Dollar (AUD)				New Zealand Dollar (NZD)			
	BUY		SELL		BUY		SELL		BUY		SELL	
	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES
<b>BSP</b>	0.4434	0.4594	0.4214	0.4054	0.6424	0.6604	0.6124	0.5944	0.6919	0.7106	0.6569	0.6382
<b>ANZ</b>	0.4424	0.4654	0.4204	0.4204	0.6396	0.6736	0.6096	0.6096	0.6921	0.7241	0.6571	0.6571
<b>MBf</b>	0.4427	0.4608	0.4219	0.4032	0.6417	0.6623	0.6129	0.5917	0.6908	0.7143	0.6578	0.6369
<b>TDB</b>	0.4449	0.4649	0.4229	0.4229	0.6399	0.6639	0.6099	0.6099	0.6887	0.7136	0.6537	0.6537
<b>Fexco Tonga Ltd</b>	0.4434	0.4564	0.4328	0.4220	0.6461	0.6585	0.6280	0.6117	0.6939	0.7081	0.6740	0.6582
<b>Rowena Financial Services</b>	0.4568	0.4651	0.4028	0.4098	0.6716	0.6757	0.6056	0.6061	0.7170	0.7246	0.6446	0.6494
<b>T&amp;T Money Transfer</b>		0.4624		0.4244	0.6578	0.6634	0.6155	0.6155	0.7042	0.7136	0.6600	0.6600
<b>Jones Travel Ltd</b>		0.4824		0.3861		0.6934		0.5661		0.7461		0.6078
<b>Western Union Tonga Ltd</b>			0.4254				0.6223				0.6642	
<b>KlickEx Trading Ltd</b>							0.6240				0.6710	
<b>Ave Pa'anga Pau - TDB</b>									0.7098		0.6744	
<b>SAV Money Transfer</b>									0.7143		0.6623	
<b>Frank Money Transfer</b>									0.6897			
<b>Island Flexi Transfer</b>					0.6536							

Source: National Reserve Bank of Tonga

**Notes:** BUY is the rate at which foreign currency is changed to pa'anga

SELL is the rate at which pa'anga is changed to foreign currency

**SELECTED EXCHANGE RATES**

as at Friday, 8 November 2019

	United States Dollar (USD)				Australian Dollar (AUD)				New Zealand Dollar (NZD)			
	BUY		SELL		BUY		SELL		BUY		SELL	
	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES
<b>BSP</b>	0.4429	0.4589	0.4209	0.4049	0.6409	0.6589	0.6109	0.5929	0.6957	0.7144	0.6607	0.6420
<b>ANZ</b>	0.4419	0.4649	0.4199	0.4199	0.6371	0.6711	0.6071	0.6071	0.6955	0.7275	0.6605	0.6605
<b>MBf</b>	0.4422	0.4608	0.4214	0.4032	0.6402	0.6623	0.6114	0.5882	0.6946	0.7194	0.6616	0.6369
<b>TDB</b>	0.4444	0.4644	0.4224	0.4224	0.6383	0.6623	0.6083	0.6083	0.6928	0.7177	0.6578	0.6578
<b>Fexco Tonga Ltd</b>	0.4429	0.4559	0.4321	0.4215	0.6410	0.6569	0.6262	0.6103	0.6957	0.7121	0.6784	0.6619
<b>Rowena Financial Services</b>	0.4568	0.4651	0.4028	0.4098	0.6716	0.6711	0.6056	0.6024	0.7170	0.7299	0.6446	0.6536
<b>T&amp;T Money Transfer</b>		0.4619		0.4237	0.6535	0.6619	0.6140	0.6140	0.7042	0.7174	0.6635	0.6635
<b>Western Union Tonga Ltd</b>			0.4254				0.6202				0.6692	
<b>KlickEx Trading Ltd</b>							0.6230				0.6750	
<b>Ave Pa'anga Pau - TDB</b>									0.7134		0.6784	
<b>SAV Money Transfer</b>									0.7143		0.6623	
<b>Frank Money Transfer</b>									0.6897			
<b>Island Flexi Transfer</b>					0.6536							

Source: National Reserve Bank of Tonga

**Notes:** BUY is the rate at which foreign currency is changed to pa'anga  
 SELL is the rate at which pa'anga is changed to foreign currency

**SELECTED EXCHANGE RATES**

as at Thursday, 14 November 2019

	United States Dollar (USD)				Australian Dollar (AUD)				New Zealand Dollar (NZD)			
	BUY		SELL		BUY		SELL		BUY		SELL	
	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES
<b>BSP</b>	0.4428	0.4588	0.4208	0.4048	0.6468	0.6648	0.6168	0.5988	0.6911	0.7098	0.6561	0.6374
<b>ANZ</b>	0.4418	0.4648	0.4198	0.4198	0.6440	0.6780	0.6140	0.6140	0.6912	0.7232	0.6562	0.6562
<b>MBf</b>	0.4421	0.4608	0.4213	0.4032	0.6461	0.6667	0.6173	0.5952	0.6900	0.7143	0.6570	0.6329
<b>TDB</b>	0.4443	0.4643	0.4223	0.4223	0.6443	0.6683	0.6143	0.6143	0.6881	0.7130	0.6531	0.6531
<b>Fexco Tonga Ltd</b>	0.4428	0.4558	0.4321	0.4214	0.6470	0.6631	0.6318	0.6160	0.6908	0.7073	0.6737	0.6574
<b>Rowena Financial Services</b>	0.4568	0.4651	0.4028	0.4098	0.6716	0.6803	0.6056	0.6098	0.7170	0.7246	0.6446	0.6494
<b>MoneyGram - BSP</b>	0.4555				0.6589				0.7280			
<b>Jones Travel Ltd</b>		0.4817		0.3855		0.6980		0.5703		0.7453		0.6070
<b>Western Union Tonga Ltd</b>			0.4245				0.6252				0.6626	
<b>KlickEx Trading Ltd</b>							0.6250				0.6750	
<b>Ave Pa'anga Pau - TDB</b>									0.7092		0.6737	
<b>SAV Money Transfer</b>									0.7143		0.6623	
<b>Frank Money Transfer</b>									0.6897		0.6757	
<b>Manatu Ofa Money Transfer</b>									0.7246			
<b>Island Flexi Transfer</b>					0.6579							

Source: National Reserve Bank of Tonga

**Notes:** **BUY** is the rate at which foreign currency is changed to pa'anga  
**SELL** is the rate at which pa'anga is changed to foreign currency

**SELECTED EXCHANGE RATES**

as at Friday, 22 November 2019

	United States Dollar (USD)				Australian Dollar (AUD)				New Zealand Dollar (NZD)			
	BUY		SELL		BUY		SELL		BUY		SELL	
	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES	TT	NOTES
<b>BSP</b>	0.4422	0.4582	0.4202	0.4042	0.6502	0.6682	0.6202	0.6022	0.6908	0.7095	0.6558	0.6371
<b>ANZ</b>	0.4412	0.4642	0.4192	0.4192	0.6476	0.6816	0.6176	0.6176	0.6912	0.7232	0.6562	0.6562
<b>MBf</b>	0.4415	0.4608	0.4207	0.4016	0.6495	0.6711	0.6207	0.5988	0.6897	0.7143	0.6567	0.6329
<b>TDB</b>	0.4437	0.4637	0.4217	0.4217	0.6471	0.6711	0.6171	0.6171	0.6870	0.7119	0.6520	0.6520
<b>Fexco Tonga Ltd</b>	0.4422	0.4551	0.4313	0.4209	0.6502	0.6666	0.6354	0.6193	0.6908	0.7070	0.6739	0.6571
<b>Rowena Financial Services</b>	0.4568	0.4651	0.4028	0.6494	0.6716	0.6803	0.6056	0.6024	0.7170	0.7246	0.6446	0.6135
<b>T&amp;T Money Transfer</b>		0.4612		0.4232	0.6535	0.6712	0.6230	0.6230	0.6993	0.7125	0.6580	0.6580
<b>MoneyGram - BSP</b>	0.4562				0.6644				0.7243			
<b>Jones Travel Ltd</b>		0.4811		0.3850		0.7016		0.5735		0.7450		0.6068
<b>Western Union Tonga Ltd</b>			0.4252				0.6283				0.6636	
<b>KlickEx Trading Ltd</b>							0.6320				0.6700	
<b>Ave Pa'anga Pau - TDB</b>									0.7091		0.6736	
<b>SAV Money Transfer</b>									0.7092		0.6579	
<b>Frank Money Transfer</b>									0.6897		0.6757	
<b>Manatu Ofa Money Transfer</b>									0.7246		0.6579	
<b>Island Flexi Transfer</b>					0.6623							
<b>Tonga Post Ltd</b>	0.4546											

Source: National Reserve Bank of Tonga

**Notes:** BUY is the rate at which foreign currency is changed to pa'anga  
 SELL is the rate at which pa'anga is changed to foreign currency

**Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 29 November 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	0.6490	15.00		139.08	1,525.83	3,066.66	7,689.16	15,393.32
BSP	1 - 2 days	0.6521	10.00		143.35	1,523.51	3,057.01	7,657.54	15,325.07
MBf	1 day	0.6515	0.00		153.50	1,535.00	3,070.00	7,675.00	15,350.00
TDB	1 day	0.6485	5.00		149.20	1,537.02	3,079.04	7,705.10	15,415.20
Fexco Tonga Ltd	Less than 1 hour	0.6518	0.00		153.42	1,534.21	3,068.43	7,671.06	15,342.13
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
T&T Money Transfer	1 - 3 days	0.6535	Varies		148.02	1,520.22	3,050.44	7,641.11	15,292.22
Moneygram - BSP	Less than 1 hour	0.6672	0.00		149.88	1,498.80	2,997.60	7,494.00	14,988.01
Island Flexi Transfer	Less than 1 hour	0.6667	0.00		150.00	1,500.00	3,000.00	7,500.00	15,000.00
<b>NZD</b>									
ANZ	1 - 2 days	0.6894	15.00		130.05	1,435.54	2,886.07	7,237.68	14,490.37
BSP	1 - 2 days	0.6894	10.00		135.05	1,440.54	2,891.07	7,242.68	14,495.37
MBf	1 day	0.6883	0.00		145.29	1,452.90	2,905.80	7,264.50	14,529.00
TDB	1 day	0.6851	5.00		140.96	1,454.64	2,914.28	7,293.20	14,591.41
Fexco Tonga Ltd	Less than 1 hour	0.6891	0.00		145.12	1,451.17	2,902.34	7,255.84	14,511.68
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
T&T Money Transfer	1 - 3 days	0.6993	Varies		138.00	1,420.00	2,850.00	7,140.01	14,290.01
Moneygram - BSP	Less than 1 hour	0.7246	0.00		138.01	1,380.07	2,760.14	6,900.36	13,800.72
Ave Pa'anga Pau - TDB	Less than 1 hour	0.7069	0.00		141.46	1,414.63	2,829.25	7,073.14	14,146.27
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	0.7246	0.00		138.01	1,380.07	2,760.14	6,900.36	13,800.72
SAV Money Transfer	Less than 1 hour	0.7092	0.00		141.00	1,410.00	2,820.00	7,050.00	14,100.00
<b>USD</b>									
ANZ	1 - 2 days	0.4411	15.00		211.71	2,252.06	4,519.12	11,320.30	22,655.60
BSP	1 - 2 days	0.4421	10.00		216.19	2,251.93	4,513.86	11,299.66	22,609.32
MBf	1 day	0.4414	0.00		226.54	2,265.40	4,530.80	11,327.00	22,654.00
TDB	1 day	0.4436	5.00		220.43	2,249.28	4,503.57	11,266.42	22,537.83
Fexco Tonga Ltd	Less than 1 hour	0.4421	0.00		226.19	2,261.93	4,523.86	11,309.66	22,619.32
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	0.4559	0.00		219.35	2,193.46	4,386.93	10,967.32	21,934.63

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

**Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 29 November 2019**

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	0.6190	20.00		181.55	1,635.51	3,251.02	8,097.54	16,175.09
BSP	1 - 2 days	0.6221	15.00		175.75	1,622.46	3,229.92	8,052.29	16,089.59
MBf	1 day	0.6226	5.00		165.62	1,611.20	3,217.40	8,036.00	16,067.00
TDB	1 day	0.6185	12.00		173.68	1,628.81	3,245.63	8,096.07	16,180.15
Fexco Tonga Ltd	Less than 1 hour	0.6374	15.00		171.89	1,583.87	3,152.75	7,859.37	15,703.74
Western Union Tonga Ltd	Less than 1 hour	0.6301	Varies	0.50%	174.50	1,614.98	3,209.97	7,994.92	15,969.85
Rowena Financial Services	Less than 1 hour	0.6056	Varies		180.13	1,671.25	3,332.51	8,326.27	16,582.55
T&T Money Transfer	1 day	0.6250	Varies		165.00	1,610.00	3,210.00	8,010.00	16,010.00
Klickex Trading Ltd	1 - 3 days	0.6340	0.00		157.73	1,577.29	3,154.57	7,886.44	15,772.87
<b>NZD</b>									
ANZ	1 - 2 days	0.6544	20.00		172.81	1,548.12	3,076.23	7,660.59	15,301.17
BSP	1 - 2 days	0.6544	15.00		167.81	1,543.12	3,071.23	7,655.59	15,296.17
MBf	1 day	0.6553	5.00		157.60	1,531.00	3,057.00	7,635.00	15,265.00
TDB	1 day	0.6501	12.00		165.82	1,550.22	3,088.45	7,703.12	15,394.25
Fexco Tonga Ltd	Less than 1 hour	0.6720	15.00		163.81	1,503.10	2,991.19	7,455.48	14,895.95
Western Union Tonga Ltd	Less than 1 hour	0.6625	Varies	0.50%	166.70	1,536.98	3,053.96	7,604.91	15,189.81
Rowena Financial Services	Less than 1 hour	0.6446	Varies		170.13	1,571.35	3,132.70	7,826.75	15,583.50
T&T Money Transfer	1 day	0.6575	Varies		157.09	1,535.91	3,061.83	7,634.56	15,239.13
Ave Pa'anga Pau - TDB	1 day	0.6716	12.00		160.90	1,500.98	2,989.96	7,456.91	14,901.82
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	1,529.99	3,049.98	7,609.94	15,209.88
Klickex Trading Ltd	1 - 3 days	0.6890	0.00		145.14	1,451.38	2,902.76	7,256.89	14,513.79
SAV Money Transfer	Less than 1 hour	0.6579	10.00		162.00	1,530.00	3,050.00	7,610.00	15,210.00
<b>USD</b>									
ANZ	1 - 2 days	0.4191	20.00		258.61	2,406.07	4,792.13	11,950.33	23,880.65
BSP	1 - 2 days	0.4201	15.00		253.04	2,395.39	4,775.77	11,916.93	23,818.86
MBf	1 day	0.4206	5.00		242.74	2,382.40	4,759.80	11,892.00	23,779.00
TDB	1 day	0.4216	12.00		249.19	2,383.92	4,755.83	11,871.58	23,731.17
Fexco Tonga Ltd	Less than 1 hour	0.4315	15.00		246.75	2,332.50	4,649.99	11,602.49	23,189.97
Western Union Tonga Ltd	Less than 1 hour	0.4249	Varies	0.50%	250.85	2,378.49	4,736.99	11,812.47	23,604.95
Rowena Financial Services	Less than 1 hour	0.4028	Varies		263.26	2,507.62	5,035.24	12,483.11	24,896.22

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.