

**Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 15 October 2021**

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	0.6112	15.00		148.61	1,621.13	3,257.25	8,165.63	16,346.26
BSP	1 - 2 days	0.6137	10.00		152.95	1,619.46	3,248.92	8,137.30	16,284.61
MBf	1 day	0.6129	0.00		163.17	1,631.70	3,263.40	8,158.50	16,317.00
TDB	1 day	0.6109	5.00		158.69	1,631.93	3,268.86	8,179.65	16,364.29
Fexco Tonga Ltd	Less than 1 hour	0.6126	0.00		163.24	1,632.39	3,264.77	8,161.93	16,323.87
Rowena Financial Services	Less than 1 hour	0.6098	0.00		163.99	1,639.88	3,279.76	8,199.41	16,398.82
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6302	0.00		158.68	1,586.80	3,173.60	7,933.99	15,867.98
Island Flexi Transfer	Less than 1 hour	0.6289	0.00		159.00	1,590.00	3,180.00	7,950.00	15,900.00
<b>NZD</b>									
ANZ	1 - 2 days	0.6482	15.00		139.27	1,527.73	3,070.47	7,698.67	15,412.34
BSP	1 - 2 days	0.6477	10.00		144.39	1,533.92	3,077.85	7,709.62	15,429.25
MBf	1 day	0.6463	0.00		154.72	1,547.20	3,094.40	7,736.00	15,472.00
TDB	1 day	0.6457	5.00		149.87	1,543.71	3,092.41	7,738.53	15,482.07
Fexco Tonga Ltd	Less than 1 hour	0.6476	0.00		154.42	1,544.16	3,088.33	7,720.82	15,441.63
Rowena Financial Services	Less than 1 hour	0.6667	0.00		149.99	1,499.93	2,999.85	7,499.63	14,999.25
T&T Money Transfer	1 - 3 days	0.6500	0.00		153.85	1,538.46	3,076.92	7,692.31	15,384.62
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6640	0.00		150.60	1,506.02	3,012.05	7,530.12	15,060.24
Frank Money Transfer	Less than 1 hour	0.6757	0.00		148.00	1,480.00	2,960.00	7,400.00	14,800.00
Toumu'a Money Transfer Ltd	Less than 1 hour	0.6803	0.00		147.00	1,470.00	2,940.00	7,350.00	14,700.00
MakaMo'ui Services	Less than 1 hour	0.6667	0.00		150.00	1,500.00	3,000.00	7,500.00	15,000.00
Joy Trading Co Ltd	Less than 1 hour	0.6802	0.00		147.02	1,470.16	2,940.31	7,350.78	14,701.56
<b>USD</b>									
ANZ	1 - 2 days	0.4540	15.00		205.26	2,187.64	4,390.29	10,998.22	22,011.43
BSP	1 - 2 days	0.4550	10.00		209.78	2,187.80	4,385.60	10,979.01	21,968.02
TDB	1 day	0.4565	5.00		214.06	2,185.58	4,376.16	10,947.90	21,900.81
Fexco Tonga Ltd	Less than 1 hour	0.4550	0.00		219.78	2,197.80	4,395.60	10,989.01	21,978.02
Rowena Financial Services	Less than 1 hour	0.4717	0.00		212.00	2,119.99	4,239.98	10,599.96	21,199.92

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	0.5812	20.00		192.06	1,740.58	3,461.16	8,622.89	17,225.78
BSP	1 - 2 days	0.5837	15.00		186.32	1,728.21	3,441.42	8,581.04	17,147.09
MBf	1 day	0.5844	5.00		176.13	1,716.30	3,427.60	8,561.50	17,118.00
TDB	1 day	0.5809	12.00		184.15	1,733.47	3,454.93	8,619.33	17,226.67
Fexco Tonga Ltd	Less than 1 hour	0.5962	15.00		182.73	1,692.29	3,369.58	8,401.45	16,787.90
Western Union Tonga Ltd	Less than 1 hour	0.5626	Varies	0.50%	193.63	1,806.35	3,592.70	8,951.75	17,883.49
Rowena Financial Services	Less than 1 hour	0.5917	Varies		184.00	1,705.05	3,400.09	8,520.23	16,970.46
T&T Money Transfer	1 day	0.5940	Varies		173.35	1,693.50	3,377.00	8,427.51	16,845.02
Ave Pa'anga Pau - TDB	1 day	0.5809	12.00		184.15	1,733.47	3,454.93	8,619.33	17,226.67
Klickex Trading Ltd	1 - 3 days	0.5990	0.00		166.94	1,669.45	3,338.90	8,347.25	16,694.49
<b>NZD</b>									
ANZ	1 - 2 days	0.6132	20.00		183.08	1,650.79	3,281.58	8,173.95	16,327.89
BSP	1 - 2 days	0.6127	15.00		178.21	1,647.12	3,279.24	8,175.60	16,336.20
MBf	1 day	0.6138	5.00		167.92	1,634.20	3,263.40	8,151.00	16,297.00
TDB	1 day	0.6107	12.00		175.75	1,649.47	3,286.93	8,199.33	16,386.65
Fexco Tonga Ltd	Less than 1 hour	0.6308	15.00		173.53	1,600.29	3,185.58	7,941.44	15,867.89
Western Union Tonga Ltd	Less than 1 hour	0.5931	Varies	0.50%	184.45	1,714.49	3,408.97	8,492.43	16,964.87
Rowena Financial Services	Less than 1 hour	0.6211	Varies		176.00	1,625.05	3,240.09	8,120.23	16,170.47
T&T Money Transfer	1 day	0.6075	Varies		169.61	1,661.09	3,312.18	8,260.45	16,490.91
Ave Pa'anga Pau - TDB	1 day	0.6107	12.00		175.75	1,649.47	3,286.93	8,199.33	16,386.65
Frank Money Transfer	Less than 1 hour	0.6250	Varies		165.00	1,610.00	3,210.00	8,020.00	16,030.00
Toumu'a Money Transfer Ltd	Less than 1 hour	0.6494	10.00		164.00	1,550.00	3,090.00	7,710.00	15,410.00
MakaMo'ui Services	Less than 1 hour	0.6173	Varies		172.00	1,630.00	3,250.00	8,120.00	16,220.00
Klickex Trading Ltd	1 - 3 days	0.6300	0.00		158.73	1,587.30	3,174.60	7,936.51	15,873.02
<b>USD</b>									
ANZ	1 - 2 days	0.4320	20.00		251.48	2,334.81	4,649.63	11,594.07	23,168.15
BSP	1 - 2 days	0.4330	15.00		245.95	2,324.47	4,633.94	11,562.34	23,109.69
TDB	1 day	0.4345	12.00		242.15	2,313.50	4,614.99	11,519.48	23,026.96
Fexco Tonga Ltd	Less than 1 hour	0.4439	15.00		240.28	2,267.76	4,520.52	11,278.80	22,542.60
Western Union Tonga Ltd	Less than 1 hour	0.4235	Varies	0.50%	251.63	2,386.28	4,752.55	11,851.38	23,682.75
Rowena Financial Services	Less than 1 hour	0.4367	Varies		243.99	2,304.90	4,599.80	11,519.51	22,969.02

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.