

Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 16 September 2022

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)				
AUD									
ANZ	1 - 2 days	0.6381	15.00		141.72	1,552.15	3,119.30	7,820.76	15,656.52
BSP	1 - 2 days	0.6413	10.00		145.93	1,549.33	3,108.67	7,786.66	15,583.33
MBf	1 day	0.6406	0.00		156.11	1,561.10	3,122.20	7,805.50	15,611.00
TDB	1 day	0.6377	5.00		151.81	1,563.14	3,131.27	7,835.68	15,676.35
Fexco Tonga Ltd	Less than 1 hour	0.6423	0.00		155.69	1,556.90	3,113.81	7,784.52	15,569.05
Rowena Financial Services	Less than 1 hour	0.6393	0.00		156.42	1,564.21	3,128.42	7,821.05	15,642.11
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6521	0.00		153.35	1,533.51	3,067.01	7,667.54	15,335.07
Island Flexi Transfer	Less than 1 hour	0.6494	0.00		154.00	1,540.00	3,080.00	7,700.00	15,400.00
NZD									
ANZ	1 - 2 days	0.7205	15.00		123.79	1,372.93	2,760.85	6,924.63	13,864.25
BSP	1 - 2 days	0.7192	10.00		129.04	1,380.43	2,770.87	6,942.17	13,894.34
MBf	1 day	0.7182	0.00		139.23	1,392.30	2,784.60	6,961.50	13,923.00
TDB	1 day	0.7169	5.00		134.49	1,389.89	2,784.79	6,969.47	13,943.95
Fexco Tonga Ltd	Less than 1 hour	0.7226	0.00		138.39	1,383.89	2,767.78	6,919.46	13,838.92
Rowena Financial Services	Less than 1 hour	0.7172	0.00		139.43	1,394.31	2,788.62	6,971.56	13,943.11
Ave Pa'anga Pau - TDB	Less than 1 hour	0.7401	0.00		135.12	1,351.17	2,702.34	6,755.84	13,511.69
Frank Money Transfer	Less than 1 hour	0.7194	0.00		139.00	1,390.00	2,780.00	6,950.00	13,900.00
Toumu'a Money Transfer Ltd	Less than 1 hour	0.7246	0.00		138.00	1,380.00	2,760.00	6,900.00	13,800.00
USD									
ANZ	1 - 2 days	0.4296	15.00		217.77	2,312.75	4,640.49	11,623.73	23,262.47
BSP	1 - 2 days	0.4306	10.00		222.23	2,312.34	4,634.68	11,601.70	23,213.41
TDB	1 day	0.4321	5.00		226.43	2,309.28	4,623.56	11,566.40	23,137.79
Fexco Tonga Ltd	Less than 1 hour	0.4306	0.00		232.23	2,322.34	4,644.68	11,611.70	23,223.41
Rowena Financial Services	Less than 1 hour	0.4286	0.00		233.32	2,333.18	4,666.36	11,665.89	23,331.78
Tonga Post Ltd	Less than 1 hour	0.4341	0.00		230.36	2,303.62	4,607.24	11,518.10	23,036.20

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)				
AUD									
ANZ	1 - 2 days	0.6081	20.00		184.45	1,664.47	3,308.93	8,242.33	16,464.66
BSP	1 - 2 days	0.6113	15.00		178.59	1,650.86	3,286.72	8,194.29	16,373.58
MBf	1 day	0.6118	5.00		168.44	1,639.40	3,273.80	8,177.00	16,349.00
TDB	1 day	0.6077	12.00		176.55	1,657.55	3,303.10	8,239.74	16,467.49
Fexco Tonga Ltd	Less than 1 hour	0.6251	15.00		174.97	1,614.74	3,214.49	8,013.72	16,012.44
Western Union Tonga Ltd	Less than 1 hour	0.5910	Varies	0.50%	185.05	1,720.51	3,421.02	8,522.54	17,025.08
Rowena Financial Services	Less than 1 hour	0.6173	Varies		177.00	1,634.96	3,259.92	8,169.79	16,269.58
Ave Pa'anga Pau - TDB	1 day	0.6077	12.00		176.55	1,657.55	3,303.10	8,239.74	16,467.49
Klickex Trading Ltd	1 - 3 days	0.6130	0.00		163.13	1,631.32	3,262.64	8,156.61	16,313.21
Island Flexi Transfer	Less than 1 hour	0.6200	Varies		166.29	1,622.90	3,235.80	8,074.50	16,144.00
NZD									
ANZ	1 - 2 days	0.6855	20.00		165.88	1,478.79	2,937.58	7,313.95	14,607.89
BSP	1 - 2 days	0.6842	15.00		161.16	1,476.56	2,938.12	7,322.80	14,630.61
MBf	1 day	0.6850	5.00		150.99	1,464.90	2,924.80	7,304.50	14,604.00
TDB	1 day	0.6819	12.00		158.65	1,478.49	2,944.98	7,344.45	14,676.91
Fexco Tonga Ltd	Less than 1 hour	0.7040	15.00		157.05	1,435.45	2,855.91	7,117.27	14,219.55
Western Union Tonga Ltd	Less than 1 hour	0.6639	Varies	0.50%	166.38	1,533.78	3,047.56	7,588.91	15,157.82
Rowena Financial Services	Less than 1 hour	0.6944	Varies		159.01	1,455.09	2,900.18	7,270.46	14,470.92
Ave Pa'anga Pau - TDB	1 day	0.6819	12.00		158.65	1,478.49	2,944.98	7,344.45	14,676.91
Frank Money Transfer	Less than 1 hour	0.6711	Varies		154.00	1,500.00	2,990.00	7,470.00	14,930.00
Toumu'a Money Transfer Ltd	Less than 1 hour	0.6667	10.00		160.00	1,510.00	3,010.00	7,510.00	15,010.00
Klickex Trading Ltd	1 - 3 days	0.6990	0.00		143.06	1,430.62	2,861.23	7,153.08	14,306.15
USD									
ANZ	1 - 2 days	0.4076	20.00		265.34	2,473.39	4,926.77	12,286.93	24,553.86
BSP	1 - 2 days	0.4086	15.00		259.74	2,462.38	4,909.76	12,251.91	24,488.81
TDB	1 day	0.4101	12.00		255.84	2,450.43	4,888.86	12,204.15	24,396.30
Fexco Tonga Ltd	Less than 1 hour	0.4201	15.00		253.04	2,395.39	4,775.77	11,916.93	23,818.86
Western Union Tonga Ltd	Less than 1 hour	0.4018	Varies	0.50%	264.38	2,513.80	5,007.60	12,489.00	24,958.00
Rowena Financial Services	Less than 1 hour	0.4115	Varies		258.01	2,445.13	4,880.27	12,220.67	24,371.34
Klickex Trading Ltd	1 - 3 days	0.3980	0.00		251.26	2,512.56	5,025.13	12,562.81	25,125.63

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.