

Comparison of Banks and Foreign Exchange Dealers' Exchange Rates & Fees and Charges 17 March 2023

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	0.6487	15.00		139.15	1,526.54	3,068.09	7,692.72	15,400.45
BSP	1 - 2 days	0.6514	10.00		143.52	1,525.16	3,060.31	7,665.78	15,341.55
MBf	1 day	0.6507	0.00		153.67	1,536.70	3,073.40	7,683.50	15,367.00
TDB	1 day	0.6479	5.00		149.34	1,538.45	3,081.90	7,712.24	15,429.48
Fexco Tonga Ltd	Less than 1 hour	0.6525	0.00		153.26	1,532.57	3,065.13	7,662.84	15,325.67
Ave Pa'anga Pau - TDB	Less than 1 hour	0.6661	0.00		150.13	1,501.28	3,002.55	7,506.38	15,012.76
Digicel Mobile Money	Less than 1 hour	0.6584	0.00		151.88	1,518.81	3,037.63	7,594.07	15,188.15
Island Flexi Transfer	Less than 1 hour	0.6623	0.00		151.00	1,510.00	3,020.00	7,550.00	15,100.00
NZD									
ANZ	1 - 2 days	0.7021	15.00		127.43	1,409.30	2,833.60	7,106.49	14,227.99
BSP	1 - 2 days	0.7024	10.00		132.37	1,413.69	2,837.38	7,108.45	14,226.90
MBf	1 day	0.7013	0.00		142.59	1,425.90	2,851.80	7,129.50	14,259.00
TDB	1 day	0.6981	5.00		138.25	1,427.46	2,859.92	7,157.30	14,319.60
Fexco Tonga Ltd	Less than 1 hour	0.7032	0.00		142.21	1,422.07	2,844.14	7,110.35	14,220.71
Rowena Financial Services	Less than 1 hour	0.7042	0.00		142.00	1,420.00	2,840.00	7,100.00	14,200.00
T&T Money Transfer	1 - 3 days	0.7042	0.00		142.01	1,420.05	2,840.10	7,100.26	14,200.51
Ave Pa'anga Pau - TDB	Less than 1 hour	0.7208	0.00		138.73	1,387.35	2,774.69	6,936.74	13,873.47
Frank Money Transfer	Less than 1 hour	0.7143	0.00		140.00	1,400.00	2,800.00	7,000.00	14,000.00
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
Digicel Mobile Money	Less than 1 hour	0.7047	0.00		141.90	1,418.98	2,837.95	7,094.88	14,189.75
USD									
ANZ	1 - 2 days	0.4338	15.00		215.52	2,290.21	4,595.42	11,511.05	23,037.10
BSP	1 - 2 days	0.4348	10.00		219.99	2,289.91	4,589.82	11,489.54	22,989.08
TDB	1 day	0.4363	5.00		224.20	2,287.00	4,579.00	11,455.00	22,915.01
Fexco Tonga Ltd	Less than 1 hour	0.4348	0.00		229.99	2,299.91	4,599.82	11,499.54	22,999.08
Rowena Financial Services	Less than 1 hour	0.4505	0.00		222.00	2,220.00	4,440.00	11,100.00	22,200.00
T&T Money Transfer	1 - 3 days	0.4386	0.00		228.00	2,279.98	4,559.96	11,399.91	22,799.82

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	0.6187	20.00		181.63	1,636.29	3,252.58	8,101.46	16,182.92
BSP	1 - 2 days	0.6214	15.00		175.93	1,624.27	3,233.54	8,061.35	16,107.69
MBf	1 day	0.6219	5.00		165.80	1,613.00	3,221.00	8,045.00	16,085.00
TDB	1 day	0.6179	12.00		173.84	1,630.38	3,248.77	8,103.92	16,195.85
Fexco Tonga Ltd	Less than 1 hour	0.6351	15.00		172.46	1,589.56	3,164.11	7,887.78	15,760.55
Western Union Tonga Ltd	Less than 1 hour	0.5986	Varies	0.50%	182.89	1,698.92	3,377.83	8,414.59	16,809.17
T&T Money Transfer	1 day	0.6244	Varies		165.15	1,611.54	3,213.07	8,017.69	16,025.37
Ave Pa'anga Pau - TDB	1 day	0.6179	12.00		173.84	1,630.38	3,248.77	8,103.92	16,195.85
NZD									
ANZ	1 - 2 days	0.6671	20.00		169.90	1,519.03	3,018.05	7,515.13	15,010.26
BSP	1 - 2 days	0.6674	15.00		164.84	1,513.35	3,011.70	7,506.76	14,998.52
MBf	1 day	0.6682	5.00		154.65	1,501.50	2,998.00	7,487.50	14,970.00
TDB	1 day	0.6631	12.00		162.81	1,520.07	3,028.14	7,552.34	15,092.68
Fexco Tonga Ltd	Less than 1 hour	0.6850	15.00		160.99	1,474.85	2,934.71	7,314.27	14,613.54
Western Union Tonga Ltd	Less than 1 hour	0.6433	Varies	0.50%	171.23	1,582.26	3,144.51	7,831.29	15,642.57
Rowena Financial Services	Less than 1 hour	0.6711	Varies		169.00	1,510.00	3,000.00	7,520.00	14,970.00
T&T Money Transfer	1 day	0.6704	Varies		154.16	1,506.65	3,003.29	7,488.23	14,946.47
Ave Pa'anga Pau - TDB	1 day	0.6631	12.00		162.81	1,520.07	3,028.14	7,552.34	15,092.68
Frank Money Transfer	Less than 1 hour	0.6623	Varies		156.00	1,520.00	3,030.00	7,570.00	15,130.00
Toumu'a Money Transfer Ltd	Less than 1 hour	0.6757	10.00		158.00	1,490.00	2,970.00	7,410.00	14,810.00
USD									
ANZ	1 - 2 days	0.4118	20.00		262.84	2,448.36	4,876.73	12,161.82	24,303.63
BSP	1 - 2 days	0.4128	15.00		257.25	2,437.48	4,859.96	12,127.40	24,239.81
TDB	1 day	0.4143	12.00		253.37	2,425.71	4,839.42	12,080.55	24,149.10
Fexco Tonga Ltd	Less than 1 hour	0.4242	15.00		250.74	2,372.38	4,729.76	11,801.89	23,588.79
Western Union Tonga Ltd	Less than 1 hour	0.4043	Varies	0.50%	262.84	2,498.41	4,976.82	12,412.05	24,804.11
T&T Money Transfer	1 day	0.4158	Varies		245.50	2,415.00	4,820.00	12,035.01	24,060.02

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.