

Commercial Banks Exchange Rates: 19 January 2026

A comparison of the commercial banks' 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 to assist with informed decision making.

INWARD RECEIPTS			\$100	\$1,000	\$2,000	\$5,000	\$10,000
Bank	Buy Rates	FEE (TOP)	Amount Received (TOP)				
AUD							
ANZ	0.6366	15.00	142.08	1,555.85	3,126.69	7,839.23	15,693.45
BSP	0.6367	10.00	147.06	1,560.60	3,131.20	7,842.99	15,695.98
MBf	0.6365	0.00	157.11	1,571.09	3,142.18	7,855.46	15,710.92
TDB	0.6333	5.00	152.90	1,574.03	3,153.06	7,890.15	15,785.30
FTL	0.6346	0.00	157.58	1,575.80	3,151.59	7,878.98	15,757.96
APP	0.6469	0.00	154.58	1,545.83	3,091.67	7,729.17	15,458.34
IFT	0.6536	0.00	153.00	1,529.99	3,059.98	7,649.94	15,299.88
KTL	0.6494	5.00	148.99	1,534.88	3,074.77	7,694.41	15,393.83
NZD							
ANZ	0.7393	15.00	120.26	1,337.63	2,690.26	6,748.15	13,511.31
BSP	0.7398	10.00	125.17	1,341.72	2,693.43	6,748.58	13,507.17
MBf	0.7396	0.00	135.21	1,352.08	2,704.16	6,760.41	13,520.82
TDB	0.7359	5.00	130.89	1,353.88	2,712.76	6,789.40	13,583.80
FTL	0.7369	0.00	135.70	1,357.04	2,714.07	6,785.18	13,570.36
APP	0.7517	0.00	133.03	1,330.32	2,660.64	6,651.59	13,303.18
RFS	0.7463	0.00	133.99	1,339.94	2,679.89	6,699.72	13,399.44
MOMT	0.7353	0.00	136.00	1,359.99	2,719.98	6,799.95	13,599.89
FMT	0.7246	0.00	138.01	1,380.07	2,760.14	6,900.36	13,800.72
TOMT	0.7299	0.00	137.01	1,370.05	2,740.10	6,850.25	13,700.51
KTL	0.7299	5.00	132.01	1,365.05	2,735.10	6,845.25	13,695.51
USD							
ANZ	0.4243	15.00	220.68	2,341.82	4,698.65	11,769.12	23,553.23
BSP	0.4238	10.00	225.96	2,349.60	4,709.21	11,788.02	23,586.04
TDB	0.4239	5.00	230.90	2,354.05	4,713.09	11,790.23	23,585.47
FTL	0.4228	0.00	236.52	2,365.18	4,730.37	11,825.92	23,651.84

OUTWARD PAYMENTS			\$100	\$1,000	\$2,000	\$5,000	\$10,000
Bank	Sell Rates	FEE (TOP)	Amount Paid (TOP)				
AUD							
ANZ	0.6066	55.00	219.85	1,703.53	3,352.07	8,297.66	16,540.33
BSP	0.6067	15.00	179.83	1,663.26	3,311.52	8,256.31	16,497.61
MBf	0.6068	5.00	169.80	1,652.99	3,300.98	8,244.95	16,484.89
TDB	0.6033	12.00	177.76	1,669.55	3,327.10	8,299.75	16,587.50
FTL	0.6179	15.00	176.84	1,633.38	3,251.77	8,106.92	16,198.85
APP	0.6169	12.00	174.10	1,633.01	3,254.02	8,117.04	16,222.08
IFT	0.6266	Varies	164.59	1,605.94	3,201.88	7,989.70	15,974.40
KTL	0.6200	0.00	166.29	1,622.90	3,235.81	8,074.52	16,144.03
NZD							
ANZ	0.7043	55.00	196.98	1,474.85	2,894.70	7,154.25	14,253.49
BSP	0.7048	15.00	156.88	1,433.84	2,852.68	7,109.21	14,203.42
MBf	0.7050	5.00	146.84	1,423.44	2,841.88	7,097.20	14,189.40
TDB	0.7009	12.00	154.67	1,438.74	2,865.47	7,145.69	14,279.37
FTL	0.7183	15.00	154.22	1,407.18	2,799.35	6,975.88	13,936.76
APP	0.7167	12.00	151.53	1,407.28	2,802.57	6,988.42	13,964.84
RFS	0.7143	20.00	160.00	1,419.97	2,819.94	7,069.86	14,069.72
MOMT	0.7042	10.00	152.01	1,430.05	2,850.10	7,110.26	14,210.51
FMT	0.6896	Varies	150.01	1,460.12	2,910.23	7,270.58	14,531.16
TOMT	0.6993	10.00	148.00	1,440.00	2,870.00	7,170.01	14,330.01
KTL	0.7100	0.00	140.85	1,408.45	2,816.90	7,042.25	14,084.51
USD							
ANZ	0.4073	55.00	300.52	2,510.19	4,965.39	12,330.96	24,606.93
BSP	0.4068	15.00	260.82	2,473.21	4,931.42	12,306.05	24,597.10
TDB	0.4069	12.00	257.76	2,469.61	4,927.21	12,300.03	24,588.06
FTL	0.4126	15.00	257.37	2,438.65	4,862.31	12,133.27	24,251.55

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

Key:

FTL	Fexco Tonga Ltd
APP	Ave Pa'anga Pau
RFS	Rowena Financial Services t/a IMEX Money Transfer
MOMT	Manatu 'Ofa Money Transfer
FMT	Frank Money Transfer
TOMT	Toumu'a Money Transfer
IFT	Island Flexi Transfer
KTL	Klickex Trading Ltd

Disclaimer: Please note these are just indicative spot rates; please contact banks for firm quotes.