

OVERDRAFT ACCOUNT		
<b>1</b>	<b>ESTABLISHMENT FEES</b>	
	<b>Loan Amount Range</b>	<b>Fees</b>
a)	Loan up to \$5,000	\$200 per loan
b)	\$5,001 - \$20,000	\$450 per loan
c)	\$20,001— \$40,000	\$850 per loan
d)	\$40,001— \$100,000	\$1,100 per loan
e)	\$100,001 and over	0.8% -1.25% per loan
<b>2</b>	<b>LOAN ADMINISTRATION FEES</b>	
	<b>Loan Amount Limit</b>	<b>Fees</b>
a)	Up to \$5,000	\$30 per month
b)	\$5,001—\$20,000	\$45 per month
c)	\$20,001—\$40,000	\$60 per month
d)	\$40,001- \$100,000	\$75 per month
e)	\$100,001 and over	\$80 per month
f)	\$500,001—\$1m	\$100 per month
g)	\$1,000,001m and over	\$150 per month
<b>3</b>	<b>SEARCH FEES</b>	
	Search Fee	\$40 one off

<b>4</b>	<b>DOCUMENTATION HANDLING FEE</b>	
	Documentation handling fee	\$50 per mortgage
<b>5</b>	<b>LINE FEE</b>	
	Line fee	0.5% - 2% per annum of Limit amount for OD\$10k and over.  This fee is charged half yearly in June and December
<b>6</b>	<b>COMMITMENT FEE</b>	
	Commitment Fee	5% of Undrawn Loan amount after 90 days

*Important Customer Service: Prior notice of 30 days would be given any changes in or new fees and charges as required by Section 3.9 of Prudential Statement 4*

# TONGA DEVELOPMENT BANK

## CHEQUE and OVERDRAFT ACCOUNT

### Fees & Charges

Effective 4th September, 2017



#### **Head Office/'Ulu'i 'Ofisi**

P.O. Box 126, Fatafehi Road, Nuku'alofa  
Tel: 23-333, Mobile: 77-47085, Fax: 23-775  
Email: tdevbank@tdb.to, Website: www.tdb.to

#### **Neiafu, Vava'u:**

Tel: 70-333  
Mobile: 77-47088  
Fax : 70-517  
Email: vavkatoa@tdb.to

#### **'Ohonua, 'Eua:**

Tel: 50-103  
Mobile: 77-87494  
Fax: 50-290  
Email: euakatoa@tdb.to

#### **Eastern District Office, Tatakamotonga:**

Tel: 32-600  
Mobile: 77-47086  
Fax: 31-880  
Email: hdokatoa@tdb.to

#### **'Esia, Niuafo'ou:**

Tel: 80-077  
Fax: 80-120  
Email: nfokatoa@tdb.to

#### **Pangai, Ha'apai:**

Tel: 60-333  
Mobile: 77-47089  
Fax: 60-254  
Email: hapkatoa@tdb.to

#### **Western District Office, Nukunuku:**

Tel: 42-200  
Mobile: 77-08370  
Email: hfokatoa@tdb.to

#### **Hihifo, Niuaotupapu:**

Tel: 75-85406  
Email: nttkatoa@tdb.to

<b>1</b>	<b>PERSONAL CHEQUE ACCOUNTS</b>	
a)	<b>Minimum Balance requirement</b>	N/A
b)	<b>Service Fee</b>	NIL
c)	<b>Maintenance Fee</b>	\$10 per month
d)	<b>Over the counter withdrawal fee</b>	NIL
e)	<b>Transaction Fee</b>	First 50 transactions free of charge, then \$0.20 per transaction thereafter per month
f)	<b>Dormant Account Fee</b>	\$2.00 monthly charge when account is inactive over 1 year until account become NIL balance or become active again.
g)	<b>Account Overdrawn Fee</b>	\$15.00 charged on day of excess & monthly until account in order
h)	<b>Automatic Deduction</b>	\$1.50 per transaction
i)	<b>Minimum Deposit to open accounts</b>	\$300 minimum

<b>2</b>	<b>BUSINESS CHEQUE ACCOUNTS</b>	
a)	<b>Minimum Balance requirement</b>	N/A
b)	<b>Service Fee</b>	NIL
c)	<b>Maintenance Fee</b>	\$10 per month
d)	<b>Over the counter withdrawal fee</b>	NIL
e)	<b>Transaction Fee</b>	First 50 transactions free of charge, then \$0.20 per transaction thereafter per month
f)	<b>Dormant Account Fee</b>	\$2.00 monthly charge when account is inactive over 1 year until account become NIL balance or become active again.
g)	<b>Account Overdrawn Fee</b>	\$15.00 charged on day of excess & monthly until account in order
h)	<b>Automatic Deduction</b>	\$1.50 per transaction
i)	<b>Minimum Deposit to open account</b>	\$500 minimum

<b>3</b>	<b>OTHER FEES &amp; CHARGES ON CHEQUES</b>	
<b>I</b>	<b>DISHONOUR CHEQUE FEE</b>	
a)	Inward dishonor (cheque deposit to account)	\$10 per cheque
b)	Outward dishonor (cheque drawn on accounts)	\$25 per cheque
c)	Cheque dishonoured for irregularities	\$15 per cheque
<b>II</b>	<b>STOP CHEQUE/PAYMENT NOTICE</b>	
a)	Stop Cheque/Payment Notice	\$10 per cheque
<b>III</b>	<b>BANK CHARGES</b>	
a)	Issuance	\$5.00 per cheque
b)	Duplicate/Replacement	\$7.00 per cheque
c)	Repurchase of bank cheque	\$7.00 per cheque
<b>IV</b>	<b>SPECIAL ANSWER CLEARANCE FEE</b>	
a)	Drawn on TDB Offices	\$20.00 per cheque
b)	Drawn on other Banks	\$25.00 per cheque