

Fee Description	Amount	Frequency (e.g. one-off, monthly, quarterly)
A ALL LOANS EXCEPT FOR OVERDRAFT FACILITY		
1. Loan Establishment Fee		
Loan Amount		One-off
Up to T\$500	T\$80	
T\$501 – T\$2,000	T\$100	
T\$2,001 – T\$5,000	T\$200	
T\$5,001 – T\$10,000	T\$300	
T\$10,001 – T\$20,000	T\$600	
T\$20,001 – T\$40,000	T\$800	
T\$40,001 – T\$50,000	T\$1,000	
T\$50,001 – T\$130,000	T\$1,200	
T\$130,001 and over	0.8% - 1.5% per loan	
The cancellation fee is 75% of the Establishment Fee		
2. Loan Variation and Restructure Fee		
Loan Balances		Monthly
Up to T\$2,000	T\$80	
T\$2,001 – T\$5,000	T\$90	
T\$5,001 – T\$10,000	T\$100	
T\$10,001 – T\$20,000	T\$250	
T\$20,001 – T\$40,000	T\$385	
T\$40,001 – T\$80,000	T\$550	
T\$80,001 and over	40% of establishment fee (0.8% - 1.25%) for existing balance	
3. Loan Service Fee per month		
Loan Balances		Per transaction
Up to T\$5,000	T\$30	
T\$5,001 – T\$20,000	T\$40	
T\$20,001 – T\$50,000	T\$50	
T\$50,001 – T\$100,000	T\$60	
T\$100,001 – T\$500,000	T\$70	
T\$500,001 – T\$1m	T\$130	
T\$1,000,001m and over	T\$200	
4. Loan Agreement Fee		
Loan Balances		One-off
Up to T\$2,000	\$45	
T\$2,001 – T\$5,000	\$50	
T\$5,001 – T\$10,000	\$55	
T\$10,001 – T\$20,000	\$60	
T\$20,001 – T\$40,000	\$70	
T\$40,001 – T\$80,000	\$80	
T\$80,001 and over	\$150	

5. Mortgage	
Documentation Handling Fee (Mortgage prep. only)	\$50 per mortgage (also includes Personal Loans)
Mortgage Discharge (Handling Fee only)	\$50 per mortgage (also includes Personal Loans)
6. Insurance	
Handling Fee Per Policy	\$60
LPCI Annual Premium	\$80
LPCI Handling Fee (New Loans only)	\$45
LPCI Micro Lending Product	\$20
Claim Fee—vehicle, house, marine etc	
Up to T\$5,000	T\$50
T\$5,001 – T\$10,000	T\$100
T\$10,001 – T\$20,000	T\$150
T\$20,001 – T\$50,000	T\$200
T\$50,001 – T\$200,000	T\$250
T\$200,001 – T\$500,000	T\$350
Greater than T\$500,000	T\$450
7. A) Refinance Fees (refinancing by other Banks)	
Loan Balances	
Up to T\$2,000	\$400
T\$2,001 – T\$5,000	T\$550
T\$5,001 – T\$10,000	T\$700
T\$10,001 – T\$20,000	T\$900
T\$20,001 – T\$40,000	T\$1,300
T\$40,001 – T\$80,000	T\$1,600
T\$80,001 – T\$150,000	T\$1,700
T\$150,001 and over	1% of establishment fee for existing balance
B) Early Settlement Fee	
Loan Balances	
Up to T\$2,000	\$400
T\$2,001 – T\$5,000	\$550
T\$5,001 – T\$10,000	\$700
T\$10,001 – T\$20,000	\$900
T\$20,001 – T\$40,000	\$1,300
T\$40,001 – T\$80,000	\$1,600
T\$80,001 – T\$150,000	\$1,700
T\$150,001 and over	0.5% to 1% establishment fee on balance

TONGA DEVELOPMENT BANK

LENDING FEES and CHARGES

Effective 6th January, 2020



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8.	GUARANTEE FEE	
	1.5% p.a on Guarantee Amount	
	1.5% p.a Administration Fee is charged half yearly in June and December on Guarantee Amount	
9.	LATE REPAYMENT FEE	
	First warning when repayment is late first time and if continue to be late over 5 working days then a late penalty is charged. Penalty interest rate of 0.5% increase in interest rate until late payment is cleared.	
10.	SOLICITORS	Fees vary with Solicitors
11.	Mortgage Repossession Fee (Minimum Fee)	\$800
12.	House Lock up Fee (Minimum Fee)	\$300
13.	Motor vehicle Repossession Fee (Minimum Fee)	\$300
14.	Transfer Lease	\$100
15.	Application to Sub-lease (not including Solicitor Fee)	\$100
16.	Land Possession Agreement (not including Solicitor Fee)	\$100

	GOVERNMENT FEES		
17	Mortgage Registration Fee		
	Registration Fee		\$26.46
	Discharge Mortgage Fee – paid to Ministry of Lands and Survey		\$12.07
18	PPSA (Personal Property Security Act)		\$92 - new filing \$57.50 - amendments
19	TDB – LOAN DOCUMENTATION FEES for LRP NTT		
	Loan Fees Type	Loan Amount	
	Establishment Fee (once off)	Up to \$500 T\$501 - T\$1,000 T\$1,001 – T\$2,000	\$40
	Loan Agreement Fee	Total up to T\$2,000	Nil
	Loan Service Fee (monthly)	Up to T\$1,000 T\$1,001 – T\$2,000	\$9 per month (fixed)
	Loan Protection Cover Insurance Handling Fees (annually)		\$20 per annum

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