

Fees & Charges	
Fees Description	Amount
Term Deposit (applies to all Term Deposit holders)	
Minimum Opening Balance	\$1,000.00
Break Fee (Premature Withdrawal)	<\$50,000 - T\$70 plus 2% interest penalty interest rate adjustment calculated on portion of term completed.
Penalty rate	2% reduction and interest rate adjustment calculated on portion of term completed.
Maturity Withdrawal	By transfer to TDB account – Free By transfer to another Bank other than TDB – \$3.00 per transaction Through Bank Cheque – bank cheque charges as per the Customer Banking Service fees & charges applies.
<i>This product brochure to be read in conjunction with TDB's Customer Banking Service Fees & Charges.</i>	



**Grow your wealth
with Your Bank**

TUPULAKI

**Term Deposit
Account!**



Effective 05th June 2018

TONGA'S BANK

100% OWN TO SERVE IT'S OWN PEOPLE

Tupulaki Term Deposit Individual & SMEs	Tupulaki Term Deposit Retail																								
<p>This Term Deposit targets those who are looking for investments that guarantee return to individuals and Small Medium Entities.</p>	<p>This Term Deposit targeted corporate and large entities that are looking for investments that guarantee return at fixed rate for a fixed period.</p>																								
<p>Opening Deposit Minimum deposit amount of \$1,000 and up to a maximum of \$250,000</p> <p>Interest can be paid on a number of frequencies like monthly, quarterly, six-monthly, and yearly or upon maturity.</p> <p>Fees Requests for early redemption of a Term Deposit will incur a non-refundable break fee and interest as stated in this brochure; which could result in loss of some or all interest earned since the lodgement of the deposits.</p> <p>Special Features & Benefits</p> <ol style="list-style-type: none"> 1. Attractive higher interest rates; 2. Guaranteed return; 3. Survivor Nominations provisions for individuals; 4. Options of Joint account; 5. Can be used to secure loans, revolving facilities or overdraft facilities. Certificate will be withheld if used as security. 	<p>Opening Deposit Minimum deposit amount of \$1,000 and up to a maximum of \$2,000,000.</p> <p>Interest can be paid on a number of frequencies like monthly, quarterly, six-monthly, and yearly or upon maturity.</p> <p>Fees Requests for early redemption of a Term Deposit will incur a non-refundable break fee and interest as stated in this brochure; which could result in loss of some or all interest earned since the lodgment of the deposits.</p> <p>Special Features & Benefits</p> <ol style="list-style-type: none"> 1. Attractive higher interest rates; 2. Guaranteed return; 3. Survivor Nominations provisions for individuals; 4. Options of Joint account; 5. Can be used to secure loans, revolving facilities or overdraft facilities. Certificate will be withheld if used as security. 																								
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