

TONGA'S BANK

100% OWN TO SERVE IT'S OWN PEOPLE

Tupulaki Teemi Deposit

This Term Deposit package provides a fixed rate of return for a fixed period.

Opening Deposit

Minimum deposit amount of \$1,000 .

Benefits

Interest can be paid on a number of frequencies like monthly, quarterly, six-monthly, and yearly or upon maturity.

Fees & Benefits

Requests for 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.

Special Features & Benefits

1. Attractive higher interest rates;
2. Guaranteed return;
3. Can be pledged as collateral for borrowing at the invested amount with special lending interest rate and an Option of zero deposit on case by case basis.



Term	Interest Rate Term Deposit < \$1m @%pa	Term Deposit \$1m+ %pa
12 months	1.50%p.a	<i>Will be available upon request only at the negotiable rate</i>
24 months	2.00% p.a	
36 months	2.50% p.a	
48 months and above	3.00% p.a	

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\$80 plus 2% interest penalty T\$50,000 – T\$100,000 – T\$100 plus 2% interest penalty >T\$100,00 - 0.10% of principal plus 2% interest penalty
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
Teemi Deposit
Account!**

