

1	ESTABLISHMENT FEES	
	Loan Amount Range	Fees
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
2	LOAN ADMINISTRATION FEES	
	Loan Amount Limit	Fees
a)	0—\$4,999	\$30 per month
b)	\$5,000—\$20,000	\$45 per month
c)	\$20,001—\$40,000	\$60 per month
d)	\$40,001- \$100,000	\$75 per month
e)	\$100,001—\$500,000	\$80 per month
f)	\$500,001—\$1m	\$100 per month
g)	\$1,000,001m and over	\$150 per month
3	SEARCH FEES	
	Search Fee	\$40 one off

4	DOCUMENTATION HANDLING FEE	
	Documentation handling fee	\$50 per mortgage
5	LINE FEE	
	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
6	UNAPPROVED EXCESS FEE	
	Unapproved excess fee	\$15 charged on day excess occurs and monthly until account in order

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



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

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

3	OTHER FEES & CHARGES ON CHEQUES	
I	DISHONOUR CHEQUE FEE	
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
II	STOP CHEQUE/PAYMENT NOTICE	
a)	Stop Cheque/Payment Notice	\$10 per cheque
III	BANK CHARGES	
a)	Issuance	\$5.00 per cheque
b)	Duplicate/Replacement	\$7.00 per cheque
c)	Repurchase of bank cheque	\$7.00 per cheque
IV	SPECIAL ANSWER CLEARANCE FEE	
a)	Drawn on TDB Offices	\$20.00 per cheque
b)	Drawn on other Banks	\$25.00 per cheque