

| | Fee Description | Amount | Frequency (e.g. one-off, monthly, quarterly) |
|-----------|------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------|
| 1. | PERSONAL LOANS | | |
| a) | 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\$60,000 | T\$1,000 | |
| | T\$60,001 – T\$130,000 | T\$1,200 | |
| | T\$130,001 and over | 0.80%-1.25% per loan | |
| | The cancellation fee is 75% of the Establishment Fee | | |
| b) | Loan Administration/Service Fee | | |
| | Balances | | Monthly |
| | 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 | |
| c) | Early Settlement | | |
| | (i) Refinance Fee (when refinancing by other banks) | | |
| | Balances | | One-off |
| | Up to T\$2,000 | T\$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 | |
| | (ii) Exit Fee | | One-off |
| | Up to T\$20,000 | \$200 | |
| | T\$20,001 and over | \$300 | |

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|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------|
| d) | Loan Agreement Fee | | |
| | Loan Amount Up to T\$2,000 T\$2,001 – T\$5,000 T\$5,001 – T\$10,000 T\$10,001 – T\$20,000 T\$20,001 – T\$40,000 T\$40,001 – T\$80,000 T\$80,001 and over | T\$45 T\$50 T\$55 T\$60 T\$70 T\$80 T\$150 | One-off |
| | Loan Variation Fee | | |
| | Balance Up to T\$2,000 T\$2,001 – T\$5,000 T\$5,001 – T\$10,000 T\$10,001 – T\$20,000 T\$20,001 – T\$40,000 T\$40,001 – T\$80,000 T\$80,001 and over | T\$80 T\$90 T\$100 T\$250 T\$385 T\$550 40% of establishment fee for existing balance | Per transaction |
| 2. | HOUSING, BUSINESS AND AGRICULTURE LOANS | | |
| a) | Loan Establishment Fee | Refer Personal Loan | |
| b) | Loan Administration/ Service Fee | Refer Personal Loan | |
| c) | Housing Loan Certificate | No Fee | |
| d) | Search Fee | No Fee | |
| e) | Documentation Handling Fee (Mortgage prep. only) | \$50 per mortgage (also includes Personal Loans) | |
| f) | Mortgage Discharge (Handling Fee only) | \$50 per mortgage (also includes Personal Loans) | |
| g) | Early Settlement Fee | Refer Personal Loan | |
| | (i) Refinance Fee | Refer Personal Loan | |
| | (ii) Exit Fee | Refer Personal Loan | |
| h) | Loan Agreement Fee | Refer Personal Loan | |
| i) | Loan Variation Fee | Refer Personal Loan | |
| 3. | MICRO LENDING SCHEME LOANS | | |
| | Establishment Fees | | |
| | Loan up to T\$2,000 | T\$100 | |

TONGA DEVELOPMENT BANK

LENDING FEES and CHARGES

Effective 4th September, 2017



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Hihifo, Niuaotupapu:

Tel: 75-85406

Email: nttkatoa@tdb.to

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|-----------|--------------------------------------------------------------------------------|---------------------------------------|---------------------|
| 4. | OTHER LOAN FEES | | |
| a) | Searches of Titles, Firms, Companies, Bills of Sale, Crop lien etc. | \$20/hr | Per staff searching |
| b) | Finance Company Search | No Fee | |
| c) | Registration (some Government charges) | | |
| | (i) Mortgage Registration Fee | \$26.45 | Per transaction |
| | (ii) Mortgage Discharge Fee | \$12.08 | Per transaction |
| | (iii) PPSA (Personal Property Security Act) | \$92 new filing \$57.50 amendments | |
| | (iv) Debenture Fee (Company) | \$100 | One-off |
| | (v) Registration of Debenture (Government Fee) | \$69 | |
| d) | Late/Loan Arrears Fee | No Fee | |
| e) | Switch Fees (switching from one product to another or changing interest rates) | No Fee | |
| f) | Portability Fee (continue with loan but switch securities) | No Fee | |
| g) | Property Inspection Fee | No Fee | |
| h) | Inspection (Construction) | No Fee | |
| i) | Debit Refund (Includes Salary Suspension and LV Costs) | | |
| | Up to T\$500 T\$501 – T\$1,000 T\$1,001 – T\$2,000 T\$2,001 and over | T\$80 T\$110 T\$200 T\$250 | Per transaction |

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|----|------------------------------------------------------------|----------------------------------------------------------------|-----------------|
| j) | Opinions (Letter of support) | \$10.00 | Per letter |
| k) | Insurance | | |
| | (i) Insurance Handling Fee | T\$60 | Per policy |
| | (ii) Loan Protection Cover Insurance (LPCI) Annual Premium | T\$80 | Per transaction |
| | (ii) Micro Lending LPCI | T\$20 | |
| | (iii) LPCI Handling fee- | T\$45 | |
| | (iv) Claim Fee – vehicles, house, marine, others | | |
| | Up to T\$5,000 | T\$50 | Per claim |
| | 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 | |
| l) | Salary Assignment | \$1.50 | Per assignment |
| m) | Holding Fee (Commitment Fee) | 0.5% per month on undrawn funds of \$20,000 and over 3 months | Monthly |
| n) | Transfer of Ownership (vehicles) | \$10 | Per transfer |
| 5) | GUARANTEE FEE | | |
| | Guarantee Fee | 1.5% p.a on amount Guarantee | One-off |
| | | 1% administration fee charged half yearly in June and December | |
| 6) | COMMITMENT FEES | | |
| | Business Loans / Housing / Agriculture | 0.5% on undrawn loan amount after 90 days | |

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| 7) | SOLICITOR'S FEE — varies with Solicitors | | |
| | Charged to Customer's Account | | Per transaction |
| 8) | MORTGAGE REPOSSESSION FEE—minimum fee | | |
| | Charged to Customer's Account | T\$800 | Per transaction |
| 9) | HOUSE LOCK UP FEE—minimum fee | | |
| | Charged to Customer's Account | T\$300 | Per transaction |
| 10) | MOTOR VEHICLE (OTHER EQUIPMENTS) REPOSSESSION FEE—minimum fee | | |
| | Charged to Customer's Account | T\$300 | Per transaction |
| 11) | TRANSFER LEASE (NOT INCLUDING THE SOLICITOR'S FEE) | | |
| | | T\$100 | Per transaction |
| 12) | APPLICATION TO SUB-LEASE (NOT INCLUDING THE SOLICITOR'S FEE) | | |
| | | T\$100 | Per transaction |
| 13) | LAND POSSESSION AGREEMENT (NOT INCLUDING THE SOLICITOR'S FEE) | | |
| | | T\$100 | Per transaction |

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