

1.	AGRICULTURE	CRR A	CRR B	CRR C1
	Cropping	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Agr. Equipment	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Agr. Exporters	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Agr. Processing	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Agr. Services	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Livestock	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Fishing	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Women's Dev.	8.50% p.a.	9.00% p.a.	9.5% p.a.

2.	INDUSTRY AND BUSINESS	CRR A	CRR B	CRR C1
	Property Investment	8.00% p.a.	8.50% p.a.	9.50% p.a.
	Public Sector	8.00% p.a.	8.50% p.a.	9.50% p.a.
	Tourism	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Importer	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Services	8.50% p.a.	9.50% p.a.	10.50% p.a.
	Wholesalers	8.50% p.a.	9.50% p.a.	10.50% p.a.
	Retailers	9.50% p.a.	10.50% p.a.	11.50% p.a.
	Manufacturing	10.00% p.a.	11.00% p.a.	12.00% p.a.
	Transport	10.00% p.a.	11.00% p.a.	12.00% p.a.
	Medical & Dental	8.00% p.a.	8.50% p.a.	9.5% p.a.

TONGA DEVELOPMENT BANK

LENDING INTEREST RATES

Effective 3rd February, 2018



Head Office/'Ulu'i 'Ofisi

P.O. Box 126, Fatafehi Road, Nuku'alofa

Tel: 23-333, Mobile: 77-47085, Fax: 23-775

Email: tdevbank@tdb.to, Website: www.tdb.to

Neiafu, Vava'u:

Tel: 70-333

Mobile: 77-47088

Fax : 70-517

Email: vavkatoa@tdb.to

'Ohonua, 'Eua:

Tel: 50-103

Mobile: 77-47087

Fax: 50-290

Email: euakatoa@tdb.to

Eastern District Office, Tatakamotonga:

Tel: 32-600

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Mobile: 77-47089

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Hihifo, Niuaotupapu:

Tel: 75-85406

Email: nttkatoa@tdb.to

Western District Office, Nukunuku:

Tel: 42-200

Mobile: 77-08370

Email: hfokatoa@tdb.to

3.	HOUSING & PERSONAL	CRR A	CRR B	CRR C 1
	Housing Owner Occupied	8.00% p.a.	8.50% p.a.	9.00% p.a.
	Investment	8.50% p.a.	9.00% p.a.	10.00% p.a.
	Personal (secured)	11.00% p.a.	12.00% p.a.	13.00% p.a.
	Personal (vehicle)	13.00% p.a.	14.00% p.a.	15.00% p.a.
	Personal (Unsecured-Tangible assets)	13.00% p.a.	14.00% p.a.	15.00% p.a.
	Personal (secured \$100% cash)	10.00% p.a.		
3.a	Personal - Educational Expenses	8.00% p.a.	9.00% p.a.	10.00% p.a.
4.	CHURCHES	CRR A	CRR B	CRR C1
	Churches	8.00% p.a.	8.50% p.a.	9.50% p.a.

Note: CRR = Credit Risk Rating

5.	PRODUCTIVE SECTORS			CRR C1
	Micro Lending Product			8.00% p.a.

Note: CRR = Credit Risk Rating

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

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