

**OVERDRAFT ACCOUNT (OD)**

Page 4

Fees & Charges**(July 28, 2014)**

1 ESTABLISHMENT FEES		
	Loan Amount Range	Fees
a)	Loan up to \$500	\$50 per loan
b)	\$501 - \$1,000	\$75 per loan
c)	\$1001— \$5,000	\$100 per loan
d)	\$5,001— \$20,000	\$300 per loan
e)	\$20,001—\$50,000	\$600 per loan
f)	\$50,001—\$100,000	\$1,000 per loan
g)	\$100,001 and over	1.0% per loan
2 LOAN ADMINISTRATION FEES		
	Loan Amount Limit	Fees
a)	0—\$4,999	\$30 per month
b)	\$5,000—\$14,999	\$40 per month
c)	\$15,000—\$49,000	\$50 per month
d)	\$50,000- \$99,000	\$60 per month
e)	\$100,000—\$499,999	\$70 per month
f)	\$500,000—\$999,999	\$100 per month
g)	\$1,000,000 and over	\$150 per month
3 SEARCH FEES		
	Search Fee	\$30 one off

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Page 5

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4 DOCUMENTATION HANDLING FEE		
	Documentation handling fee	Up to \$100 One off
5 LINE FEE		
	Line fee	0.5% - 2% per annum of Limit amount for amount OD \$10 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



TONGA DEVELOPMENT BANK

CHEQUE and OVERDRAFT ACCOUNT

Fees & Charges**(July 28, 2014)****Tonga Development Bank****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:**

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**Fees & Charges****(July 28, 2014)**

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

**Fees & Charges****(July 28, 2014)**

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

**Fees & Charges****(July 28, 2014)**

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