

# **LENDING FEES & CHARGES** **(November 1, 2010)**

<b>5.</b>	<b>OTHER LOAN FEES</b>		
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	\$23	Per transaction
	(ii) Mortgage Discharge Fee	\$10.50	Per transaction
	(iii) Debenture Fee (Company)	\$100	One-off
	(iv) 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)	Non Fee	
i)	Repayment Suspension / Debit Refund		
	Up to T\$500	T\$80	Per transaction
	T\$501 – T\$1,000	T\$110	
	T\$1,001 – T\$2,000	T\$200	
	T\$2,001 and over	T\$250	

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j)	Opinions (Letter of support)	\$10.00	Per letter
k)	Loan Cancellation	75% of establish- ment fee	One-off
l)	Insurance		
	(i) Insurance Handling Fee	T\$60	Per policy
	(ii) Loan Protection Cover Insurance (LPCI) Annual Handling fee	T\$80	Per transaction
	(ii) Micro Lending LPCI	T\$20	
	(iii) LPCI Handling fee- New Loans only	T\$45	
	(iv) Claim Fee – vehicles, house, marine, others		
	Up to T\$5,000	T\$50	Per claim
	T\$5,000 – T\$10,000	T\$100	
	T\$10,000 – T\$20,000	T\$150	
	T\$20,000 – T\$50,000	T\$200	
	T\$50,00 – T\$200,000	T\$250	
	T\$200,000 – T\$500,000	T\$350	
	Greater than T\$500,000	T\$450	
m)	Salary Assignment	\$1.50	Per assignment
n)	Holding Fee (Commitment Fee)	0.5% per month on undrawn funds of \$20,000 and months and over 3 months	Monthly
o)	Transfer of Ownership (vehicles)	\$10	Per transfer
6)	GUARANTEE FEE		
	Guarantee Fee	1% p.a on amount guarantee	One-off

*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** **LENDING FEES & CHARGES** **(November 1, 2010)**

## **Tonga Development Bank**



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#### **‘Ohonua, ‘Eua:**

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#### **Eastern District Office, Tatakamotonga:**

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#### **‘Esia, Niuafo‘ou:**

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#### **Pangai, Ha‘apai:**

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# LENDING FEES & CHARGES (November 1, 2010)

	Fee Description	Amount	Frequency (e.g. one-off, monthly, quarterly etc.)
<b>1.</b>	<b>PERSONAL LOANS</b>		
a)	<b>Loan Establishment Fee</b>		
	Loan Amount		One-off
	Up to T\$500	T\$85	
	T\$501 – T\$1,000	T\$110	
	T\$1,001 – T\$2,000	T\$140	
	T\$2,001 – T\$5,000	T\$170	
	T\$5,001 – T\$10,000	T\$300	
	T\$10,001 – T\$20,000	T\$600	
	T\$20,001 – T\$40,000	T\$875	
	T\$40,001 – T\$80,000	T\$1,200	
	T\$80,001 – T\$100,000	T\$1,300	
	T\$100,001 and over	0.80% with Min of T\$1,400 and Max \$5,000	
	The cancellation fee is 75% of the Establishment Fee		
b)	<b>Loan Administration/Service Fee</b>		
	Balances		Monthly
	Up to T\$1,000	T\$15	
	T\$1,001 – T\$2,000	T\$18	
	T\$2,001 – T\$5,000	T\$20	
	T\$5,001 – T\$20,000	T\$25	
	T\$20,001 – T\$50,000	T\$30	
	T\$50,001 – T\$100,000	T\$35	
	T\$100,001 T\$200,000	T\$40	
	T\$200,001 T\$500,000	T\$45	
	T\$500,001 and over	T\$60	
c)	<b>Early Settlement</b>		
	<b>(i) Refinance Fee (when refinancing by other banks)</b>		
	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\$150,000 and over	T\$2,000	

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	(ii) Settlement Fee	No Fee	No Fee
d)	<b>Loan Agreement Fee</b>		
	Loan Amount		One-off
	Up to T\$2,000	T\$45	
	T\$2,001 – T\$5,000	T\$50	
	T\$5,001 – T\$10,000	T\$55	
	T\$10,001 – T\$20,000	T\$60	
	T\$20,001 – T\$40,000	T\$65	
	T\$40,001 – T\$80,000	T\$70	
	T\$80,001 and over	T\$75	
e)	<b>Loan Variation Fee</b>		
	Balance		Per transaction
	Up to T\$2,000	T\$80	
	T\$2,001 – T\$5,000	T\$90	
	T\$5,001 – T\$10,000	T\$100	
	T\$10,001 – T\$20,000	T\$110	
	T\$20,001 – T\$40,000	T\$120	
	T\$40,001 – T\$80,000	T\$130	
	T\$80,001 and over	T\$140	
<b>2.</b>	<b>HOUSING LOANS</b>		
a)	<b>Loan Establishment Fee</b>	Refer Personal Loan	
b)	<b>Loan Administration/Service Fee</b>	Refer Personal Loan	
c)	<b>Housing Loan Certificate</b>	No Fee	
d)	<b>Search Fee</b>	No Fee	
e)	<b>Documentation Handling Fee (Mortgage prep. only)</b>	\$50 per mortgage (also includes Personal Loans)	
f)	<b>Mortgage Discharge (Handling Fee only)</b>	\$50 per mortgage (also includes Personal Loans)	
g)	<b>Early Settlement Fee</b>	Refer Personal Loan	
	(i) Refinance Fee	Refer Personal Loan	
	(ii) Settlement Fee	No Fee	
h)	<b>Loan Agreement Fee</b>	Refer Personal Loan	
i)	<b>Loan Variation Fee</b>	Refer Personal Loan	

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<b>3</b>	<b>BUSINESS LOANS</b>	
A)	<b>Term Loan</b>	
a)	<b>Loan Establishment Fee</b>	Refer Personal Loan
b)	<b>Loan Administration / Service Fee</b>	Refer Personal Loan
c)	<b>Search Fee</b>	No Fee
d)	<b>Documentation Handling Fee (Mortgage prep only)</b>	\$50 per mortgage
e)	<b>Mortgage Discharge (Handling Fee only)</b>	\$50 per mortgage
f)	<b>Early Settlement Fee</b>	Refer Personal Loan
	(i) Refinance Fee (when refinancing to other Banks)	Refer Personal Loan
	(ii) Settlement Fee	No Fee
	<b>Loan Agreement Fee</b>	Refer Personal Loan
	<b>Loan Variation Fee</b>	Refer Personal Loan
B)	<b>Overdraft/Fluctuating Credit Facility (FCF)</b>	
a)	<b>Loan Establishment Fee</b>	Refer Personal Loan
b)	<b>Loan Administration / Service Fee</b>	No Fee
c)	<b>Search Fee</b>	No Fee
d)	<b>Documentation Handling Fee (Mortgage prep. only)</b>	\$50 per mortgage
e)	<b>Mortgage Discharge (Handling Fee only)</b>	\$50 per mortgage
f)	<b>Line Fee</b>	1% of approval amount
g)	<b>Loan Agreement Fee</b>	Refer Personal Loan
h)	<b>Loan Variation Fee</b>	Refer Personal Loan
<b>4.</b>	<b>AGRICULTURAL LOANS</b>	
a)	<b>Loan Establishment Fee</b>	Refer Personal Loan
b)	<b>Loan Administration / Service Fee</b>	Refer Personal Loan
c)	<b>Documentation Handling Fee (Mortgage prep. only)</b>	\$50 per mortgage
d)	<b>Mortgage Discharge (Handling Fee only)</b>	\$50 per mortgage
e)	<b>Early Settlement Fee</b>	Refer Personal Loan
	(i) Refinance Fee (when refinancing to other Banks)	Refer Personal Loan
	(ii) Settlement Fee	No Fee
f)	<b>Loan Agreement Fee</b>	Refer Personal Loan
g)	<b>Loan Variation Fee</b>	Refer Personal Loan