

For further information please call 23-333

or

visit any TDB Branch

TDB reserves the right to vary its fees and charges at any time, although prior notice of 30 days will be given on any change of existing fees or charges, and introduction of new fee or charge

Tonga Development Bank, Head Office

PO Box 126, Fatafehi Road, Nuku'alofa, Tel: 23-333; Fax: 23-775;

email: customerservice@tdb.to; website: www.tdb.to



Customer Banking Service

Fees & Charges

Effective: 07th April 2022 (Updated 01st July 2026)

Customer Banking Services Fees and Charges

Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Ngaue Saving Account (\$1)		
Minimum balance requirement	N/A	Always
Service fee	1.00	Monthly
Maintenance fee	2.00	Quarterly
Over the counter withdrawal fee	Free	
Number of free withdrawals	N/A	
Inoperative/Dormancy fee account (12 mths)	\$3.00	Per month
Minimum deposit to open account	\$10.00	Always
Withdrawal/Deposit without passbook initiated by client	\$5.00	Per transaction
Interest Rate \$100< \$5,000,000 \$5,000,001 and above	1%pa 0.05%pa	Paid Annually
Lahi Savings Account (\$5)		
Minimum balance requirement	N/A	Always
Service fee	NIL	
Maintenance fees	2.00	Quarterly
Over the counter withdrawal fee	\$2.00	Monthly
Number of free withdrawals	4	Per month
Inoperative fee account	NIL	
Minimum deposit to open account	\$10.00	Always
Interest Rate \$0 < \$1,000, 000 \$1,000,001 < \$5,000,000 \$5,000,001 and above	1.5%pa 1%pa 0.05%pa	
Kaha'u Savings Account (\$6)		
Minimum balance requirement	N/A	Always
Service fee	NIL	
Maintenance fees	\$2.00	Quarterly
Over the counter withdrawal fee	\$1.00	Monthly

Customer Banking Services Fees and Charges

Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Term Deposit		
Early Redemption Fee <T\$50,000 T\$50,000 – T\$100,000 >T\$100,000	T\$80 plus 2% interest penalty T\$100.00 plus 2% interest penalty 0.10% of principal plus 2% interest penalty	Upon customer request and an Opt. to deduct from the amount before paying out.
Penalty rate	2% reduction and interest rate adjustment calculated on portion of term completed.	
Money Transfer fee	\$5.00 per transaction	
Money Transfer Amendments of transactions after signed off	\$5.00 each item amended	
Large cash handling fee	Amount of Money Transfer (Proposed no changes to the current rate)	
\$90.00	\$10,000 to \$50,000	Per transactions on business related matters only
\$150.00	\$50,001 to \$99,999	
\$170.00	\$100,000 and above	

Customer Banking Services Fees and Charges

Fee Description		Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Safe Custody Fee			
Annual Fee	Free 1 st yr and \$20 yearly thereafter		Annually
Sealed envelope (360mm x 180mm)		\$10.00	Per package
Sealed envelope/boxes (up to 10,000 cubic)		\$100.00	Per package
Script and similar transactions		Free	Per package
Request for transfer to another branch of the bank each item		\$150.00	Per package
Frequent Access to Safe Custody, each time you access.		\$50.00	Per visit
Overnight safe deposit		\$20.00	Per night
Lost Safe Custody Receipts, issue of replacement of Receipts		\$100.00	Per request
Financial Books Records (Duplicate)			
Duplicate Book/Reproduction/Search for records		\$20.00/hr or any part hr	Per hour
Standard Voucher retrieval		\$6.00	Per voucher
Historical Voucher retrieval		\$6.00	Per voucher plus search cost \$20.00/hr or any part hr.
Photocopy			
Photocopy		\$1.00	Per page
Photocopy/Replacement certificates/security		\$5.00	Per document
Lost Passbook			
Lost Passbook	\$15.00 (1 week waiting)		Per Book
Lost Passbook – urgent		\$20.00	Per Book
Replace Passbook (Full)		Free	Per Book

Customer Banking Services Fees and Charges

Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Number of free withdrawals	1	Per Six-monthly
Inoperative fee account	NIL	
Interest Rate \$0 < \$1,000, 000 \$1,000,001 < \$5,000,000 \$5,000,001 and above	1.5%pa 1%pa 0.05%pa	Paid monthly to the account
Special Saving Account (S2)		
Minimum balance requirement	\$10.00	Always
Service fee	2.00	Monthly
Maintenance fee	4.00	Quarterly
Number of free withdrawals	Unlimited	
Inoperative/Dormancy fee account (12mths)	\$3.00	Per month after 12mths of inactive
Minimum deposit to open account	NIL	No more account is to be open for this product
Interest Rate \$200 < \$1,000, 000 \$1,000,001 < \$5,000,000 \$5,000,001 and above	2%pa 1%pa 0.05%pa	Only on balances more than \$200
Government Payroll Account (S4)		
Minimum balance requirement	\$10.00	Always
Service fee	2.00	Monthly
Maintenance fee	5.00	Quarterly
Over the counter withdrawal fee	\$2.00	Monthly
Number of free withdrawals	2	Per month
Inoperative/Dormancy fee account (6mths)	\$3.00	Per month
Minimum deposit to open account	NIL	No more account is to be open for this product
Interest Rate \$0 < \$1,000, 000 \$1,000,001 < \$5,000,000 \$5,000,001 and above	NIL 1%pa 0.05%pa	

Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
'Intaneti Pangike Saving Account (S17)		
Minimum balance req.	N/A	Always
Service fee	Free	Monthly
Maintenance fee	\$2.00	Quarterly
Over the counter withdrawal fee	Free	Monthly
Number of free withdrawals	Unlimited	
Inoperative fee account	\$2.50	Monthly after 12mths inactive
Interest Rate \$100< \$5,000,000 \$5,000,001 and above	1%pa 0.05%pa	Only on balances more than \$100
Internet Banking		
Transaction fee:		
- TDB to own account at TDB	Free	Per transaction
- TDB to 3 rd party account at TDB other than utility bill payment.	Free	Per transaction
- TDB to another Bank account	\$2.00	Per transaction
- Bill Pay	0.50c	Per transaction
- Amendments after transaction made online by customers	\$5.00	Per transaction
- Deposit & withdraw within a week on the same amount above \$5,000	\$4.00	Per business transaction only
Micro Lending Savings – S16, S20 & S86		
Minimum balance requirement	\$1,000	Always
Service fee	Free	Monthly

Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Coins		
Change (coins) per bag or roll	\$4.00	Per request
Coin counting per container	\$10.00	Per request
Payments from Manual Listing		
Manual transfers to other	\$10.00	Per loading
Wages/salary & Creditor payment	\$10.00	Per loading
Payments from Electronically Listing		
Wages/Salary & Creditors payment within Banks	Free	
Wages/Salary & Creditors payment other Banks	\$6.00	Per listing
Statement – the bank will provide up to FOC 1 statement for free on quarterly basis, upon request from the customer		
Statement issued when full	Free	Per page
Statement request for issue of statements (other than quarterly statement)	\$5.00	Per page
Repeat statements	\$10.00	Per page
Computer printouts via email	\$2.00	Per page
Certificate Supplied		
Certificate of Balance of Account, each account	\$20.00	Per request
Certificate of Interest paid or received, each account	\$20.00	Per request
Comprehensive Certificate supplied for audit purposes, bill holdings, goods supplied, deeds and documents held, etc. each certificate	\$30.00	Per Certificate
Photocopy of the replacement certificate	\$30.00	Per Certificate

Customer Banking Services Fees and Charges

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Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Periodic Payments		
No payments due to lack of funds	Free	Per transactions
Payment by bank cheque	\$10.00	Per transactions on top of the bank cheque fee of \$20.00
Payments to account within the bank	Free	
Payments to accounts at other banks	\$6.00	Per transaction
Dishonoured Cheque		
Inward Dishonour (Cheques deposits to accounts)	\$10.00	Per cheque
Outward Dishonour (Cheques drawn on accounts)	\$25.00	Per cheque
Dishonoured Cheques due to irregularities	\$15.00	Per cheque
Stop Cheque/Payment Notice	\$10.00	Per transaction
Clearance of an account on reaching a certain balance – at customer's request	\$5.00	Per transaction
Bank Cheque		
Issuance	\$7.00	Per transaction
Duplicate/Replacement	\$10.00	Per replacement
Repurchase of Bank Cheque	\$10.00	Per transaction
Special Answer Fee		
Cheques Drawn on TDB Bank	\$20.00	Per transaction within 4hrs from date of request
On spot special answer for TDB Cheques only	\$25.00	Per transaction
Cheques Drawn on other Bank	\$30.00	Per transaction
Diskpay		
Establishment fee	Free	
Wages/salary & Creditor payment	Free	Per loading
Direct debit schedules	Free	Per loading
Payments to other bank accounts	Free	Per loading

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Customer Banking Services Fees and Charges

Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Maintenance fees	3.00	Quarterly
Over the counter withdrawal fee	10.00	Monthly
Number of free withdrawals	3	Per month
Inoperative fee account	2.50	Monthly when the account is active after a year.
Minimum deposit to open account	\$10.00	
Minimum withdrawal for micro lending savings account	No withdrawal until the balance reaches \$1,000.	Thereafter the minimum balance be within minimum balance of \$1,000, (Except \$16 & \$86 with minimum balance of \$15).
Interest paid half yearly	1st January & 1st July of every year	
Interest Rate \$00 <\$1,000, 000 \$1,000,001 < \$5,000,000 \$5,000,001 and above	2%pa 1%pa 0.05%pa	Calculated on the min. mthly balance. Only on balances more than \$100
Personal Cheque Account (\$30)		
Minimum balance requirement	N/A	
Service fee	NIL	
Maintenance fee	10.00	Monthly
Cheque /Deposit Book: 20 pages 60 pages 100 pages Duplicate book (deposit book)	Free 8.00 15.00 20.00	Per book
Over the counter withdrawal fee	NIL	

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Customer Banking Services Fees and Charges

Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Deposit		
Deposit by mail with lodgement slip (Chq. Only)	\$2.00	Per transaction
Deposit slips if acting on email, fax or letter advise	10.00	Per transaction
TDB transfer to other Banks (Other than Internet Banking transactions)	\$3.00	Per transaction
Transfer within TDB	Free	Per transaction
Withdrawal/Transfer		
Withdrawal request by email without withdrawal slip	\$10.00	Per transaction
Withdrawals if acting on fax or letter advise	\$10.00	Per transaction
Withdrawal at other than home office: <i>Charge of confirmation of a/c balance prior to withdrawal</i>	Free	Per transaction
Lost Cheque/Deposit Book		
Lost Cheque /Deposit Book: 20 – 60 pages 100 pages	Refer to fees on account type. Additional information may be required.	
Lost Cheque/Deposit Book: - Urgent 20 – 60 pages 100 pages	\$30.00 \$50.00	Per book. Additional information may be required.
Lost Passbook		
Lost Passbook (1 week waiting) Lost Passbook – Urgent Lost Passbook – Full	\$15.00 \$20.00 Free	Per book. Additional information may be required.

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Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Transaction fee: First 50 transactions free then \$0.20 cents per transaction thereafter monthly.		0.20c
Collection fee	Free	
Dormant Account fee	\$2.00 per month after 12mths of inactive	
Account overdrawn fee	\$15.00	On the day of excess and monthly until the account is in order.
Automatic Deduction	\$1.50	Per transaction
Minimum Deposit to open	\$300.00	Always
Account closure fee	NIL	
Attractive Interest rate	1%	Per annum on balances more than \$100
Business Cheque Account (\$40)		
Minimum balance requirement	N/A	Always
Service fee	NIL	
Maintenance fee	\$10.00	Monthly
Cheque/Deposit Book: 20 pages 60 pages 100 pages Duplicate book (Deposit Book only)	Free 8.00 15.00 20.00	Per book
Over the counter withdrawal fee	NIL	Per withdrawal
Transaction fee; First 50 transactions free then \$0.20 cents per transaction thereafter monthly.	0.20	
Collection fee	Free	
Dormant Account fee	\$2.00 per month over 12mths of inactive or until it is active again.	
Minimum deposit to open	\$500.00	Always
Automatic deduction	\$1.50	Per transaction
Account Overdrawn Fee	\$15.00	On the day of excess and monthly until the account is in order

Fee Description	Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Business Transaction Account (\$18)		
Minimum balance req.	\$50.00	Always
Service fee	Free	Monthly
Maintenance fee	\$5.00	Monthly
Over the counter withdrawal fee	First 30 transactions free, then \$2.00 thereafter	Monthly
Dormancy fee	\$3.00 after 12 months	Monthly
Minimum First Deposit	\$500.00	Always
Interest Rate \$5,000< \$5,000,000 \$5,000,001 and above	1%pa 0.05%pa	Only on balances more than \$5,000

The Tonga Development Bank wishes to make the following publication regarding new Fees & Charges applied for its Visa Debit Card, which will be effective on 10th August 2024.

Fees & Charges are as follows:

LOCAL DEBIT CARD

Fee description	Amount	Frequency
Service Fee	\$20	Annually
Normal request - card replacement	\$20	Per request
Urgent request - card replacement	\$20	Per request
PIN reset	\$10	Per request
Transaction fees		
ATM transactions	\$0.50	Per transaction
ATM withdrawal	\$0.50	Per transaction
Eftpos transactions	\$0.50	Per transaction
Mini Statement	No fees	
Eftpos cash	No fees	
Advance	No fees	

VISA DEBIT CARD

Fee description	Amount	Frequency
Service Fee	\$30	Annually
Normal request - card replacement	\$20	Per request
Urgent request - card replacement	\$30	Per request
PIN reset	\$15	Per request
Transaction fees		
LOCAL		
TDB Visa Cards on own ATM & EFTPOS Machine		
ATM transactions	\$0.50	Per transaction
ATM withdrawal	\$0.50	Per transaction
Eftpos transactions	\$0.50	Per transaction
Mini Statement	No fees	
Eftpos cash	\$0.50	Per transaction
Advance	\$0.50	Per transaction
INTERNATIONAL		
Other Visa Cards on TDB ATM		
ATM withdrawal	\$8	Per transaction
ATM Balance Enq	\$2	Per transaction
Eftpos Purchase	\$0.50	Per transaction
Eftpos Balance Enq	\$0.50	Per transaction
Cross Border fee	2.5% of transacted amount in TOP	Per transaction