

3.	OVERDRAFT	CRR A	CRR B	CRR C 1
	Overdraft Facility		11.50% p.a.	
	<b>Unarranged Overdraft</b>		<b>16.50% p.a.</b>	
	<b>Temporary Overdraft</b>		<b>16.50% p.a.</b>	
4.	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)	14.00% p.a.	15.00% p.a.	16.00% p.a.
	Personal (Unsecured - Tangible assets)	15.00% p.a.	16.00% p.a.	17.00% 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.
5.	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

6.	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*

# TONGA DEVELOPMENT BANK

## LENDING INTEREST RATES Effective 6<sup>th</sup> January, 2020



### Head Office/'Ulu'i 'Ofisi

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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.	9.50% 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.	9.50% p.a.

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## LENDING INTEREST RATES Effective 6<sup>th</sup> January, 2020



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