

## Details on Interest Rates, Service Charges, Fees and Other Expenses in Using Credit Card

Effective Date 1 October 2011

1.	Interest, penalty, fee and other service charges	<p>Interest 20% per annum</p> <p>Credit line usage fee -</p> <p>Penalty for overdue payment -</p> <p>Fee or other service charges -</p> <p>Commencing date for interest calculation From posting date except cash advance; will be calculated from the withdrawal date</p>												
2.	Minimum installment payment rate	Not less than 10% of the amount as per the monthly statement or 500 Baht, whichever is higher.												
3.	Cash Withdrawal Fee	3% of the amount of cash withdrawn												
4.	Interest-free repayment period if paying when due	maximum of 55 days												
	Operation Fee	Visa					Visa Picture Card		Master Card Picture		Master Card			
		Gold	Classic	Mortgage Link	Business	Platinum Elite	Gold	Classic	Gold	Standard	Gold	Standard	Titanium	Platinum
5.	Fees for Card of each type (Baht per annum)													
	Joining Fee: Primary Card	1,000	500	1,000	-	15,000	1,000	500	1,000	500	1,000	500	-	-
	Supplementary Card	-	-	-	-	-	-	-	-	-	-	-	-	-
	Annual Fee: Primary Card	1,600	750	Free	1,800	4,000	1,700	850	1,700	850	1,600	750	1,600	3,000
	Supplementary Card	1,250	550	Free	1,000	-	1,350	650	1,350	650	1,250	550	1,250	1,500
6.	Payment fee charges	<p>Fee and 7% Value Added Tax must be paid up-front at the counter</p> <p>- Standard Chartered (Thai) : 1) Bangkok and Metropolitan Area Free of Charge 2) Upcontry Free of Charge</p> <p>- Siam Commercial Bank: 1) Bangkok and Metropolitan Area 25 Baht 2) Upcountry 40 Baht</p> <p>- Kasikorn Bank (Cash only) : 1) Bangkok and Metropolitan Area 25 Baht 2) Upcountry 40 Baht</p> <p>- UOB Bank: 1) Bangkok and Metropolitan Area 25 Baht 2) Upcountry 30 Baht</p> <p>- Thai Military Bank: 1) Bangkok and Metropolitan Area 20 Baht 2) Upcountry 20 Baht</p> <p>- Bank of Ayudhaya: 1) Bangkok and Metropolitan Area 20 Baht 2) Upcountry 35 Baht</p> <p>- Bank for Agriculture and Agricultural Co-Operatives (Cash only) : 1) Bangkok and Metropolitan Area 10 Baht 2) Upcountry 15 Baht</p> <p>- Government Housing Bank (Cash only) : 1) Bangkok and Metropolitan Area 15 Baht 2) Upcountry 20 Baht</p> <p>- Counter Service (Cash only, Less than 30,000 Baht): 1) Bangkok and Metropolitan Area 15 Baht 2) Upcountry 20 Baht</p> <p>- Post Office (Cash only, Less than 50,000 Baht): 1) Bangkok and Metropolitan Area 10 Baht 2) Upcountry 15 Baht</p> <p>- Pay Station (AIS / Telewiz) (Cash only, Less than 50,000 Baht) : 1) Bangkok and Metropolitan Area 15 Baht 2) Upcountry 15 Baht</p> <p>- TOT (Just Pay) (Cash only, Less than 30,000 Baht) : 1) Bangkok and Metropolitan Area 15 Baht 2) Upcountry 15 Baht</p> <p>- Thanachart Bank (Cash only) : 1) Bangkok and Metropolitan Area 10 Baht 2) Upcountry 10 Baht</p> <p>- Tesco Lotus (Cash only, Less than 49,000 Baht) : 1) Bangkok and Metropolitan Area 10 Baht 2) Upcountry 10 Baht</p>												

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## Standard Chartered Bank (Thai) Public Company Limited

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		<b>Remarks:</b> 1) Such Fee is the actual rate charged to the Bank by the service provider. 2) When making payment of over THB 100,000.- at Siam Commercial Bank, if outside the clearing region, the fee of 0.1% of the payment or the maximum of THB 1,000.- shall be imposed. 3) The bank may assign the overdue accounts to our authorized agents for collection activities.
7.	Fee for issuance of new card in case of loss/damage	200 Baht/Time
8.	Application fee for statement report	-
9.	Application fee for copy of sales slip	1) Domestic: 100 Baht/Sales Slip 2) Overseas: Based on each country's rate
10.	Application fee for new credit card PIN code for replacing the existing PIN code	200 Baht/Time
11.	Application fee for transaction examination	No charge in case of no action in clause 9 or 10
12.	Collection Expense Charge	290 Baht/Month
13.	Application fee for Tax payment and Application fee for Government Agency	-
14.	Exchange Rate Risk	Cardholder agrees and accepts that all expenses incurred from the Card usage (including withdraw Cash advances) in any currency other than Thai Baht shall be converted into Thai Baht pursuant to the inter-bank exchange rate as quoted by the credit card companies of which the Bank is a member, at the date when the Bank has been notified of the spending amount. However, if the foreign currency transaction is not US dollar, those expenses shall be converted into US dollar prior to convert into Thai Baht in order to collect with the Bank. For Visa : <a href="http://corporate.visa.com/pd/consumer_services/consumer_ex_rates.jsp">http://corporate.visa.com/pd/consumer_services/consumer_ex_rates.jsp</a> For Master Card : <a href="http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html">http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html</a> in addition, cardholder acknowledges and agrees the Bank is entitled to collect the hedging premium from the Cardholder as stipulated by the Bank but not exceeding 2.5% of such exchange rates in order to protect the exchange rate risk.

Remark : Standard Chartered Bank (Thai) pcl would like to notify our Valued Cardholder that in case you use Standard Chartered Bank (Thai) Credit Card for cash withdrawal at an internal ATM, you may be charged for ATM fee.

The incurred fee will be varied based on an ATM provider in each country.

Standard Chartered Bank (Thai) Public Company Limited

( Lyn Kok )

President and Chief Executive Officer

Announced as at September 30, 2011