

Standard Chartered Bank (Thai) PCL.

Loan Interest Rate, Penalties, Service Charges, Expenses and other service fees for Automobile Loan

Effective Date 1 April 2010

Kror. Loan Interest Rate	Interest Rate Ceiling (unit : % per annum)
1. Normal Case 2. Default Case	16.00% 28.00%
Khor. Service Charges related to Loans	Service Charges
1. Expenses paid to government agencies, such as 1) Duty Stamp 2) Car registration Fees (used cars) 2.1) Registration fees on changes of owner 2.2) Transferral fee on transfer of car registration from one province to another province 2.3) Fees on changing of car registration booklet 2.4) Penalty charges from Land transportation dept 2.4.1) change of car registration from the provincial to Bangkok exceeds 15 days 2.4.2) date specify in the ID card/copy of house registration exceeds 15 days 2.4.3) The last receipt exceeds 15 วัน (4wheels)/(over 4wheels) Remarks : 15 days from the date specified in such documents 2.4.4) Police fine order (per item) 3) Automobile fees and service charges 3.1) New car registration (tax excluded) 3.2) Car ownership transfer fee from the bank to hire purchaser (4wheels) / (over 4 wheels) 3.3) Request for new license plate (in case of loss, damaged or broken) 3.4) Changes in car's condition each item 3.4.1) Color change 3.4.2) Engine change (additional tax will be charged as per CC of car) or Gasoline 3.4.3) Change of car type 3.5) Fees for notifying the stopping of car usage -Bangkok and provincial, in case of loss and car seize, etc 3.6) Fees for copying of new circle sign, registration booklet, per item	0.5 % of buy/sell price 55 baht 50 - 100 baht 100 baht 200 baht per transaction 200 baht per transaction 200 baht / 500 baht per transaction 400 baht per order 360 - 560 baht per transaction 105 - 305 / 205 - 785 baht per transaction 100 - 200 baht per transaction 200 - 400 baht per transaction 200 - 400 baht per transaction 200 - 400 baht per transaction 25 baht per transaction 25 baht

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2. Expenses paid to other persons or external entities, such as Normal Case 1) Payment expenses via other counters and channels 1.1) Thai Military Bank - Bangkok and perimeter - Provincial area 1.2) Bank of Ayudhya - Bangkok and perimeter - Provincial area 1.3) Siam Commercial Bank - Bangkok and perimeter - Provincial area Remarks : When making payment of over THB100,000 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 1.4) Standard Chartered Bank (Thai) - Bangkok and perimeter - Provincial area 1.5) Krung Thai Bank - Bangkok and perimeter - Provincial area 1.6) Counter Services (<= 30,000 Baht) - Bangkok and perimeter - Provincial area Default Case 1) Cheque return expenses (in case of other commercial banks' cheque 2.) Debt collection expenses 2.1) Fee for sending debt collection and terminating hire purchase agreement 2.2) Fee for locating, and seizing of car under hire purchase 2.3) Fee for towing car to garage 2.4) Parking fee for repossessed car (in case customer takes redemption of car) 2.5) Lawyer fee in filing lawsuit	20 baht / transaction 20 baht / transaction 15 Baht / transaction 30 Baht/ transaction 25 baht /transaction 40 baht/transaction No charge No charge 15 baht/ transaction 25 baht/ transaction 15 baht/ transaction 20 baht/ transaction 200 Baht/ transaction 300 baht per item actual expense actual expense 500 Baht/car 6,500 Baht
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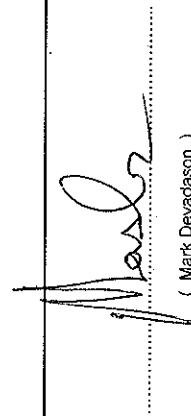
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2.6) Court fee 2.7) Other litigation fees 2.8) Fee for making arrangement for execution of court judgement 2.9) Other expenses related to execution of court judgement	actual expense actual expense actual expense actual expense
Khorr. Others	Service Charges
1.) Deposit for the borrowing of the registration manual	5,000 baht
2.) Fees for total repayment before maturity	5.0 % of total loan repayment
3.) Car registration Fees (used cars)	945 baht
3.1) Registration fees on changes of owner	1,900 - 1,950 baht
3.2) Transferral fee on transfer of car registration from one province to another province	
4.) Fees and service fees	
4.1) New car registration (tax excluded)	940 - 1,140 baht
4.2) Car ownership transfer fee from the bank to hire purchaser (4wheels) / (over 4 wheels)	915 - 1,195 baht / 895 - 1,395 baht
4.3) Annual car tax yearly renewal	54 - 1,300 baht
4.4) Service fee for updated tax renewal transaction on car registration booklet	300 baht
4.5) Request for new license plate (in case of loss, damaged or broken)	395 - 500 baht
5.) Change of car's condition per item	
5.1) Change of color	600 - 800 baht
5.2) Change of engine (additional tax will be charged as per CC of car) or gasoline	600 - 800 baht
5.3) Change of car type	1,100 - 1,300 baht
5.4) Fees for notifying of car stopping in case of loss, seizer, etc.	975 baht
5.5) Fees for copying of new circle sign, registration booklet, each item	375 baht
6.) Change of name in the registration manual	1,445 - 1,475 baht
7.) Auto registration document preparation fee	500 baht


(Mark Devadason)

President and Chief Executive Officer
Announcement date 31 March 2010

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