Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ¹ and other Service Charges Effective from 2 April 2010

Khor. Service Charges related to Loans		Service Charges	rges	
Khor.(1) Service Charges of Consumer Loan: actual and reasonable expenses	Housing Loan : Money Mortgage Term Loan	Housing Loan : Money Mortgage OD	Housing Loan : My Mortgage, Mortgage One	Auto Loan : Auto Money
1. Expenses paid to government agencies, such as				
1) Duty Stamp	0.05% of the limit under the agreement, but not	0.05% of the limit under the agreement, but not	0.05% of the limit under the agreement, but not	0.5 % of buy/sell price
	over Baht 10,000	over Baht 10,000	over Baht 10,000	
2) Mortgage registration fee	not exceed 1 % of mortgage value	not exceed 1 % of mortgage value	not exceed 1 % of mortgage value	
2. Expenses paid to other persons or external entities, such as				
Normal Case				
1) Expenses for checking of credit information		•	•	
2) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht, depending on the appraisal	2,875 - 10,000 Baht, depending on the appraisal	2,875 - 10,000 Baht, depending on the appraisal	1
	value of collateral/an extra charge of 1,000-6,000	value of collateral/an extra charge of 1,000-6,000	value of collateral/an extra charge of 1,000-6,000	
	Baht will be applied for upcountry areas	Baht will be applied for upcountry areas	Baht will be applied for upcountry areas	
	depending on the distance	depending on the distance	depending on the distance	
3) Insurance Expense	0.2525 % of the coverage amount (Note:	0.2525 % of the coverage amount (Note:	0.2525 % of the coverage amount (Note:	•.
	Insurance shall be renewed every 3 years until the	Insurance shall be renewed every 3 years until the Insurance shall be renewed every 3 years until	Insurance shall be renewed every 3 years until	
	outstanding balance has been paid off)	outstanding balance has been paid off)	the outstanding balance has been paid off)	
4) Payment expenses via other counters and channels				
4.1) Siam City Bank	with.			
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	•
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	
4.2) Government Housing Bank				
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	•
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	,
4.3) Bank for Agriculture and Agricultural Co-operatives				
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	•
4.4) Thai Military Bank				
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction
4.5) Bank of Ayudhya				
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction
- Provincial area	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction	30 Baht/ transaction

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans "and other Service Charges Effective from 2 April 2010

777	Khor. Service Charges related to Loans		Service Charges	ges	
Khor.(1) S	Khor.(1) Service Charges of Consumer Loan: actual and reasonable expenses	Housing Loan : Money Mortgage Term Loan	Housing Loan : Money Mortgage OD	Housing Loan : My Mortgage, Mortgage One	Auto Loan : Auto Money
	4.6) Kasikom Bank		7. 777788888888888888888888888888888888		
	- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	
	- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	
	4.7) UOB (Thai) Bank				
	- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	•
	- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction	•
	4.8) Thenachart Bank				
	- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	•
	- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	
	4.9) Siam Commercial Bank				
	- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	25 baht /transaction
	- Provincial area	40 baht /transaction	40 baht /Iransaction	40 baht /transaction	40 baht/transaction
	Remarks: When making payment of over THB100,000 at Siam Commerical Bank, if				
outside the	outside the clearing region, the fee of 0.1 % of the payment or the maximum of THB1,000 shall be				
imposed					
	4.10) Standard Chartered Bank (Thai)				
	- Bangkok and perimeter	No charge	No charge	No charge	No charge
	Provincial area	No charge	No charge	No charge	No charge
	4.11) Krung Thai Bank				
	Bangkok and perimeter			-	15 baht/ transaction
	Provincial area	•	ı	1	25 baht/ transaction
7	4.12 Counter Services (<= 30,000 Baht)				
	- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction
	- Provincial area	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction
	4.13) Post Office (<= 50,000 Baht)				
	- Bangkok and perimeter	10 bahVtransaction	10 baht/transaction	10 baht/transaction	,
	- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	•
	4.14) Pay Station (AIS /Telewiz) (<= 50,000 Baht)				
	- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	
	- Provincial area	15 bahl/ transaction	15 baht/ transaction	15 baht/ transaction	

Standard Charlered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ¹⁷ and other Service Charges Effective from 2 April 2010

Khor. Service Charges related to Loans		Service Charges	ges	
Khor.(1) Service Charges of Consumer Loan: actual and reasonable expenses	Housing Loan : Money Mortgage Term Loan	Housing Loan : Money Mortgage OD	Housing Loan : My Mortgage, Mortgage One	Auto Loan : Auto Money
4.15) TOT (Just Pay) (<= 30,000 Baht)				
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	•
• Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	
4.16) Tesco Lotus (Cash only)				
- Bangkok and perimeter	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	•
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	,
Default Case				
1) Cheque return expenses (in case of other commercial banks' cheque	•	,	,	
2) Insufficient fund expenses	•	•	1	
(in case of payment by debiting from the account of other financial institutions)				
3) 3) Debt collection expenses 2/	,			
3. Expenses that are operating costs of commercial banks				
Normal Case				
1) Expenses for collateral inspection and valuation 2/	2,875 • 10,000 Baht, depending on the appraisal	2,875 - 10,000 Baht, depending on the appraisal	2,875 - 10,000 Baht, depending on the appraisal	,
	value of collateral/an extra charge of 1,000-6,000	value of collateral/an extra charge of 1,000-6,000	value of collateral/an extra charge of 1,000-6,000	
	Baht will be applied for upcountry areas	Baht will be applied for upcountry areas	Baht will be applied for upcountry areas	
	depending on the distance	depending on the distance	depending on the distance	
2) Fees for a copy of statement requested (for second copy onward)	ı	•		•
Default case				
1) Debt collection expenses 2/			•	•
Remarks				
1/ Exclude the type of loans that BOT stipulates specific criteria		,,		
2/ The same expenses specified in 2 and 3 shall not be collected repeatly				

Table 3 Service Charges, Penalties related to Loans $^{\prime\prime}$ and Other Service Charges Effective from 2 April 2010

Khor.Service charges related to loans				Service Charges	narges			
Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Installment Loan (BIL.) Business Revolving Line (BRL) Business Loan : SME - Property	Business Loan : SME - Property	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large	Guarantee Personal
			Power Term Loan/ SME	Power OD	Working Capital & Express	Installment Loan (BIL Select)	Customers	Instalment Loan
			Mortgage		Trade Service)			
- Coty Crainly	COCK III O OI OC CIOCX	0.00% of clear ille of actilax	COOK OF CLECK HITE OF WE HIGH	0.00% of credit line of at max balls 0.00% of credit line of at max		0.05% of credit lifte of at max	0.05% of credit line of at max	0.05% of credit life of at max
	Baht 10,000	Baht 10,000	Baht 10,000	10,000	Baht 10,000	Baht 10,000	Baht 10,000	Baht 10,000
2 Mortgage registration fee	•		not exceeding 1 % of mortgage	not exceeding 1 % of mortgage	,	,	,	,
			value	value				
3 Loan management fee	0.5 % of credit limit (single	not exceeding 2 % of credit line 0.5% of the limit under the	0.5% of the limit under the	0.5% of the limit under the	0.25% of total facilities approved $0.5%$ credit limit (Single		not exceeding 10 % of credit limit 1.75 % of credit limit (single	1.75 % of credit limit (single
	payment)		agreement, or at minimum Baht	agreement, or at minimum Baht	ormin 10,000 Baht	Payment)	i.e. Arranger fee แक्ष्मfront - end	payment)
			5,000, whichever is higher	5,000, whichever is higher			fee,etc)	
		•	•	•	- 0.25 % of total facilities	•		•
					approved or min THB 10,000			
4 Annual Fee	not exceeding 1 % of credit limit, not exceeding 2 % of credit lime. not exceeding 1 % of credit limit, not exceeding 1 % of credit limit,	not exceeding 2 % of credit line.	not exceeding 1 % of credit limit,	not exceeding 1 % of credit limit,	•	not exceeding 1 % of credit limit, not exceeding 1 % of credit limit,	not exceeding 1 % of credit limit,	not exceeding 1 % of credit
	will be charged once credit is	First annual fee will be deducted will be charged once credit is		will be charged once credit is		will be charged once credit is	will be charged once credit is	limit, will be charged once
	approved (bank may exampt to	from loan disbursement once the approved (bank may exampt to		approved (bank may exampt to		approved (bank may exampt to	approved (bank may exampt to approved (bank may exampt to credit is approved (bank may	credit is approved (bank may
	collect annual fee on subsequent credit limit is approved any every collect annual fee on subsequent collect annual fee on subsequent	redit limit is approved any every	collect annual fee on subsequent	collect annual fee on subsequent		collect annual fee on subsequent collect annual fee on subsequent	collect annual fee on subsequent	exampt to collect annual fee
	year)	12 month cycle	year)	year)		year)	year)	on subsequent year)
5 Late payment fee / default	2,000 Baht for that installment of 12,000 Baht for that installment of 12,000 Baht for that installment of 12,000 Baht	2.000 Baht for that installment of	2,000 Baht for that installment of	2.000 Baht for that installment of	,	2 000 Baht for that installment of for normal account 10 % of the	for normal account 10 % of the	•
	late payment	late payment	late payment	late payment		late payment	outstanding for that installment of	
							late payment or minimum of	
							5,000 Baht, whichever is higher	
	THE PARTY AND ADDRESS OF THE PARTY AND ADDRESS		A PARTICULAR DE LA PART					
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Table 3 Service Charges, Penalties related to Loans and Other Service Charges Effective from 2 April 2010 Standard Chartered (Thai) Public Company Limited

7	· ·	æ										 											,
7. Cheque book issuing fee	stated in the bill by the bank	excess of the amount to be repaid as	6.2 Fee for repayment made in		completion of repayment period	6.1 Fee for full repayment before												6 Repayment before due date			loan	Khor.(2) Service charges of Commercial	Khor.Service charges related to toans
and interest	will deduct such fee before taking for repayment of principal	installment payment. The bank	5 % of the excess monthly	taking for repayment of principal	bank will deduct such fee before	5 % of total repayment. The					•							•			•	Business installment Loan (BIL)	
300 Baht (20 cheque per book)						•												•			Line (BRL)	Business Revolving	-
			•				Baht)	date of toan agreement, charge 1 % fine of date of loan agreement, charge	before maturity within 5 years from the	Free program and want to early pay off	- For customer who joined Free Mongage						maturity within 3 years from contract date	3 % of credit line for redemption before			Term Loan/ SME Mortgage	Business Loan : SME - Property Power	
300 Baht (20 cheque per book)						•	Baht)	date of loan agreement, charge 1 % fine of	before maturity within 5 years from the	Free program and want to early pay off	For customer who joined Free Mortgage						maturity within 3 years from contract date	3 % of credit line for redemption before			9	Business Loan : SME - Property Power	Service Charges
			•								•							-	Service)	Express Trade	and Working Capital &	Business Loan (Trade	jes
and interest	will deduct such fee before before taking for repayment of principal interest	installment payment. The bank	and interest 5 % of the excess monthly	taking for repayment of principal principal and interest	bank will deduct such fee before	5 % of total repayment. The												•			Installment Loan (BIL Select)	Partially Secured Business	
,	before taking for repayment of principal and interest	payment. The bank will deduct such fee	5 % of the excess monthly installment	principal and interest	bank will deduct such fee before such fee before taking for repayment of	5 % of total repayment. The bank will deduct												-				Corporate Loan for Large Customers	
					•	,					•	the day of full repayment	that toan was granted, until	calculated from the day	interest rate that is	and maximum normal	promotional interest rate	Difference between			Instalment Loan	Guarantee Personal	

Table 3 Service Charges, Penalties related to Loans $^{\prime\prime}$ and Other Service Charges Effective from 2 April 2010

Khor.Service charges related to loans				Service Charges	rges			
Khor.(2) Service charges of Commercial loan	Business Installment	Business Revolving Line (BRL)	Business Revolving Line (BRL) Business Loan : SME - Property	Business Loan : SME -	Business Loan (Trade and	Partially Secured Business	Corporate Loan for	Guarantee Personal
	Loan (BIL)		Power Term Loan/ SME	PropertyPower OD	Working Capital & Express	installment Loan (BIL Select)	Large Customers	Instalment Loan
			Mortgage		Trade Service)			
8. Fee for stopped cheque (including loss or stolen)	•	200 baht per 1 cheque, max not	,	200 baht per 1 cheque , max not	*	,	•	•
		to exceed 1,000 baht per time		to exceed 1,000 baht per time				
9. Fee for returned cheque	,	OSO baht par 1 chaque or 0 OS						N-1-1-
		% of cheque amount, whichever		% of cheque amount, whichever				
		is higher		is higher				
10. Fee for collateral inspection			2,500 - 200,000 baht depending	2,500 - 200,000 baht depending 2,500 - 200,000 baht depending	2,500 - 200,000 baht depending		1	•
			on the collateral and area of	on the collateral and area of	on the collateral and area of			
			collateral. For upcountry areas	SS.	collaterat, For upcountry areas			
			1,500 - 6,000 will be applied		1,500 - 6,000 will be applied			
			depending on the distance	depending on the distance	depending on the distance			
11. Fire Insurance Premium	•		0.325 - 0.81 % of the coverage	0.325 • 0.81 % of the coverage	•	,	•	ı
			amount depend upon type of	amount depend upon type of				
			collateral (Insurance shall be	collateral (insurance shall be				
	•		renewed every 3 years until the	renewed every 3 years until the				
			outstanding balance has been	outstanding balance has been				
			paid off)	paid off)				
12. Service charge relating to registration of title and legal act *								
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut								
Sakhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumihani and Chonburi								
Registration of mortgage of land and or condominium		•	Service charges including	Opping a proposition				
9-		·	travelling expenses 2,000 Baht	travelling expenses 2,000 Baht		,		,
b. Mortgage redemption apart from a. i.e. survey charge,	•	,	Service charges including	Service charges including		,	•	
division, consolidation of tittle deed, tittle request etc			travelling expenses 1,500 Baht	travelling expenses 1,500 Baht				



Table 3 Service Charges, Penalties related to Loans $^{\prime\prime}$ and Other Service Charges Effective from 2 April 2010

Parameter and the second secon	· · · · · · · · · · · · · · · · · · ·							
Khor.Service charges related to loans				Service Charges				
(Khor.(2) Service charges of Commercial Ioan	Business Installment Loan (BIL) Business Revolving Line	Business Installment Loan (BIL) Business Revolving Line Business Loan : SME - Property	Business Loan ; SME -	Business Loan (Trade and	Partially Secured	Corporate Loan for	Guarantee Personal
		(BRL)	Power Term Loan/ SME	PropertyPower OD	Working Capital & Express	Business	Large Customers	Instalment Loan
			Mortgage		Trade Service)	Installment Loan		
					-	(BIL Select)		
2) Land office in other proviences apart from 1 of which a round trip can be				7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7				
made in one day								
a. Registration of mortgage of land and or condominium		,	- Service charges 2,000 Baht	- Service charges 2,000 Baht	•	,		,
	•	•	- Actual travelling expenses, not	- Actual travelling expenses, not		,	•	•
			less than 300 Baht	less than 300 Baht				
b. Mortgage redemption apart from a. i.e. survey charge, division,	•	ı	- Service charges 1,500 Baht	- Service charges 1,500 Baht	,		'	
consolidation of tittle deed, tittle request etc								
		ı	- Actual travelling expenses, not	- Actual travelling expenses, not		,	ì	
•			less than 300 Baht	less than 300 Baht				
3) Land office in other proviences apart from 1 and 2 of which a round trip								
will take more than one day							•	
a. Registration of mortgage of land and or condominium	,		- Service charges 3,000 Baht	- Service charges 3,000 Baht			,	,
	,	1	- Actual travelling expenses	 Actual travelling expenses 			,	•
			and accomodation, not less than	and accomodation, not less than				
			800 Baht	800 Baht				
b. Mortgage redemption apart from a. i.e. survey charge, division,	•	1	- Service charges 2,000 Baht	- Service charges 2,000 Baht	•	ı	,	
consolidation of tittle deed, tittle request etc			-					
			- Actual travelling expenses	- Actual travelling expenses	,		,	,
			and accomodation, not less than	and accomodation, not less than				
			800 Baht	800 Baht				
13. Loan renewal fee		•	•	2,000 Baht per annum	ı	(1	•
14. Excess limit fee	•	,		,	500 Baht per/transaction	•	,	•
15. Temporary Excess Line			1	,	0.25 % of temporary line	,		,
16. Transaction Fees		ı	,		reference with Trade service of	ı	•	,
					bank			

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Table 3 Service Charges, Penalties related to Loans and Other Service Charges Standard Chartered (Thai) Public Company Limited

Effective from 2 April 2010

Khor.Service charges related to loans				Service Charges				
Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL) Business Revolving Line (BRL) Business Loan : SME - Property	Business Revolving Line (BRL)	Business Loan : SME - Property	Business Loan : SME -	Business Loan (Trade	Partially Secured	Corporate Loan for	Guarantee Personal
			Power Term Loan/ SME	PropertyPower OD	and Working Capital &	Business Installment	Large Customers	instalment Loan
			Mortgage		Express Trade Service)	Loan (BIL Select)		
17. Payment expenses via other counters and channels			-					
1) Siam City Bank					N			
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	,	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	,	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
2) Government Housing Bank								
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	,	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	•	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
(3) Bank for Agriculture and Agricultural Co-operatives								
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	,	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
4) Thai Military Bank								
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	,	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	,	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
5) Bank of Ayudhya								
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	•	15 Baht / transaction	15 Baht / transaction	20 Baht / transaction
- Provincial area	35 Baht / transaction	35 Baht / transaction	35 Baht / transaction	30 Baht / transaction	•	30 Baht / transaction	30 Baht / transaction	35 Baht/ transaction
6) Kasikom Bank					-			
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	,	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction		40 Baht / transaction	40 Baht / transaction	40 Baht / transaction
7) UOB (Thai)								
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	1	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	:	30 Baht / transaction		30 Baht / transaction
8) Thanachart Bank								
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	,	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	,	10 Baht / transaction	_	10 Baht / transaction
9) Siam Commercial Bank		•						
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction		25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	•	40 Baht / transaction		40 Baht / transaction
Remarks: When making payment of over THB100,000 at Siam Commerical								
Bank, if outside the clearing region, the fee of 0.1 % of the payment or the								
maximum of THB1,000 shall be imposed								
		-	_	_	•	_	_	-

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Table 3 Service Charges, Penalties related to Loans $^{\rm V}$ and Other Service Charges

Effective from 2 April 2010

Khor.Service charges related to loans				Service Charges				
Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Installment Loan (BIL) Business Revolving Line (BRL) Business Loan: SME - Property	Business Loan : SME - Property	Business Loan : SME -	Business Loan (Trade	Partially Secured	Corporate Loan for	Guarantee Personal
			Power Term Loan/ SME	PropertyPower OD	and Working Capital &	Business Installment	Large Customers	Instalment Loan
			Mortgage		Express Trade Service)	Loan (BIL Select)		
			•		,			
10) Standard Chartered Bank (Thai)								
- Bangkok and perimeter	no charge	no charge	no charge	no charge		no charge	no charge	no charge
- Provincial area	no charge	no charge	no charge	no charge		no charge	no chame	no charne
11) Counter Services (<= 30,000 Baht)				•			ý	9
- Bangkok and perimeter	15 Baht / transaction	15'Baht / transaction	15 Baht / transaction	15 Baht / transaction	,	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	Þ			20 Baht / transaction
12) Post Office (<= 50,000 Baht)							_	
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	,	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Baht / transaction		15 Baht / transaction
13) Pay Station (AIS /Telewiz) (<= 50,000 Baht)								~
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	,			15 Baht / transaction
14) TOT (Just Pay) (<= 30,000 Baht)								
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Beht / transaction	15 Baht / transaction	15 Baht / transaction
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction				15 Baht / transaction
15) Tesco Lotus (Cash only)								
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Saht / transaction	•	10 Baht / transaction		10 Baht / transaction
Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	•	10 Baht / transaction		10 Baht / transaction
								[w]

Table 3 Service Charges, Penalties related to Loans $^{\prime\prime}$ and other Service Charges

Effective from 2 April 2010

placement (use of card for withdrawl) placement (use of card for withdrawl) Ann Ban Strin 3 years from the date of loan agreement ss or stolen)	Khor, Other Service Charges	Onning Observed	الإدامية المراجعة الم
loss/broken (use of card for withdrawl) placement (use of card for withdrawl) Oan Ithin 3 years from the date of loan agreement is or stolen)		Control Crisinger	1.00 For 1.00
loss/broken (use of card for withdrawl) placement (use of card for withdrawl) Qan. ss or stolen)			
loss/broken (use of card for withdrawl) placement (use of card for withdrawl) Oan. Ithin 3 years from the date of loan agreement ss or stolen)	Housing Loan		
loss/broken (use of card for withdrawl) splacement (use of card for withdrawl) oan ithin 3 years from the date of loan agreement ss or stolen)	Housing Loan My Mortgage		
splacement (use of card for withdrawl) gan gan thin 3 years from the date of loan agreement ss or stolen)	1. Loan Management fees	0.25% of the limit under the agreement or minimum 2,500 baht, whichever is higher	
loss/broken (use of card for withdrawl) placement (use of card for withdrawl) Qan (thin 3 years from the date of loan agreement agreement) ss or stolen)	Housing Loan Mortgage One		
splacement (use of card for withdrawl) splacement (use of card for withdrawl)	1. Loan Management fees	0.25 % of the limit under the agreement or minimum 2.500 baht, whichever is higher	
placement (use of card for withdrawl) Oan Ithlin 3 years from the date of loan agreement as or stolen)	2. New ATM card issuance fee in case loss/broken (use of card for withdrawt)	200 baht per card	
oan. Ithin 3 years from the date of loan agreement	3. PIN code issuance fee for ATM for replacement (use of card for withdrawl)	200 baht per transaction	
<u>oan</u> Ithin 3 years from the date of loan agreement	4. Expenses for returned cheque	200 baht per transaction	
thin 3 years from the date of loan agreement	5.Expenses for new cheque issuance	15 baht per transaction	
thin 3 years from the date of loan agreement	Housing Loan Money Mortgage Term Loan		
thin 3 years from the date of loan agreement	1. Loan Management fees	0.50 % of the limit under the agreement or mininum 5,000 ນາກ, whichever is higher	
ss or stolen)	2. Fee for redemption before maturity within 3 years from the date of loan agreement	3 % of the limit under the agreement	
ss or stolen)	Housing Loan Money Mortgage OD		
ss or stolen)	1. Loan Management fees	0.50% of the limit under the agreement or mininum $5,000 ext{unn}$, whichever is higher	
ss or stolen)	2. Loan renewal fee (per annum)	2,000 baht per annum	
ss or stolen)	3. Chaque book issuing fee	300 baht per book (20 cheques per book)	
ss or stolen)	4. Fee for returned cheque	250 baht per 1 cheque or 0.25 % of the amount on the cheque, whichever is higher	
	5. Fee for stapped cheque (including loss or stalen)	200 baht per 1 cheque, maximum not over 1,000 baht per transaction	
	Automobile Loan : Auto Money		
5.0 % of the total loan to be	1. Late payment fees	2.0 % per time of the total remaining loan outstanding, maximum not over 1,000 baht per transaction	
	2. Fee for full repayment before maturity	5.0 % of the total loan to be repaid	

Effective from 2 April 2010	Table 3 Service Charges, Penalties related to Loans and other Service Charges

Khor, Other Service Charges	Service Charges	Remarks
The second of th		
1. Juristic person account	0.25 % of credit line approved	
2. Personal account or shop account	0.50 % of credit line approved	
3. Customer requests for advance payment from cheque waiting for clearing, at the amount exceeding the limit approved and	0.05 % of amount exceeds the limit, services will be charged on the next working day	
the bank agrees that on the amount exceeding the limit approved		
4. For current account without overdraft from cheque waiting for clearing	0.05 % of amount O/D, but not less than 100 baht, services will be charged on the next working day	
5. Service charge relating to registration of title and legal act (Legal fees which customer shall pay directly to the Law Office)		
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon, Nakorn Pathom, Ayutthya, Chachoengsao,		
Pathumthani and Chonburi		
a. Registration of mortgage of land and or condominium	Service charges including travelling expense 2,000 Baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	Service charges including travelling expense 1,500 Baht	
2) Land office in other proviences apart from 1 of which a round trip can be made in one day		
a. Registration of mortgage of land and or condominium	-Service charges 2,000 Baht	
	- Actual travelling expenses but not less than 300 baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-Service charges 3,000 Baht	
	- Actual travelling expenses but not less than 300 baht	
3) Land office in other proviences apart from 1 and 2 of which a round trip will take more than one day		
a. Registration of mortgage of land and or condominium	-Service charges 3,000 Baht	
	- Actual travelling expenses including accomodation not less than 800 baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-Service charges 2,000 Baht	
	- Actual travelling expenses including accomodation not less than 800 baht	

Table 3 Service Charges, Penalties related to Loans $\frac{\eta}{\eta}$ and other Service Charges

Effective from 2 April 2010

Remarks

Fee for redemption before maturity

(Only refinance with other banks)

	nks)	maturity	Ngor. Penalties related to Mortgage Loan (Housing loan)
(Kamalkant Agarwal) Head of Origination and Client Coverage - Thailand (for) President and Chief Executive Officer Announcement date 1 April 2010		3% of the limit under the agreement (within 3 years from the date of making loan agreement)	RATE