

Standard Chartered (Thai) Public Company Limited  
Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges  
Effective from 2 March 2011

Khor. Service Charges related to Loans	Service Charges						
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	Smart Saving Plus (50% cash secured Overdraft Facilities)	Smart Saving (50% cash secured Overdraft Facilities)	Overdraft Facilities with collateral
1. Expenses paid to government agencies, such as							
1) Duty Stamp	0.05% of the limit under the agreement, but not over Baht 10,000	0.05% of the limit under the agreement, but not over Baht 10,000	0.05% of the limit under the agreement, but not over Baht 10,000	0.5 % of buy/sell price	-	-	-
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							
<u>Normal Case</u>							
1) Expenses for checking of credit information	-	-	-	-	-	-	-
2) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	-	-	-	-
3) Insurance Expense	0.2525 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	0.2525 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	0.2525 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	-	-	-	-
4) Payment expenses via other counters and channels							
4.1) Siam City Bank							
- Bangkok and perimeter	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	-	-
4.2) Government Housing Bank							
- 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	-	-
4.3) Bank for Agriculture and Agricultural Co-operatives							
- Bangkok and perimeter	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	-	-
4.4) Thai Military Bank							

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Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses							
- Bangkok and perimeter	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	-	-
4.5) Bank of Ayudhya							
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	20 Baht / transaction	-	-
- Provincial area	35 Baht / transaction	35 Baht / transaction	35 Baht / transaction	30 Baht / transaction	35 Baht / transaction	-	-
4.6) Kasikom Bank							
- Bangkok and perimeter	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	-	-
4.7) UOB (Thai) Bank							
- Bangkok and perimeter	25 baht / transaction	25 baht / transaction	25 baht / transaction	-	25 baht / transaction	-	-
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction	-	30 baht / transaction	-	-
4.8) Thanachart Bank							
- Bangkok and perimeter	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	-	-
4.9) Siam Commercial Bank							
- Bangkok and perimeter	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	-	-
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							
4.10) 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 charge	No charge
4.11) Krung Thai Bank							
- Bangkok and perimeter	-	-	-	15 baht / transaction	-	-	-
- Provincial area	-	-	-	25 baht / transaction	-	-	-
4.12 Counter Services (<= 30,000 Baht)							
- Bangkok and perimeter	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	-	-
4.13) Post Office (<= 50,000 Baht)							
- Bangkok and perimeter	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	-	-
4.14) Pay Station (AIS/Telewiz) (<= 50,000 Baht)							

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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	Smart Saving Plus (50% cash secured Overdraft Facilities)	Smart Saving (50% cash secured Overdraft Facilities)	Overdraft Facilities with collateral
- Bangkok and perimeter	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	-	-
4.15) TOT (Just Pay) (<= 30,000 Baht)							
- Bangkok and perimeter	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	-	-
4.16) Tesco Lotus (Cash only <= 75,000 Baht)							
- Bangkok and perimeter	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	-	-
Default Case							
1) Cheque return expenses (in case of other commercial banks' cheque	-	-	-	-	-	-	-
2) Insufficient fund expenses	-	-	-	-	-	-	-
(in case of payment by debiting from the account of other financial institutions)							
3) Debt collection expenses 2/	250 baht / statement cycle (to be effective on 1 April 2011)	-	250 baht / statement cycle (to be effective on 1 April 2011)	-	-	-	-
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 value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	-	-	-	-
2) Fees for a copy of statement requested (for second copy onward)	-	-	-	-	-	-	-
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							

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Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and Other Service Charges

Effective from 2 March 2011

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 Power Term Loan/ SME Mortgage	Business Loan : SME - Property Power OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers	Guarantee Personal Instalment Loan
1 Duty Stamp	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000
2 Mortgage registration fee	-	-	not exceeding 1 % of mortgage value	not exceeding 1 % of mortgage value	-	-	-	-
3 Loan management fee	0.5 % of credit limit (single payment)	not exceeding 2 % of credit line	0.5% of the limit under the agreement, or at minimum Baht 5,000, whichever is higher	0.5% of the limit under the agreement, or at minimum Baht 5,000, whichever is higher	0.25 % of total facilities approved or min 10,000 Baht	0.5 % credit limit (Single Payment)	not exceeding 10 % of credit limit i.e. Arranger fee up front - end fee,etc)	1.75 % of credit limit
4 Annual Fee	not exceeding 1.50 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	not exceeding 2 % of credit line. First annual fee will be deducted from loan disbursement once the credit limit is approved any every 12 month cycle	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	- - - 0.25 % of total facilities approved or min THB 10,000	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	not exceeding 1.75 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)
5 Late payment fee / default	2,000 Baht for that installment of late payment	2,000 Baht for that installment of late payment	2,000 Baht for that installment of late payment	2,000 Baht for that installment of late payment	-	2,000 Baht for that installment of late payment	for normal account, 10 % of the outstanding for that installment of late payment or minimum of 5,000 Baht, whichever is higher	290 Baht per time which not include VAT

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Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and Other Service Charges

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Khor. Service charges related to loans	Service Charges							
	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - Property Power OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers	Guarantee Personal Instalment Loan
6 Repayment before due date	-	-	3 % of credit line for redemption before maturity within 3 years from contract date	3 % of credit line for redemption before maturity within 3 years from contract date	-	-	-	Different between promotional interest rate and maximum normal interest rate that is calculated from the day that loan was granted, until the day of full repayment
6.1 Fee for full repayment before completion of repayment period	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	-	- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht )	- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht )	-	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	-
6.2 Fee for repayment made in excess of the amount to be repaid as stated in the bill by the bank	5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	-	-	-	-	5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	-
7. Cheque book issuing fee	-	300 Baht (20 cheque per book)	-	300 Baht (20 cheque per book)	-	-	-	-

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Effective from 2 March 2011

Khor.Service charges related to loans	Service Charges							
Khor.(2) Service charges of Commercial loan	Business Instalment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - PropertyPower OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Instalment Loan (BIL Select)	Corporate Loan for Large Customers	Guarantee Personal Instalment Loan
8. Fee for stopped cheque (including loss or stolen)	-	200 baht per 1 cheque , max not to exceed 1,000 baht per time	-	200 baht per 1 cheque , max not to exceed 1,000 baht per time	-	-	-	-
9. Fee for returned cheque	-	250 baht per 1 cheque or 0.25 % of cheque amount, whichever is higher	-	250 baht per 1 cheque or 0.25 % of cheque amount, whichever is higher	-	-	-	-
10. Fee for collateral inspection	-		2,500 - 200,000 baht depending on the collateral and area of collateral. For upcountry areas 1,500 - 6,000 will be applied depending on the distance	2,500 - 200,000 baht depending on the collateral and area of collateral. For upcountry areas 1,500 - 6,000 will be applied depending on the distance	2,500 - 200,000 baht depending on the collateral and area of collateral. For upcountry areas 1,500 - 6,000 will be applied depending on the distance	-	-	-
11. Fire Insurance Premium	-	-	0.325 - 0.81 % of the coverage amount depend upon type of collateral (Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	0.325 - 0.81 % of the coverage amount depend upon type of collateral (Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	-	-	-	-
12. Service charge relating to registration of title and legal act *								
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 expenses 2,000 Baht	Service charges including travelling expenses 2,000 Baht	-	-	-	-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of title deed, title request etc	-	-	Service charges including travelling expenses 1,500 Baht	Service charges including travelling expenses 1,500 Baht	-	-	-	-

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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 Power Term Loan/ SME Mortgage	Business Loan : SME - PropertyPower OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers	Guarantee Personal Instalment Loan
2) Land office in other provinces 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	- Service charges 2,000 Baht	-	-	-	-
	-	-	- Actual travelling expenses, not less than 300 Baht	- Actual travelling expenses, not less than 300 Baht	-	-	-	-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of title deed, title request etc	-	-	- Service charges 1,500 Baht	- Service charges 1,500 Baht	-	-	-	-
	-	-	- Actual travelling expenses, not less than 300 Baht	- Actual travelling expenses, not less than 300 Baht	-	-	-	-
3) Land office in other provinces 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	-	-	-	-
	-	-	- Actual travelling expenses and accommodation, not less than 800 Baht	- Actual travelling expenses and accommodation, not less than 800 Baht	-	-	-	-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of title deed, title request etc	-	-	- Service charges 2,000 Baht	- Service charges 2,000 Baht	-	-	-	-
	-	-	- Actual travelling expenses and accommodation, not less than 800 Baht	- Actual travelling expenses and accommodation, not less than 800 Baht	-	-	-	-
13. Loan renewal fee	-	-	-	2,000 Baht per annum	-	-	-	-
14. Excess limit fee	-	-	-	-	500 Baht per/transaction	-	-	-
15. Temporary Excess Line	-	-	-	-	0.25 % of temporary line	-	-	-
16. Transaction Fees	-	-	-	-	reference with Trade service of bank	-	-	-
17. Guarantee fee by Small Business Guarantee Corporation	1.75% of guarantee amount					1.75% of guarantee amount		1.75% of guarantee amount

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18. Payment expenses via other counters and channels								
1) Siam City 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	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	-	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	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	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	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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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 charge	no charge
11) Counter Services (<= 30,000 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	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	-	20 Baht / transaction	20 Baht / transaction	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	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	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 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	15 Baht / transaction	15 Baht / transaction
15) Tesco Lotus (Cash only <= 75,000 Baht)								
- Bangkok and perimeter	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


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Khor. Other Service Charges	Service Charges	Remarks
<u>Housing Loan</u>		
-- Housing Loan My Mortgage		
1. Loan Management fees	0.25 % of the limit under the agreement or minimum 2,500 baht, whichever is higher	
-- Housing Loan Mortgage One		
1. Loan Management fees	0.25 % of the limit under the agreement or minimum 2,500 baht, whichever is higher	
2. New ATM card issuance fee in case loss/broken (use of card for withdrawl)	200 baht per card	
3. PIN code issuance fee for ATM for replacement (use of card for withdrawl)	200 baht per transaction	
4. Expenses for returned cheque	200 baht per transaction	
5. Expenses for new cheque issuance	15 baht per transaction	
<u>Housing Loan Money Mortgage Term Loan</u>		
1. Loan Management fees	0.50 % of the limit under the agreement or minimum 5,000 บาท, whichever is higher	
2. Fee for redemption before maturity within 3 years from the date of loan agreement	3 % of the outstanding balance (only refinance with other banks)	
<u>Housing Loan Money Mortgage OD</u>		
1. Loan Management fees	0.50 % of the limit under the agreement or minimum 5,000 บาท, whichever is higher	
2. Loan renewal fee (per annum)	2,000 baht per annum	
3. Cheque book issuing fee	300 baht per book (20 cheques per book)	
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 stopped cheque (including loss or stolen)	200 baht per 1 cheque, maximum not over 1,000 baht per transaction	
<u>Automobile Loan : Auto Money</u>		
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	

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Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and other Service Charges  
Effective from 2 March 2011

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

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 Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and other Service Charges  
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Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
1. Fee for redemption before maturity (Only refinance with other banks)	3% of the outstanding balance (within 3 years from the date of making loan agreement)	
<div style="text-align: center;">               .....              ( Lyn Kok )              President and Chief Executive Officer              Announcement date 1 March 2011         </div>		