

Standard Chartered Bank (Thai) PCL.

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

Effective Date 18 August 2010

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

Standard Chartered Bank (Thai) PCL.

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

Effective Date 18 August 2010

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	20 baht / transaction
- Provincial area	20 baht / transaction
1.2) Bank of Ayudhya	
- Bangkok and perimeter	15 Baht / transaction
- Provincial area	30 Baht/ transaction
1.3) Siam Commercial Bank	
- Bangkok and perimeter	25 baht /transaction
- Provincial area	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	
1.4) Standard Chartered Bank (Thai)	
- Bangkok and perimeter	No charge
- Provincial area	No charge
1.5) Krung Thai Bank	
- Bangkok and perimeter	15 baht/ transaction
- Provincial area	25 baht/ transaction
1.6 Counter Services (<= 30,000 Baht)	
- Bangkok and perimeter	15 baht/ transaction
- Provincial area	20 baht/ transaction
Default Case	
1) Cheque return expenses (in case of other commercial banks' cheque	200 Baht/ transaaction
2.) Debt collection expenses	
2.1) Fee for sending debt collection and terminating hire purchase agreement	300 baht per item
2.2) Fee for locating, and seizing of car under hire purchase	actual expense
2.3) Fee for towing car to garage	actual expense
2.4) Parking fee for repossessed car (in case customer takes redemption of car)	500 Baht/car
2.5) Lawyer fee in filing lawsuit	6,500 Baht

Standard Chartered Bank (Thai) PCL.

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

Effective Date 18 August 2010

2.6) Court fee	actual expense
2.7) Other litigation fees	actual expense
2.8) Fee for making arrangement for execution of court judgement	actual expense
2.9) Other expenses related to execution of court judgement	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)	
3.1) Registration fees on changes of owner	945 baht
3.2) Transferral fee on transfer of car registration from one province to another province	1,900 - 1,950 baht
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	300 - 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

(Lyn Kok)

President and Chief Executive Officer

Announcement date 17 August 2010

[Handwritten signature]