Standard Chartered Bank (Thai) Public Company Limited

Fee related to Deposit Products and Other Fees

Effective Date 21 November 2012

Product/ Service and Related Fee

A: Fee related to Deposit Products- THAI BAHT

SAVINGS ACCOUNT PRODUCT

1.1 Power Saver Savings (Normal Savings)

- For individual person category, where no depositing or withdrawal made from the account for a consecutive period of over 1 year, and with the account balance lower than BAHT 5,000 there is a charge for account maintenance of Baht 100 per month.
- Depositing/ withdrawal made in different area of clearing house, fees will be imposed Baht 10 at minimum for every ten thousand or fraction of ten thousand, maximum at Baht 1,000 plus telephone line of Baht 20/ transaction.
- Where the account is closed in the 6-month period from the account opening date, there is a charge of Baht 50 per account.

1.2 Double Savings

- Where more than 2 withdrawals made in any month, there is a fee of 0.5% each time of the withdrawing amount, minimum of Baht 200 and maximum of not more than Baht 10,000
- Where the account is closed in the 6-month period from the account opening date, there is a charge of Baht 50 per account.

1.3 Call Savings

- Where withdrawal made without at least 1 day notice or the amount withdrawn is more than the amount advised, there is a fee of 0.5% per time of the withdrawing amount, minimum of Baht 200 and maximum of not more than Baht 10,000
- Where the account is closed in the 6-month period from the account opening date, there is a charge of Baht 50 per account.

1.4 Special Savings Plus Account

- Where more than 2 withdrawals made in any month, there is a fee of 0.5% each time of the withdrawing amount, minimum of Baht 200 and maximum of not more than Baht 10,000
- Where the account is closed in the 6-month period from the account opening date, there is a no charge.
- No initial opening balance required
- No minimum balance required
- No maintenance fee charge
- Depositing / withdrawal made in different area of clearing house, fees will be imposed Baht 10 at minimum for every Baht 10,000 or fraction of Baht 10,000 maximum at Baht 1,000 plus telephone line of Baht 20/ transaction.

1.5 Power Saver Plus Savings

- Minimum opening balance as Baht 100,000.
- Retained minimum average monthly balance as THB 100,000. In case of average monthly balance is less than Baht 100,000 , the bank will charge Baht 500 for monthly fee (average monthly balance is sum of daily ending balance in month divided by sum of number of days in month).
- Where more than 2 withdrawals made in any month(via bank counter and/ or phone banking only), there is a fee as Baht 500 per time.
- The accounts that close before 6 months will be charged THB1,000 for closed account fee.

Product/ Service and Related Fee

1.6 SME Business$aver

- Minimum opening balance as Baht 300,000.
- Retained minimum average monthly balance as THB 300,000. In case of average monthly balance is less than Baht 300,000. the bank will charge Baht 500 for monthly fee (average monthly balance is sum of daily ending balance in month devided by sum of number of days in month).
- Unlimited Withdrawals made in any month and no fee
- The accounts that close before 6 months will be charged THB 1,000 for closed account fee.

1.7 Payroll Savings Account & Payroll Plus Savings Account

- Where the account is closed in the 6-month period from the account opening date, there is no charge.
- No initial opening balance required
- No minimum balance required
- No maintenance fee charge
- Depositing / withdrawal made in different area of clearing house, fees will be imposed Baht10 at minimum for every Baht 10,000 or fraction of Baht 10,000 maximum at Baht 1,000 plus telephone line of Baht 20/ transaction.

1.8 Wealth Power Savings Account

- Where the account is closed in the 6-month period from the account opening date, there is no charge.
- No initial opening balance required
- No minimum balance required
- No maintenance fee charge

1.9 Power Saver Savings (New)

- Minimum opening balance at primary account is Baht 30,000
- Retained minimum average monthly balance as Baht 30,000 at primary account. In case of average monthly balance is less than Baht 30,000 the bank will charge Baht 50 for monthly fee
- If no depositing or withdrawal made from the account for a consecutive period of over 1 year, and with the account balance lower than Baht 30,000 there is a charge for account maintenance of Baht 100 per month
- The accounts that close before 6 months will be charged Baht 1,000 for closed account fee.

1.10 Investment Savings Account

- No minimum opening balance.
- No minimum average monthly balance.
- No maintenance fee

Product/ Service and Related Fee

- Unlimited number of withdrawal at branch counters.
- Fee for balance checking/withdrawal from ATM machine of other banks over 4 times per month, the 5th time will have transaction fee of Baht 3 per time.
- Free Visa Electron card arrangement fee and first annual fee.
- Free inter-region fund transfer fee for purchasing and selling of mutual fund.
- Free sweep and ZBA between Investment Current Account and Investment Savings Account.
- No passbook, the bank will send consolidated statement at every month-end to depositors according to specified address in application.

1.11 Basic Savings (Old name "Power Saver Savings (For those who open the account since 28 May 2008)")

- Minimum opening balance Baht 5,000
- No minimum balance required
- No maintenance fee charge
- Where the account is closed in the 6-month period from the account opening date, there is a charge of Baht 100 per account.

1.12 Power Saver Plus Savings (For those who open the account since 4 June 2008)

- Minimum opening balance as Baht 200,000.
- Retained minimum average monthly balance as THB 200,000. In case of average monthly balance is less than Baht 200,000 . the bank will charge Baht 500 for monthly fee (average monthly balance is sum of daily ending balance in month divided by sum of number of days in month).
- Where more than 2 withdrawals made in any month(via bank counter and/ or phone banking only), there is a fee as Baht 500 per time.
- The accounts that close before 6 months will be charged THB 1,000 for closed account fee.

1.13 Marathon Savings 7 - Series I

From 3 September 2012 - 1 October 2012

- Minimum opening balance as Baht 200,000.
- Deposit/Withdrawal is allowed during this period and the customer will receive the Marathon Savings 7 - Series I interest rate as announced.

From 2 October 2012 to 3 March 2013

- No additional deposit is allowed. Where more than 2 withdrawals made in any month, there is a fee of THB 500 per time.
- The accounts that close before 3 months will be charged THB 1,000 for closed account fee.
- 4 March 2013 onwards ,for the individual customer will apply term and conditions as Power Saver Savings (Normal savings).

- 4 March 2013 onwards ,for the SME customer will apply term and conditions as SME Plus Account (SPA).
- Depositing / withdrawal made in different area of clearing house, fees will be imposed Baht10 at minimum for every Baht 10,000 or fraction of Baht 10,000 maximum at Baht 1,000 plus telephone line of Baht 20/ transaction.

1.14 Marathon Savings 7 - Series II

From 2 - 31 October 2012

- Minimum opening balance as Baht 200,000.
- Deposit/Withdrawal is allowed during this period and the customer will receive the Marathon Savings 7 - Series II interest rate as announced.

From 1 November 2012 to 31 March 2013

- No additional deposit is allowed. Where more than 2 withdrawals made in any month, there is a fee of THB 500 per time.
- The accounts that close before 3 months will be charged THB 1,000 for closed account fee.
- 1 April 2013 onwards ,for the individual customer will apply term and conditions as Power Saver Savings (Normal savings).
- 1 April 2013 onwards ,for the SME customer will apply term and conditions as SME Plus Account (SPA).
- Depositing / withdrawal made in different area of clearing house, fees will be imposed Baht10 at minimum for every Baht 10,000 or fraction of Baht 10,000 maximum at Baht 1,000 plus telephone line of Baht 20/ transaction.

1.15 Marathon Savings 7 - Series III

From 1 - 30 November 2012

- Minimum opening balance as Baht 200,000.
- Deposit/Withdrawal is allowed during this period and the customer will receive the Marathon Savings 7 - Series III interest rate as announced.

From 1 December 2012 to 1 May 2013

- No additional deposit is allowed. Where more than 2 withdrawals made in any month, there is a fee of THB 500 per time.
- The accounts that close before 3 months will be charged THB 1,000 for closed account fee.
- 2 May 2013 onwards ,for the individual customer will apply term and conditions as Power Saver Savings (Normal savings).
- 2 May 2013 onwards ,for the SME customer will apply term and conditions as SME Plus Account (SPA).

Product/ Service and Related Fee

- Depositing / withdrawal made in different area of clearing house, fees will be imposed Baht10 at minimum for every Baht 10,000 or fraction of Baht 10,000 maximum at Baht 1,000 plus telephone line of Baht 20/ transaction.

1.16 JustOne Savings

- Minimum opening balance Baht 5,000
- No minimum balance required
- No maintenance fee charge
- Where the account is closed in the 6-month period from the account opening date, there is a charge of Baht 500 per account.

1.17 JustOne Payroll Savings

- No initial opening balance required
- No minimum balance required
- No maintenance fee charge
- Where the account is closed in the 6-month period from the account opening date, there is a charge of Baht 500 per account.

1.18 eSaver Savings

- Minimum opening balance Baht 10,000
- No minimum balance required
- No maintenance fee charge
- Where the account is closed in the 6-month period from the account opening date, there is a charge of Baht 1,000 per account.

1.19 Savings for Fans Savings

- Minimum opening balance Baht 2,000
- No minimum balance required
- No maintenance fee charge
- Where the account is closed in the 6-month period from the account opening date, there is a charge of Baht 1,000 per account.

1.20 SME Saving Max

- Minimum opening balance as Baht 50,000.
- Retained minimum average monthly balance as THB 100,000. In case of average monthly balance is less than Baht 100,000. the bank will charge Baht 100 for monthly fee (average monthly balance is sum of daily ending balance in month devided by sum of number of days in month).
- The accounts that close before 6 months will be charged THB 1,000 for closed account fee.

Product/ Service and Related Fee

- For individual person category, where no depositing or withdrawal made from the account for a consecutive period of over 1 year, and with the account balance of lower than Baht 5,000 there is a charge for account maintenance of Baht 100 per month, except for account with overdraft or ZBA.

CURRENT ACCOUNT PRODUCT

1.1 Investment Current Account

- No minimum opening balance.
- No minimum average monthly balance.
- No maintenance fee
- Unlimited number of withdrawal at branch counters.
- Free first cheque book, the next cheque book will be charged at THB 5 per cheque.
- Free inter-region fund transfer fee for purchasing and selling of mutual fund.
- Free sweep and ZBA fee between Investment Current Account and Investment Savings Account.
- No passbook, the bank will send consolidated statement at every month-end to depositors according to specified address in application.
- For juristic person: SME Current Plus

1. Minimum opening balance as Baht 20,000
2. Retained minimum average monthly balance as THB 20,000. In case of average monthly balance is less than Baht 20,000 . the bank will charge Baht 100 for monthly fee (average monthly balance is sum of daily ending balance in month divided by sum of number of days in month).

- Depositing/ withdrawal made in different area of clearing house, fees will be imposed Baht10 at minimum for every ten thousand or fraction of ten thousand, maximum at Baht 1,000 plus telephone line of Baht 20/ transaction.
- Fees for cheque book of Baht 15/ sheet (Bank fees Baht 12 plus stamp duties of Baht 3). In case of urgent request for cheque book, to be received within the same day, there is a fee of Baht 150 per time plus the cheque book fee of Baht 15/ sheet.
- To cash a cheque of different branch, there is a fee of Baht 10 for every ten thousand or fraction of ten thousand, minimum at Baht 20, plus telephone line of Baht 20 in case of across area of clearing house.
- Fees for provincial cheque collection - 0.10% of cheque amount, minimum of Baht10
- Fees for returned cheque, Baht 250 or 0.25 % of cheque amount, whichever is higher.

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Minimum amount for account opening for new customer with account opened as from the effective date.

1) Savings Account (THB): Minimum amount for account opening Baht 5,000

2) Savings Account (THB) for salary payment, minimum amount for account opening, Baht 5,000

3) Current Account (THB): Minimum amount for account opening Baht 10,000

4) Current Account (THB) under Business Advantage , International Trade Account and SME Current Plus: Minimum amount for account opening Baht 20,000

5) Fixed Deposit Account, pass-book, (THB), Minimum amount for account opening Baht 50,000 . with next depositing of not lower than Baht 10,000 per time.

6) Fixed Deposit Account of 6/12 months (Monthly Interest) (THB), depositing per transaction must not be lower than Baht 100,000

7) Fixed Deposit Account of 24/36/48/60 months (THB), depositing per transaction must not be lower than Baht 100,000

8) Fixed Deposit Account of MaxSaver Account/ My Dream Account - MaxSaver Junior (THB), depositing per transaction must not be lower than Baht 100,000

9) Fixed Deposit Account of 14 Days (THB), depositing per transaction must not be lower than Baht 1,000,000

Account Maintenance Fees

Type of deposits: Savings Account, Current Account, Fixed Deposit Account

Criteria: Average monthly amount at minimum in whole of all types of deposits having with the bank is lower than the following standards.

1. For general customers with single type of deposit

Average monthly amount at minimum	Monthly fee
1.1 For savings account, if the average monthly amount	
At minimum < Baht 5,000 per account	Baht 50
1.2 For current account, if the average monthly amount	
Average monthly amount at minimum	Monthly fee
At minimum < Baht 50,000 per account	Baht 100
1.3 For fixed deposit account	No fee

2. For general customers with up from 2 types of deposit (current account and savings account or current account and fixed deposit account or savings account and fixed deposit account or savings account and current account and fixed deposit account)

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Product/ Service and Related Fee	
Average monthly amount at minimum	Monthly fee
2.1 For all accounts, if the average monthly amount	
At minimum < Baht 50,000 per customer	Baht 100
2.2 For fixed deposit account	No fee
3. For juristic person with single type of deposit	
Average monthly amount at minimum	Monthly fee
3.1 For savings account, if the average monthly amount	
At minimum < Baht 50,000 per account	Baht 50
3.2 For current account, if the average monthly amount	
At minimum < Baht100,000 per account	Baht 100
3.3 For fixed deposit account	No fee
4. For juristic person customers with up from 2 types of deposit (current account and savings account or current account and fixed deposit account or savings account and fixed deposit account or savings account and current account and fixed deposit account)	
Average monthly amount at minimum	Monthly fee
4.1 For all accounts, if the average monthly amount	
At minimum < Baht 100,000 per account	Baht 100

Juristic person customers mean limited companies, public limited companies. Those apart from such juristic person customers shall be categorized as general customers.

Exemptions for Account Maintenance Fee No. 1 - 4

- Customers who open deposit account with lending service or credit card service of the bank.
- Account for social activity purpose, e.g. monastery, foundation, and accounts other than these, will be exempted from account maintenance fees. In this regard, constitutive instrument, specifying the purpose for social activity, must be showed.
- Account opened under the name of "monastery" or "foundation"
- Excluding SME Business$aver and SME Current Plus
- Excluding Special Savings Plus, Power Saver Plus Savings, Payroll Savings Account, Payroll Plus Savings Account, Marathon Savings, Power Saver (New), Monthly Saver, Investment Account, Power Saver Plus Savings (For those who open the account since 4 June 2008)Basic Savings, Wealth Power, JustOne Savings, JustOne Payroll Savings, eSaver Savings and Savings for Fans Savings

5. MaxSaver Account

For retail customers with up from 2 types of deposit (savings account and fixed deposit account)

Product/ Service and Related Fee	
Average monthly amount at minimum	Monthly fee
5.1 For savings account, if the average monthly amount at minimum	
1) < Baht 20,000 per account when total fixed deposit amount Baht 100,000 - Baht 999,999.-	Baht 100
2) < Baht 100,000 per account when total fixed deposit amount Baht 1,000,000 - Baht 4,999,999.-	Baht 100
3) < Baht 150,000 per account when total fixed deposit amount Baht 5,000,000 and over	Baht 100
5.2 For fixed deposit account	No fee
6. My Dream Account - MaxSaver Junior	
For retail customers with up from 2 types of deposit (savings account and fixed deposit account)	
Average monthly amount at minimum	Monthly fee
6.1 For savings account, if the average monthly amount at minimum	
1) < Baht 20,000 per account when total fixed deposit amount Baht 100,000 - Baht 999,999	Baht 100
2) < Baht 100,000 per account when total fixed deposit amount Baht 1,000,000 - Baht 4,999,999	Baht 100
3) < Baht 150,000 per account when total fixed deposit amount Baht 5,000,000 and over	Baht 100
6.2 For fixed deposit account	No fee

B: Fee related to Escrow Services

Escrow Services Fees - not more than 0.3% per annum of total escrow amount and any other service fees related to escrow service agreement shall be as per agreed between the bank and customer

SECTION : DOMESTIC FUNDS TRANSFER

1. On – Line transfer (depositing – withdrawing across clearing house area)

- Baht10 at minimum for every ten thousand or fraction of ten thousand, maximum at Baht 1,000 plus telephone line of Baht 20 per transaction

2. BATHNET Transfer

2.1 Where a customer orders fund transfer from the remitting bank to the account of the transferee opened with the receiving bank.

2.1.1 Transfer from Bangkok/ perimeter to Bangkok/ perimeter

- Transferor fee, Baht 150
- Transferee fee, Baht 100

2.1.2 Transfer from Bangkok/perimeter to provincial areas or transfer from provincial areas to provincial areas

- Transferor fee, Baht 150
- Transferee fee, Baht 100 plus provincial funds transfer fee

2.1.3 Transfer from provincial areas to Bangkok/perimeter

- Transferor fee, Baht 150 plus provincial funds transfer fee
- Transferee fee, Baht 100

Product/ Service and Related Fee

2.2 Where a customer orders fund transfer from the remitting bank to the account of various institutions opened with BOT, e.g. Revenue Department, Customs Department, etc.

2.2.1 Transfer from Bangkok/perimeter to BOT account

- Transferor fee, Baht 150

2.2.2 Transfer from provincial areas to BOT account

- Transferor fee, Baht 150 plus provincial funds transfer fee

2.3 Where the customer is finance company, finance & securities company, or governmental agency, making funds transfer from the account opened with the Bank of Thailand to the account of the transferee opened with various banks.

2.3.1 Transfer from BOT account to Bangkok/perimeter

- Transferee fee, Baht 100

2.3.2 Transfer from BOT account to provincial areas

- Transferee fee, Baht 100 plus provincial funds transfer fee

Remark: Provincial funds transfer fee is charged at Baht 10 at minimum for every ten thousand or fraction of ten thousand, maximum of not over Baht 750/ transaction.

3. Funds transfer via media clearing (SMART Credit)

3.1 SMART Credit (Next Day)

- Maximum Baht 12 per transaction for transfer amount up to equivalent Baht 2,000,000 with unlimited transfer transactions for each receiving account per day

3.2 SMART Credit (Same Day)

- For transfer amount less than and equivalent to Baht 100,000, Baht 20 per transaction
- For transfer amount more than Baht 100,000 and up to equivalent Baht 500,000, Baht 75 per transaction
- For transfer amount more than Baht 500,000 and up to equivalent Baht 2,000,000, Baht 200 per transaction

4. Funds transfer under standing order

1. Funds transfer for payment of goods/membership fees or into the account of other banks

Set up the system based on customer request at Baht 200/ set up or change new system

1.1 Domestic Funds Transfer

1.1.1 Funds transfer into the account of SCBT, Baht 20 per transaction

1.1.2 Funds transfer into the account of other banks, by issuing cashier's cheque of SCBT, Baht 30 per transaction

2. Automatic funds transfer between savings account and current account, Baht 30/ day of arising of transaction

Product/ Service and Related Fee

5. Funds transfer between different clearing house via phone/PC banking system

- Baht1 for every Baht 1,000, fraction of Baht 1,000 not counted, minimum at Baht 10, maximum at Baht 1,000

6. Funds transfer via Online Banking

1. Inter Bank Fund Transfer (Next Working day)

- Transfer amount not exceeding THB 2,000,000, free of charge

2. Inter Bank Fund Transfer (Realtime)

- Transfer amount not exceeding THB 20,000, charge Baht 25 per transaction

- Transfer amount THB 20,001 - 50,000, charge Baht 35 per transaction

SECTION : ELECTRONIC BANKING SERVICE

Visa Electron Card (for deposit customers)

1. Card arrangement fee, inclusive of first-year annual fee and new card issuing fee

1.1 For normal card, Baht 200 per card

1.2 For Liverpool card, Baht 500 per card

2. Annual fee for the subsequent year, Baht 200 per year

3. New Card arrangement fee to replace old one, damaged/Loss/PIN number forgetting/Renewal

3.1 For normal card, Baht 100 per card

3.2 For Liverpool card, Baht 300 per card

4. Fee for copy of goods and services document

4.1 Domestic, Baht 100 per sheet

4.2 Overseas, depending on the rate of that country

5. Fee for original of goods and services document

5.1 Domestic, Baht 200 per sheet

5.2 Overseas, depending on the rate of that country

6. Fee for withdrawal made at ATM machine abroad or without ATM Pool signage, Baht 150 per transaction.

ATM Withdrawal Fee

1. ATM withdrawal from ATM card issued by foreign banks, Baht 150 per transaction

2. ATM withdrawal from ATM card issued by local banks or any non bank company that are not member of ATM pool, Baht 20 per transaction (Effective 1 December 2011)

Online Retail Funds Transfer via ATM machine (ORFT)

1. Funds transfer fee (inter-bank)

Product/ Service and Related Fee

- For transfer amount less than and equivalent to 10,000 Baht, Baht 25 per transaction
- For transfer amount more than 10,000 and up to equivalent 30,000 Baht, Baht 35 per transaction

2. Fund transfer fee within bank (different clearing house), Fee is waived for 1st transaction of month and Baht 15 for next transaction.

Other fees relating to ATM (For all types of Savings Account , except Payroll Savings Account and Payroll Plus Savings Account)

- Fee for balance checking/withdrawal from ATM machine of other banks over 4 times per month, the 5th time will have transaction fee of Baht 3 per time. (Transaction fee will be charged Baht 10 per time with the effective date from 18 June 2011 onward)
- Fee for withdrawal from ATM machine of different clearing house, Baht 15 per transaction
- Fee for withdrawal from ATM machine of different clearing house and ATM machine of different banks, Baht 20 per transaction. (Effective Date from 18 June 2011 onward)
- Fee for withdrawal from ATM machine using Foreign Card, Baht 150 per transaction.
- Fee for depositing made via automatic machine (CDM), case of different clearing house, Baht1 for every Baht 1,000. fraction of Baht 1,000 not counted, minimum at Baht 10, and plus telephone line of Baht 20 per transaction.

Other fees relating to ATM (Only Payroll Plus Savings Account)

- Fee for balance checking/withdrawal from ATM machine of other banks, is waived for unlimited transaction per month
- Fee for withdrawal from ATM machine of different clearing house, Baht 15 per transaction
- Fee for withdrawal from ATM machine of different clearing house and ATM machine of different banks, Baht 20 per transaction. (Effective Date from 18 June 2011 onward)
- Fee for withdrawal from ATM machine using Foreign Card, Baht 150 per transaction.
- Fee for depositing made via automatic machine (CDM), case of different clearing house, Baht1 for every Baht 1,000. fraction of Baht 1,000 not counted, minimum at Baht 10, and plus telephone line of Baht 20 per transaction.

Other fees relating to ATM (For Basic Savings, JustOne Savings, JustOne Payroll Savings and Savings for Fans Savings Account)

- Fee for balance checking/withdrawal from ATM machine of other banks throughout the country, is waived for unlimited transaction per month
- Fees for withdrawals at ATM machines in foreign countries for 150 .- per transaction.
- Fee for depositing made via automatic machine (CDM), case of different clearing house, Baht1 for every Baht 1,000. fraction of Baht 1,000 not counted, minimum at Baht 10, and plus telephone line of Baht 20 per transaction.
- ATM VE card issued fee and first year annual fee is waived only JustOne Payroll Savings Account

Interbank Cash deposit via Cash Deposit Machine (CDM)

- For transfer amount upto baht 10,000, Baht 50 per transaction
- For transfer amount more than Baht 10,000 and up to Baht 20,000 Baht 60 per transaction

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- For transfer amount more than Baht 20,000 and up to Baht 30,000 Baht 70 per transaction
- For transfer amount more than Baht 30,000 and up to Baht 40,000 Baht 80 per transaction
- For transfer amount more than Baht 40,000 and up to Baht 50,000 Baht 90 per transaction
- For transfer amount more than Baht 50,000 and up to Baht 65,000 Baht 100 per transaction
- For transfer amount more than Baht 65,000 and up to Baht 80,000 Baht 110 per transaction
- For transfer amount more than Baht 80,000 and up to Baht 100,000 Baht 120 per transaction

SECTION : OTHER SPECIAL SERVICES

Payment of merchandise/ services

- Public utilities payment

1. Metropolitan water supply payment by debiting from customers' accounts - No charge
2. Metropolitan electricity payment by debiting from customers' accounts - No charge
3. Provincial electricity payment by debiting from customers' accounts - Baht 5/transaction/account
4. Domestic and international telephone payment by debiting from customers' accounts - No charge
5. Domestic telephone payment at the bank's counter in cash - Baht 10/transaction

- Selling bank cheque

1. Cashier's cheque, Baht 20 per issue, amount not limited
2. Gift cheque, Baht 20 per issue

- Stop a cheque

Stop a cheque of current account, cashier cheque and gift cheque Baht 100 per issue

- Safe deposit box rental service

1. Deposit on key, Baht 3,000 (excluded VAT)
2. Annual Safe Rental

Size of cabinet	Annual price
Small	Baht 2,000
Medium	Baht 3,000
Large	Baht 4,000

3. In case of loss of key, charge for making a new key (excluded VAT) will be as follows.

- Loss of 1 key, Baht 2,000 , Loss of 2 keys, Baht 5,000
- In case of travelling, the expense will be charged as follows.

1. In Bangkok and Metropolitan, as actually paid by customer
2. Provincial, as actually paid by customer

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- Salary payment into staff account.

1. Baht 10 per transaction to the account opened in Bangkok and Metropolitan area, plus data entry fee
2. Baht 15 per transaction to the account opened in other areas, plus data entry fee
3. In case of data sent in the form of report, data entry fee will be charged at Baht 300 per time.
4. In case of data sent in the form of email/tape/diskette, data entry fee will be charged at Baht 200 per time.

- Issue certificate of deposit made by customer — Baht 100 per issue.
- Issue confirmation statement on deposit and/or obligation to auditor of customer — Baht 200 per issue.
- Issue new pass-book or fixed deposit certificate, in case of loss or stolen — Baht 100 per issue.
- Counting of coins

Fees are charged as follows:

1. Free of charge for total coins of less than Baht 500.
2. There is a fee of 2% for every hundred for the surplus of Baht 500, fraction of hundred shall be counted as a hundred, minimum at Baht 40. This includes every case, exchange made for crediting or not crediting into account, and/or bank notes exchanged for coins.

- Transaction made over bank's counter more than 5 transactions per time, fees will be charged from the 6th transaction, Baht 20 per transaction. For juristic person, no fee will be charged for transactions made over bank's counter.
- Sending of statement or other documents of customer to overseas address As actually paid, at minimum of Baht 200 per time.

- Printing of Current / Savings statement, where customer requests additional statement

1) Below 6 months after posting date Baht 20 per page
2) Over 6 months after posting date Baht 20 per page plus travelling expenses Baht 500

- Request for a search of document/a copy of document, which kept in storage the fee will be Baht 500 per item.

- Special services between Power Saver Plus and Power Saver (Normal Savings) (or Payroll) savings account:

1) No fee charge for transactions related to checking balance and transferring money between Power Saver Plus and Power Saver (Normal savings) (or Payroll) savings account.
2) No fee charge for auto sweep funds transfer from Power Saver (Normal Savings) (or Payroll) to Power Saver Plus savings account (one way transfer only).
3) No fee charge for standing instructions set-up funds transfer from Power Saver (Normal savings) (or Payroll) to Power Saver Plus savings account.

Remark: For funds transfer from Power Saver Plus savings account, depositor will be allowed to withdrawal with no fee only 2 times a

Product/ Service and Related Fee

month (via bank counter and/ or phone banking only). From the 3rd withdrawals, bank will charge fee as announced.

- Special service features of Power Saver Savings (New)

1. No fee charge for Sweep & ZBA service of Power Saver Savings (New) between primary and secondary account via bank's automatic system.
2. No fee charge for Phone Banking service of Power Saver Savings (New) to inquiry, transfer & request statement via bank's automatic system

Remark: Fee charge on other services of this product are subject to the amendment of the bank announcement and the bank reserves rights to change the fee rate and/or terms and condition of the fee as deem appropriate

Special Cash Management Package Product (Effective from 15 September 2012 onward)

Fee will be monthly service fee at the minimum of THB 3,000 but not exceeding THB 10,000.

Domestic Notional Aggregation และ Cross Border Notional Aggregation Product

1. One-time service fee (per client) THB 10,000
2. One-time service fee (per account) Waived
3. Monthly Services fee (per client) THB 3,000
4. Monthly Services fee (per account) THB 500

This announcement is being in force for Head Office and every branches on and from 21 November 2012 until further notice.

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(Lyn Kok)

President and Chief Executive Officer

Announcement Date 20 November 2012