### Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges

Khor. Service Charges related to Loans		Service Charges									
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Housing Loan : Money Mortgage	Housing Loan : Money Mortgage	Housing Loan : My Mortgage,	Auto Loan : Auto Money	Smart Saving Plus (50% cash	Smart Saving (50% cash secured	Overdraft Facilities with collateral				
	Term Loan	OD	Mortgage One		secured Overdraft Facilities)	Overdraft Facilities)					
Expenses paid to government agencies, such as											
1) Duty Stamp	0.05% of the limit under the	0.05% of the limit under the	0.05% of the limit under the	0.5 % of buy/sell price	-	_	_				
	agreement, but not over Baht	agreement, but not over Baht	agreement, but not over Baht								
•	10,000	10,000	10,000								
2) Mortgage registration fee	not exceed 1 % of mortgage	not exceed 1 % of mortgage	not exceed 1 % of mortgage	-	-	_					
	value	value	value								
Expenses paid to other persons or external entities, such as					1						
Normal Case											
1) Expenses for checking of credit information		_	-	<u>-</u>	_	_	_				
2) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht, depending	2,875 - 10,000 Baht, depending	2,875 - 10,000 Baht, depending	-	_	_	_				
	on the appraisal value of	on the appraisal value of	on the appraisal value of								
ζ ,	collateral/an extra charge of	collateral/an extra charge of	collateral/an extra charge of								
	1,000-6,000 Baht will be applied	1,000-6,000 Baht will be applied	1,000-6,000 Baht will be applied								
	for upcountry areas depending	for upcountry areas depending	for upcountry areas depending								
	on the distance	on the distance	on the distance								
2) Insurance Evenese	0.0505.0/ - 544	0.0505.0% - 6.0%	0.0505.0764								
3) Insurance Expense	0.2525 % of the coverage		0.2525 % of the coverage	-	-	-	-				
	amount (Note: Insurance shall	amount (Note: Insurance shall	amount (Note: Insurance shall								
	be renewed every 3 years until the outstanding balance has	be renewed every 3 years until	be renewed every 3 years until								
	been paid off)	the outstanding balance has been paid off)	the outstanding balance has been paid off)								
	been paid on)	been paid on)	been paid oil)			·	·				
4) Payment expenses via other counters and channels											
4.1) 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	-	-				
4.2) Bank for Agriculture and Agricutural 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	-	-				
4.3) Thai Military Bank											
- 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	- '	-				
4.4) 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	<b>-</b> .					

#### Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges

Khor. Service Charges related to Loans				Service Charges			
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Housing Loan : Money Mortgage	Housing Loan : Money Mortgage	Housing Loan : My Mortgage,	Auto Loan : Auto Money	Smart Saving Plus (50% cash	Smart Saving (50% cash secured	Overdraft Facilities with collateral
	Term Loan	OD	Mortgage One		secured Overdraft Facilities)	Overdraft Facilities)	
4.5) Kasikorn 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	<del>-</del> ,	40 baht /transaction	-	-
4.6) 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	-	-
4.7) 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	-	-
4.8) 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							
							·
4.9) 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
4.10) Krung Thai Bank							
- Bangkok and perimeter	-	-	-	15 baht/ transaction	-	-	· ~
- Provincial area	-	-	-	25 baht/ transaction	-	-	-
4.11 Counter Services (<= 30,000 Baht)							
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-	<u>-</u>
- Provincial area	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	-	_
4.12) 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	_	
4.13) Pay Station (AIS /Telewiz) (<= 50,000 Baht)					TO SOME STATEMENT	-	
- 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		-
4.14) TOT (Just Pay) (<= 30,000 Baht)	Sand daniedollon	TO SELLE HARIOUGHOTT	TO DUTE HATISACION	-	10 Danio ((alisaction	_	-
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 hoht/transporting		45 hobilians - C		
- Provincial area	1		15 baht/ transaction	-	15 baht/ transaction	· -	-
- FIUVIIIGIAI AIGA	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-	15 baht/ transaction	-	-

## Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges

Khor. Service Charges related to Loans				Service Charges			
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Housing Loan : Money Mortgage	Housing Loan : Money Mortgage	Housing Loan : My Mortgage,	Auto Loan : Auto Money	Smart Saving Plus (50% cash	Smart Saving (50% cash secured	Overdraft Facilities with collateral
	Term Loan	OD	Mortgage One		secured Overdraft Facilities)	Overdraft Facilities)	
4.15) Tesco Lotus (Cash only <= 49,000 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							
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	-	250 baht / statement cycle	-	-	-	-
	which not include VAT		which not include VAT				
Expenses that are operating costs of commercial banks							
Normal Case							
1) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht, depending	2,875 - 10,000 Baht, depending	2,875 - 10,000 Baht, depending	-	<u>-</u>	-	_
	on the appraisal value of	on the appraisal value of	on the appraisal value of				
	collateral/an extra charge of	collateral/an extra charge of	collateral/an extra charge of				
	1,000-6,000 Baht will be applied	1,000-6,000 Baht will be applied	1,000-6,000 Baht will be applied				
	for upcountry areas depending	for upcountry areas depending	for upcountry areas depending				
	on the distance	on the distance	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							

## Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and Other Service Charges Effective from 1 October 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	Individual Business Loan (Mortgage PGS)
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	0.05% of credit line or at ma
2 Mortgage registration fee	-	-	not exceeding 1 % of mortgage value	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	agreement, or at minimum Baht	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 และ front - end fee,etc)	1.75 % of credit limit	0.50 % of the limit under the agreement or mininum 5,00 บาท, whichever is higher
		5	-	-	- 0.25 % of total facilities approved or min THB 10,000	-	-		
4 Annual Fee	_	not exceeding 2 % of credit line. First annual fee will be deducted from loan disbursement once the	ŭ	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to		not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to	not exceeding 1.75 % of credit limit, will be charged once credit is approved	-
		credit limit is approved any every 12 month cycle	collect annual fee on subsequent year)	collect annual fee on subsequent year)		collect annual fee on subsequent year)	collect annual fee on subsequent	(bank may exampt to collect annual fee on subsequent	
5 Late payment fee / default	"			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	year) 290 Baht per time which not include VAT	250 baht / statement cycle which not include VAT
					·		5,000 Baht, whichever is higher		

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## Table 3 Service Charges, Penalties related to Loans $^{1/2}$ and Other Service Charges Effective from 1 October 2011

Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power	D	1			T	
IVAIT	Edan (BIE)		Term Loan/ SME Mortgage	Business Loan : SME - Property Power OD	Business Loan (Trade and Working Capital &	Partially Secured Business Installment Loan (BIL	Corporate Loan for Large	Guarantee Personal	Individual Business Loan
•		Lille (BNL)	Terri Loan SME Mortgage	Property Power OD	Express Trade  Service)	Select)	Customers	Instalment Loan	(Mortgage PGS)
6 Repayment before due date		-	3 % of credit line for redemption before	3 % of credit line for redemption	-	-	-	Different between	3.50% of credit line for
			maturity within 3 years from contract date	before maturity within 3 years				promotional interest rate and	redemption before maturity
,				from contract date				maximum normal interest	within 3 years from contract date
								rate thai is calculated from	
								the day that loan was	
								granted, until the day of full	
								repayment	
	-	-	- For customer who joined Free Mortgage	- For customer who joined Free	-	-	-	-	- For customer who joined Free
			Free program and want to early pay off	Mortgage Free program and					Mortgage Free program and
I			before maturity within 5 years from the	want to early pay off before					want to early pay off before
· 			date of loan agreement, charge 1 % fine of	maturity within 5 years from the					maturity within 5 years from the
· 			credit limit (max not exceeding 200,000	date of loan agreement, charge			·		date of loan agreement, charge
			Baht )	1 % fine of credit limit (max not					1, % fine of credit limit (max not
				exceeding 200,000 Baht )			1		exceeding 200,000 Baht )
6.1 Fee for full repayment before	5 % of total repayment.	-	<del>-</del> .	-	-	5 % of total repayment. The	5 % of total repayment. The	-	-
completion of repayment period	The bank will deduct					bank will deduct such fee	bank will deduct such fee		
	such fee before taking for					before taking for repayment	before taking for repayment		
	repayment of principal					of principal and interest	of principal and interest		
	and interest								·
6.2 Fee for repayment made in	5 % of the excess	-	-	-	-	5 % of the excess monthly	5 % of the excess monthly	-	- -
excess of the amount to be repaid as	monthly installment					installment payment. The	installment payment. The		
stated in the bill by the bank	payment. The bank will					bank will deduct such fee	bank will deduct such fee		-
	deduct such fee before					before taking for repayment	before taking for repayment		
I	taking for repayment of					of principal and interest	of principal and interest		
l	principal and interest								
7. Cheque book issuing fee		300 Baht (20 cheque per book)	-	300 Baht (20 cheque per book)	-	-	-	-	-

# Table 3 Service Charges, Penalties related to Loans <sup>1/2</sup> and Other Service Charges Effective from 1 October 2011

Khor.Service charges related to loans	Service Charges											
Khor.(2) Service charges of Commercial loan	Business	Business Revolving Line (BRL)	Business Loan : SME - Property	Business Loan : SME -	Business Loan (Trade and	Partially Secured	Corporate Loan	Guarantee	Individual Business Loan			
	Installment Loan		Power Term Loan/ SME	PropertyPower OD	Working Capital & Express	Business Installment	for Large	Personal	(Mortgage PGS)			
	(BIL)		Mortgage		Trade Service)	Loan (BIL Select)	Customers	Instalment Loan				
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	-	250 baht per 1 cheque or 0.25	-	250 baht per 1 cheque or 0.25	-	-	-	<u>-</u>	-			
		% 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	-	-	-	2,875 - 10,000 Baht, depend			
			on the collateral and area of	on the collateral and area of	on the collateral and area of				on the appraisal value of			
			collateral. For upcountry areas	collateral. For upcountry areas	collateral. For upcountry areas				collateral/an extra charge o			
			1,500 - 6,000 will be applied	1,500 - 6,000 will be applied	1,500 - 6,000 will be applied				1,000-6,000 Baht will be appl			
			depending on the distance	depending on the distance	depending on the distance				for upcountry areas depend			
									on the distance			
11. Fire Insurance Premium	_	_	0.325 - 0.81 % of the coverage	0.325 - 0.81 % of the coverage			-		0.0505.0//.			
T. The insurance Frenham		-	amount depend upon type of		~		-	-	0.2525 % of the coverage			
			collateral (Insurance shall be	amount depend upon type of collateral (Insurance shall be					amount (Note: Insurance sh			
			renewed every 3 years until the	renewed every 3 years until the					be renewed every 3 years until the outstanding balance has			
			outstanding balance has been	outstanding balance has been					been paid off)			
				paid off)					boon paid on,			
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, Pathumthani												
and Chonburi												
a. Registration of mortgage of land and or condominium	-	-	Service charges including	Service charges including	-	-	-	-	- Service charges 1,000 Ba			
			travelling expenses 2,000 Baht	travelling expenses 2,000 Baht					- Travelling expense 1,000 B			
b. Mortgage redemption apart from a. i.e. survey charge,	-	-	Service charges including	Service charges including	-	-	-	-	- Service charges 1,000 Ba			
division, consolidation of tittle deed, tittle request etc			travelling expenses 1,500 Baht	travelling expenses 1,500 Baht					- Travelling expense 1,000 B			

# Table 3 Service Charges, Penalties related to Loans $^{^{1/}}$ and Other Service Charges

Khor.Service charges related to loans	Service Charges										
Khor.(2) Service charges of Commercial loan	Business Installment	Business Revolving Line	Business Loan : SME -	Business Loan : SME -	Business Loan (Trade and	Partially Secured	Corporate Loan	Guarantee Personal	Individual Business Loan		
	Loan (BIL)	(BRL)	Property Power Term Loan/	PropertyPower OD	Working Capital & Express	Business	for Large	Instalment Loan	(Mortgage PGS)		
			SME Mortgage		Trade Service)	Installment Loan	Customers		3-3		
·				·		(BIL Select)					
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	- Service charges 2,000 Baht	-	-	-	-	- Service charges 1,000 Baht		
	-	-	- Actual travelling expenses,	- Actual travelling expenses, not	-	-	-	-	- Travelling expenses, not less		
			not less than 300 Baht	less than 300 Baht					than 1,000 Baht and not		
									exceed 3,000 Baht		
b. Mortgage redemption apart from a. i.e. survey charge,	-	-	- Service charges 1,500 Baht	- Service charges 1,500 Baht	-	-	-	-	- Service charges 1,000 Baht		
division, consolidation of tittle deed, tittle request etc				,							
	-	-	- Actual travelling expenses,	- Actual travelling expenses, not	-	-	-	-	- Travelling expenses, not less		
			not less than 300 Baht	less than 300 Baht				÷	than 1,000 Baht and not		
				· .				-	exceed 3,000 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	-	-	-	-	- Service charges 1,000 Baht		
	-	-	- Actual travelling expenses	- Actual travelling expenses	-	-	_	-	- Travelling expenses, not less		
			and accomodation, not less	and accomodation, not less					than 3,000 Baht and not		
			than 800 Baht	than 800 Baht					exceed 4,000 Baht		
b. Mortgage redemption apart from a. i.e. survey charge,	-	-	- Service charges 2,000 Baht	- Service charges 2,000 Baht	-	<u>-</u>	-	-	- Service charges 1,000 Baht		
division, consolidation of tittle deed, tittle request etc						·					
	-	-	- Actual travelling expenses	- Actual travelling expenses	-	-	-	-	- Travelling expenses, not less		
			and accomodation, not less	and accomodation, not less					than 3,000 Baht and not		
		1	than 800 Baht	than 800 Baht					exceed 4,000 Baht		
13. Loan renewal fee	-	-	-	2,000 Baht per annum	-	-	-	-	-		
14. Excess limit fee	-	-	-	-	500 Baht per/transaction	-	-	<u>-</u>	-		
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					1.75% of guarantee		1.75% of guarantee	<u> </u>		
	amount					amount		amount			

## Table 3 Service Charges, Penalties related to Loans 11 and Other Service Charges

Khor.Service charges related to loans	1			Se	rvice Charges				-
Khor.(2) Service charges of Commercial loan	Business Installment	Business Revolving Line (BRL)	Business Loan : SME -	Business Loan : SME -	Business Loan (Trade	Partially Secured	Corporate Loan for	Guarantee Personal	Individual Business
	Loan (BIL)		Property Power Term	PropertyPower OD	and Working Capital &	Business Installment	Large Customers	Instalment Loan	Loan (Mortgage PGS)
			Loan/ SME Mortgage		Express Trade Service)	Loan (BIL Select)			
18. Payment expenses via other counters and channels									
1) Government Housing Bank									
- 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			
2) Bank for Agriculture and Agricutural Co-operatives									
- Bangkok and perimeter	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			
3) Thai Military Bank									
- 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) 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	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	35 Baht/ transaction
5) Kasikom 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			
6) UOB (Thai)									
- Bangkok and perimeter	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			
7) Thanachart Bank									
- Bangkok and perimeter	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			
8) 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									

# Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and Other Service Charges Effective from 1 October 2011

Khor.Service charges related to loans			***************************************	Se	ervice 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	Individual Business Loan (Mortgage PGS)
9) Standard Chartered Bank (Thai)							, , , , , , , , , , , , , , , , , , ,		
- Bangkok and perimeter	no charge	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	no charge
10) 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	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	20 Baht / transaction
11) 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	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	15 Baht / transaction
12) 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	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 Baht / transaction
13) 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	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 Baht / transaction
14) Tesco Lotus (Cash only <= 49,000 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	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction		10 Baht / transaction	10 Baht / transaction

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

Khor. Other Service Charges	Service Charges	Remarks
Housing Loan		
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 trsansaction	
4.Expenses for returned cheque	200 baht per trsansaction	
5.Expenses for new cheque issuance	15 baht per transaction	
Housing Loan Money Mortgage Term Loan		
1. Loan Management fees	0.50 % of the limit under the agreement or mininum 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)	
Housing Loan Money Mortgage OD		
1. Loan Management fees	0.50 % of the limit under the agreement or mininum 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	
Automobile Loan : Auto Money		
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	·

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

Khor. Other Service Charges	Service Charges	Remarks
Advance payment from cheque waiting for clearing		
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)		
of control 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. A. C.	
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 <sup>1/</sup> and other Service Charges

## Effective from 1 October 2011

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
1. Fee for redemption before maturity	3% of the outstanding balance (within 3 years from the date of making loan agreement)	
(Only refinance with other banks)		
	( Lyn Kok)	
	President and Chief Executive Officer	
	Announcement date 30 September 2011	

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