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

Effective	from 13	October	2011
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Khor. Service Charges related to Loans				Service Charges			
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Housing Loan : Money	Housing Loan : Money	Housing Loan : My Mortgage,	Auto Loan : Auto Money	Smart Saving Plus (50% cash	Smart Saving (50% cash secured	Overdraft Facilities with collateral
	Mortgage Term Loan	Mortgage 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	140	-	123
	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	æ	3401		-
	value	value	value				
2. Expenses paid to other persons or external entities, such as							
Normal Case							
1) Expenses for checking of credit information		*		4	Sec. 1	04%	
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	2	4.		
	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				
3) Insurance Expense	0.2525 % of the coverage	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	be renewed every 3 years until	be renewed every 3 years until				
	the outstanding balance has	the outstanding balance has	the outstanding balance has				
	been paid off)	been paid off)	been paid off)				
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		(2)
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	a.	20 Baht / transaction	20	
4.2) Bank for Agriculture and Agricultural Co-operatives							
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	i i	10 Baht / transaction	(5)	180
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Baht / transaction	(#)	(4)
4.3) Thai Military Bank							
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction	141	120
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction	127	
4.4) Bank of Ayudhya							
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	20 Baht / transaction	(2)	
- Provincial area	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction	30 Baht/ transaction	35 Baht/ transaction	(#)	.

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 13 October 2011

Khor. Service Charges related to Loans				Service Charges			
Khor.(1) Service Charges of Consumer Loan: actual and reasonable expenses	Housing Loan : Money	Housing Loan : Money	Housing Loan: My Mortgage,	Auto Loan : Auto Money	Smart Saving Plus (50% cash	Smart Saving (50% cash secured	Overdraft Facilities with collateral
	Mortgage Term Loan	Mortgage OD	Mortgage One		secured Overdraft Facilities)	Overdraft Facilities)	
4.5) Kasikom Bank							
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	<u>a</u>	25 baht/ transaction	1 2 (*
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	*	40 baht /transaction	ws.	-
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	**	580
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	9	10 Baht / transaction		1965
4.8) Siam Commercial Bank							
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	25 baht /transaction	25 baht/ transaction	*	(2)
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	40 baht/transaction	40 baht /transaction	(a)	1.5
Remarks : When making payment of over THB100,000 at Siam					572		
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		\$-T	(4)
- Provincial area	E .		9	25 baht/ transaction	-	8 7	en
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	(*)	
- 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	4	15 baht/ transaction		-
4.13) Pay Station (AIS /Tolewiz) (<= 50,000 Baht)	500 mg (500 mg/50)						.= 1
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 baht/ transaction		60.
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	_	15 baht/ transaction		
4.14) TOT (Just Pay) (<= 30,000 Baht)		, , , , , , , , , , , , , , , , , , , ,	10.00.10.10.00.101	es .	TO OUT THE TOTAL OF		1
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 habt/ transacti		
170 100					15 baht/ transaction		#8
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 baht/ transaction	*	F

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 13 October 2011

Khor. Service Charges related to Loans				Service Charges			_
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Housing Loan : Money	Housing Loan : Money	Housing Loan : My Mortgage,	Auto Loan : Auto Money	Smart Saving Plus (50% cash	Smart Saving (50% cash secured	Overdraft Facilities with collateral
	Mortgage Term Loan	Mortgage 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							
1) Cheque return expenses (in case of other commercial banks' cheque	÷						
2) Insufficient fund expenses	2	-		2		ě	3
(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		41	¥*	•
	which not include VAT		which not include VAT				
Expenses that are operating costs of commercial banks							
Normal Case							
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		2		
	on the appraisal value of	on the appraisal value of	on the appraisal value of				1
	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				
Fees for a copy of statement requested (for second copy onward)	2				20		
Default case				-			
Detault case 1) Debt collection expenses 2/							Barri .
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						1	
27 The same expenses specified in 2 and 5 shall not be collected repeatly							

Table 3 Service Charges, Penalties related to Loans $^{1\prime}$ and Other Service Charges Effective from 13 October 2011

Khor. Service charges related to loans					Service Charges				
thor.(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	Money Mortgage - Individ Business
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	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 m
2 Mortgage registration fee	*		not exceeding 1 % of mortgage value	not exceeding 1 % of mortgage value			360	í*	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	Payment)	not exceeding 10 % of credit limit i.e. Arranger fee use front - end fee,etc)	1.75 % of credit limit	0.50 % of the limit under the agreement or mininum 5,0
		٠			- 0.25 % of total facilities approved or min THB 10,000		181	19	
4 Annual Fee	is approved (bank may exampt to collect annual fee on	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	approved (bank may exampt to	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	-	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	not exceeding 1.75 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent	
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	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 cyc which not include VAT
							5,000 Baht, whichever is higher		





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

Khor.Service charges related to loans					Service Charges				
Khor.(2) Service charges of Commercial	Business Installment	Business Revolving	Business Loan : SME - Property Power	Business Loan : SME -	Business Loan (Trade	Partially Secured Business	Corporate Loan for Large	Guarantee Personal	Money Mortgage - Individual
loan	Loan (BIL)	Line (BRL)	Term Loan/ SME Mortgage	Property Power OD	and Working Capital	Installment Loan (BIL	Customers	Instalment Loan	Business
					& Express Trade	Select)			
					Service)				
6 Repayment before due date	1 %€	4	3 % of credit line for redemption before	3 % of credit line for redemption	-	(a)		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 that is calculated from	
								the day that loan was	
								granted, until the day of full	
								repayment	
	NE	۰	- For customer who joined Free Mortgage	- For customer who joined Free	-	9 - 0	<i>l</i> a	-	- For customer who joined Free
			Free program and want to early pay off	Mortgage Free program and					Mortgage Free program and
			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)					exceeding 200,000 Baht)
6.1 Fee for full repayment before	5 % of total repayment.	je	(2)	-	×	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					before taking for repayment	before taking for repayment		
	for repayment of					of principal and interest	of principal and interest		
	principal and interest								
6.2 Fee for repayment made in	5 % of the excess	Ë	: 5 8	*	-	5 % of the excess monthly	5 % of the excess monthly	SK.	
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		
	taking for repayment of					of principal and interest	of principal and interest		
	principal and interest					4M 81 350		3	
7. Cheque book issuing fee		300 Baht (20 cheque		300 Baht (20 cheque per book)	_		-	_	
a: 57		per book)							S20





Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 13 October 2011

Khor.Service charges related to loans	Service Charges										
(hor.(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	Money Mortgage - Individua Business		
3. 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	-	4	-	-	â		
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 - 5	•	ē		
10. Fee for collateral inspection	٠		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	-	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		
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)	-	-	-	¥	0.2525 % of the coverage amount (Note: Insurance shall be renewed every 3 years unt the outstanding balance has been paid off)		
12. Service charge relating to registration of title and legal act *											
Land Office in Bangkok, Nonthabun, Samut Prakan, Samut Sakhon, Nakorn Pathom, Ayutthya, Chachoengsao, Pathumthani and Chonbun											
a. Registration of mortgage of land and or condominium	=	u.	Service charges including travelling expenses 2,000 Baht	Service charges including travelling expenses 2,000 Baht	Ŧ	i .	a.	353	- Service charges 1,000 Bah - Travelling expense 1,000 Ba		
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	•		Service charges including travelling expenses 1,500 Baht	Service charges including travelling expenses 1,500 Baht		æ	-	Set	- Service charges 1,000 Bah - Travelling expense 1,000 Ba		



Table 3 Service Charges, Penalties related to Loans $^{1\prime}$ and Other Service Charges Effective from 13 October 2011

Khor.Service charges related to loans				Ser	rvice 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	Money Mortgage - Individual Business
2) Land office in other proviences apart from 1 of which a round				_		_			
tnp can be made in one day									
a. Registration of mortgage of land and or condominium	451		- Service charges 2,000 Baht	- Service charges 2,000 Baht		-0			- Service charges 1,000 Baht
	140	×	- Actual travelling expenses,	- Actual travelling expenses,	2	20			- Travelling expenses, not less
	1		not less than 300 Baht	not less than 300 Baht					than 1,000 Baht and not
									exceed 3,000 Baht
b. Mortgage redemption apart from a. i.e. survey charge,	120	-	- Service charges 1,500 Baht	- Service charges 1,500 Baht	÷	-	-	t can	- Service charges 1,000 Baht
division, consolidation of tittle deed, tittle request etc									· · · · · · · · · · · · · · · · · · ·
		-	- Actual travelling expenses,	- Actual travelling expenses,	-		129	121	- Travelling expenses, not less
			not less than 300 Baht	not 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					Ĥ				
a. Registration of mortgage of land and or condominium	(0,00)	-	- Service charges 3,000 Baht	- Service charges 3,000 Baht	-	-	141	-	- Service charges 1,000 Baht
	889	-	- 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,	7/27		- Service charges 2,000 Baht	- Service charges 2,000 Baht	· -				- Service charges 1,000 Baht
division, consolidation of tittle deed, tittle request etc					1				Name of the same o
	794	-	- Actual travelling expenses	- Actual travelling expenses	-	2	100	(2)	- 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
13. Loan renewal fee	75 ± 7	2	¥	2,000 Baht per annum	2				-
14. Excess limit fee			9	## ## ## ## ## ## ## ## ## ## ## ## ##	500 Baht per/transaction			·	
15. Temporary Excess Line			*		0.25 % of temporary line	4	140	-	=
16. Transaction Fees	-	2		er.	reference with Trade service of	ŧ			
					bank				
17. Guarantee fee by Small Business Guarantee Corporation	1.75% of guarantee					1.75% of		1.75% of guarantee	
	amount					guarantee amount		amount	





Table 3 Service Charges, Penalties related to Loans " and Other Service Charges Effective from 13 October 2011

Khor.Service charges related to loans				Sei	vice 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	Money Mortgage -
	Loan (BIL)		Property Power Term	PropertyPower OD	and Working Capital &	Business Installment	Large Customers	Instalment Loan	Individual Business
			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	725	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)	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
Bank for Agriculture and Agricultural Co-operatives				11 to the control of			50800 40000 0 Figure 1 Find 5 7 Find 1 7 Find		
- Bangkok and permeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	14	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	040	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	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	0+0	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
4) Bank of Ayudhya								V 18 - 350022 0 7 800 0 7 500 0 7 600	
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	: -1	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			NAME OF THE PARTY				Allegar in the appropriate of the second and appropriate of the se		
- Bangkok and perimeter	25 Baht / transaction	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	40 Baht / transaction
6) 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	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	30 Baht / transaction
7) 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	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	10 Baht / transaction
8) Siam Commercial Bank									
- Bangkok and penmeter	25 Baht / transaction	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	40 Baht / transaction
Remarks: When making payment of over THB100,000 at Siam Commercal									
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 " and Other Service Charges

Khor, Service charges related to loans		Service Charges										
Khor.(2) Service charges of Commercial Ioan	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	Money Mortgage - Individual Business			
9) Standard Chartered Bank (Thai)					_							
- Bangkok and penmeter	no charge	no charge	no charge	no charge	(2)	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)							~	~	A 545			
- 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)		ı										
- 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 $^{1\prime}$ 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	
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		
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 ^{1/} 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	
E. Sonian observe relation to registration of title and legal act /Legal foor which gustomer shall any directly to the Levy Office)		
5. Service charge relating to registration of title and legal act (Legal fees which customer shall pay directly to the Law Office)		
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon, Nakorn Pathom, Ayutthya, Chachoengsao,		
Pathumthani and Chonburi		
a. Registration of mortgage of land and or condominium	Service charges including travelling expense 2,000 Baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	Service charges including travelling expense 1,500 Baht	
2) Land office in other proviences apart from 1 of which a round trip can be made in one day		
a. Registration of mortgage of land and or condominium	-Service charges 2,000 Baht	
	- Actual travelling expenses but not less than 300 baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-Service charges 3,000 Baht	
	- Actual travelling expenses but not less than 300 baht	
3) Land office in other proviences apart from 1 and 2 of which a round trip will take more than one day		
a. Registration of mortgage of land and or condominium	-Service charges 3,000 Baht	
	- Actual travelling expenses including accomodation not less than 800 baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-Service charges 2,000 Baht	
	- Actual travelling expenses including accomodation not less than 800 baht	

Table 3 Service Charges, Penalties related to Loans ^{1/} and other Service Charges

Effective from 13 October 2011

	Remarks
he outstanding balance (within 3 years from the date of making loan agreement)	
	the outstanding balance (within 3 years from the date of making loan agreement)

(Lyn Kok)

President and Chief Executive Officer

Announcement date 12 October 2011