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	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	į į	secured Overdraft Facilities)	Overdraft Facilities)	•
Expenses paid to government agencies, such as			4				
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	•		7. *
*	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	320	-		
	value	value	value				a.
Expenses paid to other persons or external entities, such as							
Normal Case							
Expenses for checking of credit information	-	3	-		•	•	
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	888	250	S#6	(10)
	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	(#K)	*	in the second second	(4)
Saparaga Production Control Co	amount (Note: Insurance shall	amount (Note: Insurance shall	amount (Note: Insurance shall			ý.	
	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)				
Payment expenses via other counters and channels	1						
4.1) Government Housing Bank). 			
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	1 145	15 Baht / transaction	•	N _E r
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 Baht / transaction	•	•
4.2) Bank for Agriculture and Agricultural Co-operatives							
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	8 5 8	10 Baht / transaction	*	3.5
- 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	*	

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	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) Kasikorn Bank							
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	190	25 baht/ transaction	·*:	:∞
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	-	40 baht /transaction	API	· ·
4.6) UOB (Thai) Bank							
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction		25 baht/ transaction	:e:	8.0
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction	(€)	30 baht / transaction		S¥*
4.7) Thanachart Bank							
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	9	10 Baht / transaction		
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	:es	10 Baht / transaction	*	0€:
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 Slam							
Commerical Bank, if outside the clearing region, the fee of 0.1 % of the payment or							
the maximum of THB1,000 shall be imposed							
		I					
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				1			
- Bangkok and perimeter		(#)	-	15 baht/ transaction	8±0	·	(E)
- Provincial area		(*)	-	25 baht/ transaction	: S = S	*:	3+1
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)						i	
- Bangkok and perimeter	10 baht/transaction	10 baht/transaction	10 baht/transaction	18 ₀	10 baht/transaction	l a ta	
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	140	15 baht/ transaction	w:	
4.13) Pay Station (AIS /Tolewiz) (<= 50,000 Baht)							
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	•	15 baht/ transaction		
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	:#()	15 baht/ transaction	*	
4.14) TOT (Just Pay) (<= 30,000 Baht)							
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	;#JK	15 baht/ transaction		S#1
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	180	15 baht/ transaction	s t s	

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 Term Loan	Housing Loan : Money Mortgage OD	Housing Loan : My Mortgage, Mortgage One	Auto Loan : Auto Money	Smart Saving Plus (50% cash secured Overdraft Facilities)	Smart Saving (50% cash secured Overdraft Facilities)	Overdraft Facilities with collateral
4.15) Tesco Lotus (Cash only <= 49,000 Baht)			3 00 00 00 00 00 00 00 00 00 00 00 00 00				
- Bangkok and perimeter	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	X + 3	10 baht/ transaction		×
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	3 4 3	10 baht/ transaction	*	~
Default Case							
Cheque return expenses (in case of other commercial banks' cheque	·*·		1967	; ≒ @	*		ii ii
Insufficient fund expenses	_	_	-		2		_
(in case of payment by debiting from the account of other financial					5000	5.,	
institutions)							
3) Debt collection expenses 2/	250 baht / statement cycle	120	250 baht / statement cycle	3 2 V	-		
	which not include VAT		which not include VAT				
3. Expenses that are operating costs of commercial banks							
Normal Case							
1) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht, depending	2,875 - 10,000 Baht, depending	2,875 - 10,000 Baht, depending	190	•	-	٠
	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				
Fees for a copy of statement requested (for second copy onward)		_	2	<u>-</u>			
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 ^{1/} and Other Service Charges Effective from 17 January 2012

Khor. Service charges related to loans					Service Charges		S .	5) 	
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 - 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 - Individu Business
Duty Stamp	0.05% of credit line or at max	0.05% of credit line or at max	0.05% of credit line or at max	0.05% of credit line or at max Baht	0.05% of credit line or at max	0.05% of credit line or at max	0.05% of credit line or at max	0.05% of credit line or at max	0.05% of credit line or at ma
buy stamp		Baht 10,000		10,000	Baht 10,000	Baht 10,000	Baht 10,000	Baht 10,000	Bant 10,000
Mortgage registration fee	-	-	not exceeding 1 % of mortgage	not exceeding 1 % of mortgage		S S S S S S S S S S	: **		not exceeding 1 % of
			value	value					mortgage value
Loan management fee	0.5 % of credit limit (single	not exceeding 2 % of credit line	0.5% of the limit under the	0.5% of the limit under the	2.0 % of total facilities approved	0.5 % credit limit (Single	not exceeding 10 % of credit	1.75 % of credit limit	0.50 % of the limit under the
	payment)		agreement, or at minimum Baht	agreement, or at minimum Baht	or min 10,000 Baht	Payment)	limit i.e. Arranger fee waz front -		agreement or mininum 5,00
			5,000, whichever is higher	5,000, whichever is higher			end fee,etc)		บาท, whichever is higher
			2	¥			*	100	
Annual Fee	not exceeding 1.50 % of credit	not exceeding 2 % of credit line.	not exceeding 1 % of credit limit,	not exceeding 1 % of credit limit,		not exceeding 1 % of credit limit,	not exceeding 1 % of credit limit,	not exceeding 1.75 % of	
	limit, will be charged once credit	First annual fee will be deducted	will be charged once credit is	will be charged once credit is		will be charged once credit is	will be charged once credit is	credit limit, will be charged	
	is approved (bank may exampt	from loan disbursement once the	approved (bank may exampt to	approved (bank may exampt to		approved (bank may exampt to	approved (bank may exampt to	once credit is approved	
	to collect annual fee on	credit limit is approved any	collect annual fee on subsequent	collect annual fee on subsequent		collect annual fee on subsequent	collect annual fee on subsequent	(bank may exampt to collect	II.
	subsequent year)	every 12 month cycle	year)	year)		year)	year)	annual fee on subsequent	
								year)	
4.1 Arrangement fee	:53	š	ž.					78	(5)
or BIL Partially Secured under Flood Relief						3% of original limit per annum,			
Scheme (SME Clients)						payable monthly for 48			
						installments			
Late payment fee / default	2,000 Baht for that installment of	2,000 Baht for that installment of	2,000 Baht for that installment of	2,000 Baht for that installment of		2,000 Baht for that installment of	for normal account, 10 % of the	290 Baht per time which not	250 baht / statement cycle
	late payment	late payment	late payment	late payment		late payment	outstanding for that installment	include VAT	which not include VAT
				171			of late payment or minimum of		
							5,000 Baht, whichever is higher		

Table 3 Service Charges, Penalties related to Loans $^{\mathrm{1}\prime}$ 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
Ioan	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	(-)	-	3 % of credit line for redemption before	3 % of credit line for redemption	5		5	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
			0	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	
		1						repayment	
		9	- For customer who joined Free Mortgage	- For customer who joined Free	9	녵	5	20	- 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.	<u> </u>	2 8	-	<u>u</u>	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				42	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	2	42	-	-	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		
And the second s	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								
7. Cheque book issuing fee		300 Baht (20 cheque	2	300 Baht (20 cheque per book)	_		-		
	2000	per book)	CSF.	resenter side file time and alternative and Phale State Table 10 and T					

Table 3 Service Charges, Penalties related to Loans $^{1/2}$ and Other Service Charges Effective from 17 January 2012

Khor. Service charges related to loans				Se	rvice Charges				
(hor.(2) Service charges of Commercial loan	Business	Business Revolving Line (BRL)	Business Loan : SME -	Business Loan : SME -	Business Loan (Trade and	Partially Secured	Corporate Loan	Guarantee	Money Mortgage - Individual
	Installment Loan		Property Power Term Loan/	PropertyPower OD	Working Capital & Express	Business Installment	for Large	Personal	Business
	(BIL)		SME Mortgage		Trade Service)	Loan (BIL Select)	Customers	Instalment Loan	elks acc i
. Fee for stopped cheque (including loss or stolen)		200 baht per 1 cheque , max	9	200 baht per 1 cheque , max	-	150			180
		not to exceed 1,000 baht per		not to exceed 1,000 baht per					
		time		timo			0		
Fee for returned cheque	•,	250 baht per 1 cheque or 0.25	5	250 baht per 1 cheque or 0.25		18-1	(* :	2.0	æ.
		% of cheque amount, whichever		% of cheque amount, whichever					
		is higher		is higher					
D. Fee for collateral inspection			2,500 - 200,000 baht depending	2,500 - 200,000 baht depending	2,500 - 200,000 baht depending		-	2.00	2,875 - 10,000 Baht, dependin
			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 of
			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 applied
			depending on the distance	depending on the distance	depending on the distance				for upcountry areas dependin
									on the distance
I. Fire Insurance Premium	E	-	0.325 - 0.81 % of the coverage	0.325 - 0.81 % of the coverage	* .	2			0.2525 % of the coverage
			amount depend upon type of	amount depend upon type of					amount (Note: Insurance shall
			collateral (Insurance shall be	collateral (Insurance shall be					be renewed every 3 years unt
			renewed every 3 years until the	renewed every 3 years until the					the outstanding balance has
			outstanding balance has been	outstanding balance has been					been paid off)
			paid off)	paid off)			l i		
Service charge relating to registration of title and legal act *									
2. Solvice charge relating to registration of the and regarder									
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut									
akhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani							1		
nd Chonbur							1		
a. Registration of mortgage of land and or condominium			Service charges including	Service charges including	_		_		- Service charges 1,000 Bah
a. Noglatication of mortgage of land and or condomination	1.00	2991	travelling expenses 2,000 Baht	travelling expenses 2,000 Baht					- Travelling expense 1,000 Bar
b. Mortgage redemption apart from a. i.e. survey charge,			Service charges including	Service charges including				_	- Service charges 1,000 Bah
		-	travelling expenses 1,500 Baht	travelling expenses 1,500 Baht				1,70	- Travelling expense 1,000 Bar
ivision, consolidation of tittle deed, tittle request etc			mavening expenses 1,500 bant	travelling expenses 1,500 bank		1			- Travelling expense 1,000 bal

Table 3 Service Charges, Penalties related to Loans $^{1\prime}$ and Other Service Charges Effective from 17 January 2012

Khor, Service charges related to loans				Se	rvice 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	Guarantee Personal	Money Mortgage - Individual
V47	Loan (BIL)	(BRL)	Property Power Term Loan/	PropertyPower OD	Working Capital & Express	Business	Loan for Large	Instalment Loan	Business
			SME Mortgage		Trade Service)	Installment Loan	Customers		30AY 9-9-9- 90A9A3A
						(BIL Select)			
2) Land office in other proviences apart from 1 of which a round									
trip can be made in one day									
 Registration of mortgage of land and or condominium 	e e	9	- Service charges 2,000 Baht	- Service charges 2,000 Baht	7.			-	- Service charges 1,000 Baht
	•2		- Actual travelling expenses,	- Actual travelling expenses,	080	1251	**		- Travelling expenses, not less
7			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,	:	-	- Service charges 1,500 Baht	- Service charges 1,500 Baht	[0 = [1-1	₩.	-	- Service charges 1,000 Baht
division, consolidation of tittle deed, tittle request etc									
	•		- Actual travelling expenses,	- Actual travelling expenses,				-	- Travelling expenses, not less
			not less than 300 Baht	not less than 300 Baht					than 1,000 Baht and not
									exceed 3,000 Baht
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		3	- Service charges 3,000 Baht	- Service charges 3,000 Baht		-		-	- Service charges 1,000 Baht
2001 00 miles		-	- Actual travelling expenses	- Actual travelling expenses	:±:	993		-	- 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	96			-	- Service charges 1,000 Baht
division, consolidation of tittle deed, tittle request etc									
		.5	- Actual travelling expenses	- Actual travelling expenses	: 125		(8)	-	- 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 renowal fee	-	-	-	2,000 Baht per annum	0 − 1	0.50	34 3	-	-
14. Excess limit fee				*	500 Baht per/transaction			-	
15. Temporary Excess Line	0.5	9	H	<u> </u>	0.25 % of temporary line	18	20	-	ž
16. Transaction Fees					reference with Trade service of		*:		я
					bank				
17. Guarantee fee by Small Business Guarantee Corporation	1.75% of guarantee					1.75% of		1.75% of guarantee	Ē
	amount				,	guarantee amount		amount	

Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 17 January 2012

Khor.Service charges related to loans	Service Charges									
Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - PropertyPower OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers	Guarantee Personal Instalment Loan	Money Mortgago - Individual Business	
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	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	
Bank for Agriculture and Agricultural Co-operatives										
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	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	
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	-	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	
4) Bank of Ayudhya										
- Bangkok and penmeter	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									A.	
- 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) Slam Commercial Bank										
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	œ.	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) <u>#</u>	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										

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 17 January 2012

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	Money Mortgage - Individual Business
9) Standard Chartered Bank (Thai)									
- Bangkok and perimeter	no charge	no charge	no charge	no charge	u e ;	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	29	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	2	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
12) Pay Station (AIS /Telewiz) (<= 50,000 Baht)	1								
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	2.5	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)				1					
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	14	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 Lolus (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 ^{1/} 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 ^{1/} and other Service Charges

Khor. Other Service Charges	Service Charges	Remarks
Advance_payment_from_cheque_waiting_for_clearing_		
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)		
5. Service charge relating to registration of the and regaract (Legariees 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 $^{1\prime}$ and other Service Charges

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
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)		
	ue.	
	(Lyn Kok)	
	President and Chief Executive Officer	
	Announcement date 16 January 2012	