Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 3 July 2012

Khor. Service Charges related to Loans		Servico Charges											
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Housing Loan : Money	Housing Loan : Money	Housing Loan : My	Auto Loan : Auto Money	Smart Saving Plus (50% cash	Smart Saving (50% cash secured	Overdraft Facilities with	Installment Loan Select					
	Mortgage Term Loan	Mortgage OD	Mortgage, Mortgage One		secured Overdraft Facilities)	Overdraft Facilities)	collateral	(IL Select)					
Expenses paid to government agencies, such as								A. N.					
1) Duty Stamp	0.05% of the limit under the	0.05% of the limit under the	0.05% of the limit under	0.5 % of buy/sell price	SE	144	2	0.05% of the limit under the					
	agreement, but not over	agreement, but not over	the agreement, but not	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			~	agreement, but not over Baht					
	Baht 10,000	Baht 10,000	over Baht 10,000					10,000					
2) Mortgage registration fee	not exceed 1 % of	not exceed 1 % of	not exceed 1 % of		(e:		2	120					
	mortgage value	mortgage value	mortgage value										
2. Expenses paid to other persons or external entities, such as													
Normal_Case													
1) Expenses for checking of credit information	8	*:	* 1	*	**		-	12 Baht / Time					
2) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,	4	X27		-						
	depending on the appraisal	depending on the	depending on the										
	value of collateral/an extra	appraisal value of	appraisal value of										
	charge of 1,000-6,000 Baht	collateral/an extra charge	collateral/an extra charge										
	will be applied for	of 1,000-6,000 Baht will be	of 1,000-6,000 Baht will be										
	upcountry areas depending	applied for upcountry	applied for upcountry										
	on the distance	areas depending on the	areas depending on the										
		distance	distance										
3) Insurance Expense	0.2525 % of the coverage	0.2525 % of the coverage	0.2525 % of the coverage		€	:#1	121						
	amount (Note: Insurance	amount (Note: Insurance	amount (Note: Insurance										
	shall be renewed every 3	shall be renewed every 3	shall be renewed every 3										
	years until the outstanding	years until the outstanding	years until the outstanding										
	balance has been paid off)	balance has been paid off)	balance has been paid off)										
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			15 Baht / Transaction					
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	3	20 Baht / transaction	14	12	20 Baht / Transaction					
4.2) Bank for Agriculture and Agricultural Co-operatives				2									
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	9	10 Baht / transaction		0	10 Baht / Transaction					
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	₹	15 Baht / transaction	1070		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		181	20 Baht / Transaction					

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 3 July 2012

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	Installment Loan Select (IL Select)				
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction		-	20 Baht / Transaction				
4.4) Bank of Ayudhya												
- Bangkok and penmeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	20 Baht / transaction		8	20 Baht / Transaction				
- Provincial area	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction	30 Baht/ transaction	35 Baht/ transaction		5	35 Baht / Transaction				
4.5) Kasikorn Bank				1997								
- 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	S#S	40 baht /transaction	5-	€	40 Baht / Transaction				
4.6) UOB (Thai) Bank								10.000.00				
- 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				
4.7) Thanachart Bank								50 Salit / Hallsaction				
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	191	10 Baht / transaction	12		10 Baht / Transaction				
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	320	10 Baht / transaction			10 Baht / Transaction				
4.8) Siam Commercial Bank		50 4004-04-0						TO Ball() Hallsaction				
- Bangkok and perimeter	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				
Remarks: When making payment of over THB100,000 at Siam							'	40 Balli / Harisaction				
Commercal Bank, if outside the clearing region, the fee of 0.1 % of the payment or							1					
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	Newhorn	N						
- Provincial area	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge				
4.10) Krung Thai Bank	, it disaigs	No onarge	No charge	No charge	No charge	No charge	No charge	No charge				
- Bangkok and perimeter	-			15 baht/ transaction								
- Provincial area	-	-	121	25 baht/ transaction				-				
4.11 Counter Services (<= 30,000 Baht)				20 Dans transaction	-		^					
- Bangkok and penmeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction			45 Balante				
- Provincial area	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction			15 Baht / Transaction				
4.12) Post Office (<= 50,000 Baht)		and the state of t			Lo bally hollocolon			20 Baht / Transaction				
- Bangkok and perimeter	10 baht/transaction	10 baht/transaction	10 baht/transaction	540	10 baht/transaction			10 Paht / Tengas - 1 -				
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 bahl/ transaction	-	15 baht/ transaction			10 Baht / Transaction 15 Baht / Transaction				
4.13) Pay Station (AIS /Tolowiz) (<= 50,000 Baht)	- 5.5				- 2 SOLIN HOLIOGODIII			13 Bant/ Transaction				
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	4.	15 baht/ transaction	_		15 Baht / Transaction				
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-	15 baht/ transaction		,	15 Baht / Transaction				

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 3 July 2012

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	Installment Loan Select
4.14) TOT (Just Pay) (<= 30,000 Baht)								
- Bangkok and perimeter	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
4.15) 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
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	9	10 baht/ transaction			10 Baht / Transaction
Default Case								SIGNATURA DESCRIPTION AND MICROSPACE AND
Cheque return expenses (in case of other commercial banks' cheque)			(5)	*	÷	-	-	25
2) Insufficient fund expenses	+1		36	120	9	_	_	
(in case of payment by debiting from the account of other financial								
stitutions)								
3) Debt collection expenses 2/	250 baht / statement cycle		250 baht / statement cycle		병			290 Baht per time which no
	which not include VAT		which not include VAT					include VAT
				1				molddd VAT
Expenses that are operating costs of commercial banks								
Normal Case								
1) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht,	2,875 - 10,000 Baht.	2,875 - 10,000 Baht,				Ag.	
	depending on the appraisal	depending on the	depending on the			-		la la
	value of collateral/an extra	appraisal value of	appraisal value of					
	charge of 1,000-6,000 Baht	collateral/an extra charge	collateral/an extra charge					
	will be applied for	of 1,000-6,000 Baht will be	BANK COLONO CONTRACTOR DESCRIPTIONS					
	upcountry areas depending	applied for upcountry	applied for upcountry					
	on the distance	areas depending on the	areas depending on the					
		distance	distance					
2) Eace for a copy of statement requested (for according								
Fees for a copy of statement requested (for second copy onward) Default case	5.		186	98		3		
Debt collection expenses 2/ emarks	-	(2)	•	100		*	-	ë
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 3 July 2012

Khor.Service charges related to loans					Service Charges			8		
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	Money Mortgage - Individual Business	Guarantee Personal Instalment Loan Select (GPIL Select)
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 Bant 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	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000
2 Mortgage registration fee	*	sc.	not exceeding 1 % of mortgage value	not exceeding 1 % of mortgage value	15		-	-	not exceeding 1 % of	11100 000
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	2.0 % 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 unz front - end fee,etc)	1.75 % of credit limit	mortgage value 0.50 % of the limit under the agreement or mininum 5,000 1/17/1, whichever is higher	1.75 % of credit limit
4 Annual Fee		120	127	5			-			*
4.1. Normal customer	not exceeding 1.50 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	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	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 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	(bank may exampt to collect annual fee on subsequent		not exceeding 1.75 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on
4.2 For BIL Partially Secured under Flood Relief Scheme	19			-	e		-	year) -	-	subsequent year) -
(SME Clients) a. Annual fee						not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)				
b. Arrangement fee						3% of original limit per annum, payable monthly for 48 installments				8
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	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 5,000 Baht, whichever is higher	290 Baht per time which not include VAT	250 baht / statement cycle which not include VAT	290 Baht per time which not include VAT

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

Khor.Service charges related to					Ser	vice 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	Money Mortgage - Individual Business	Guarantee Personal Instalment Loan Select (GPIL Select)
6 Repayment before due date		-	3 % of credit line for redemption before maturity within 3 years from contract date	3 % of credit line for redemption before maturity within 3 years from contract date		-	2	Different between promotional interest rate and maximum normal interest rate that is calculated from the day that loan was granted, until the day of full repayment	3.50% of credit line for redemption before maturity within 3 years from contract date	Different between promotional interest rate and maximum normal interest rate thai is calculated from the day that loan was granted, until the day of full repayment
	-	w)	- For customer who joined Free Mortgage Free program and want to early pay off before matunty within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht)	want to early pay off before					- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht)	-
6.1 Fee for full repayment before completion of repayment period 6.1.1 Normal customer	5 % of total repayment. The bank will deduct		-	; -	-	5 % of total repayment. The bank will deduct such fee	5 % of total repayment. The bank will deduct such fee			-
	such fee before taking for repayment of principal and interest					before taking for repayment of principal and interest				

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

Khor.Service charges related to loans					Serv	ice 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	Money Mortgage - Individual Business	Guarantee Personal Instalment Loan Selec (GPIL Select)
6.1.2 For BIL Partially Secured under Flood Relief Scheme (SME Clients)			-	-		19.99% of credit limit, calculated from thie first year until the prepayment date	-	-	-	-
6.2 Fee for repayment made in excess of the amount to be repaid as stated in the bill by the bank	5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	-	·*·			5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	,		٠
7. Cheque book issuing fee	¥	300 Baht (20 cheque per book)	-	300 Baht (20 cheque per book)	40	81	-	æ.	-	-
8. Fee for stopped cheque (including loss or stolen)		200 baht per 1 cheque , max not to exceed 1,000 baht per time	1-1	200 baht per 1 cheque , max not to exceed 1,000 baht per time		*:				-
9. Fee for returned cheque		250 baht por 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. Fee for collateral inspection	~		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	

Table 3 Service Charges, Penalties related to Loans $^{1/}$ and Other Service Charges Effective from 3 July 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 Mortgage - Individual Business	Guarantee Personal Instalment Loan Select (GPIL Select)
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 until the outstanding balance has been paid off)	
12. Service charge relating to registration of title and legal act *										
1) Land Office in Bangkok, Nonthabun, Samut Prakan, Samut										
Sakhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani and Chonbun										
a. Registration of mortgage of land and or condominium	*	æl	Service charges including travelling expenses 2,000 Baht	Service charges including travelling expenses 2,000 Baht		-			- Service charges 1,000 Baht - Travelling expense 1,000 Baht	
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	c	-	-	8	- Service charges 1,000 Baht - Travelling expense 1,000 Baht	-

Table 3 Service Charges, Penalties related to Loans 17 and Other Service Charges

Effective from 3 July 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 Mortgage - Individual Business	Guarantee Personal Instalment Loan Select (GPIL Select)
2) Land office in other proviences apart from 1 of which a round										
trip can be made in one day			tigo vo go teperaturation o	200 M 10 10 10 10 10 10 10 10 10 10 10 10 10						
Registration of mortgage of land and or condominium		896	- Service charges 2,000 Baht	- Service charges 2,000 Baht	w	-		-	- Service charges 1,000 Baht	•
			- Actual travelling expenses,	- Actual travelling	-0.0				2000	
	-		not less than 300 Baht	expenses, not less than 300	-	-		-	- Travelling expenses, not	
			not less than 300 bant	Baht					less than 1,000 Baht and not exceed 3,000 Baht	
b. Mortgage redemption apart from a. i.e. survey charge,	-	12	- Service charges 1,500 Baht	- Service charges 1,500		8		-	- Service charges 1,000	
division, consolidation of tittle deed, tittle request etc				Baht					Baht	
		-	- Actual travelling expenses,	- Actual travelling	(4)	20	-	-	- Travelling expenses, not	
			not less than 300 Baht	expenses, not less than 300					less than 1,000 Baht and	
				Baht					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	3=1	-:	- Service charges 3,000 Baht	- Service charges 3,000	9 2 3	ş	7/27] 	- Service charges 1,000	
				Baht					Baht	
	: +:	e.	- Actual travelling expenses	- Actual travelling	· .	-	0.0	-	- Travelling expenses, not	
			and accomodation, not less	expenses and					less than 3,000 Baht and	
			than 800 Baht	accomodation, not less than					not exceed 4,000 Baht	
				800 Baht						
b. Mortgage redemption apart from a. i.e. survey charge,	· -	<u> </u>	- Service charges 2,000 Baht	- Service charges 2,000	•	3	-	-	- Service charges 1,000	-
division, consolidation of tittle deed, tittle request etc				Baht					Baht	
	41	2	- Actual travelling expenses	- Actual travelling	Na-	-	19	-	- Travelling expenses, not	
			and accomodation, not less	expenses and		25			less than 3,000 Baht and	
			than 800 Baht	accomodation, not less than					not exceed 4,000 Baht	
				800 Baht						
13. Loan renewal fee	5	-	7.	2,000 Baht per annum	(T)		51	68		=
14. Excess limit fee		-	-	(#C	500 Baht per/transaction	*	-	(4)	¥	÷
15. Temporary Excess Line		2	Ψ.	€.	0.25 % of temporary line	2	2	-	<u>.</u>	-
16. Transaction Fees	*		P	*	reference with Trade		=	3.5	-	-
					service of bank					
17. Guarantee fee by Small Business Guarantee Corporation	1.75% of guarantee					1.75% of guarantee		1.75% of guarantee	€	1.75% of guarantee
	amount					amount		amount		amount

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

Khor.Service charges related to loans	I				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 Mortgage - Individual Business	Guarantee Personal Instalment Loan Select (GPIL Select)
18. Payment expenses via other counters and										
1) Government Housing Bank										
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	79.	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	9 2 3	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
2) Bank for Agriculture and Agricultural Co-										
- Bangkok and penmeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	2	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	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	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	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	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	35 Baht/ transaction
5) Kasikom Bank										
- 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	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	40 Baht / transaction
6) UOB (Thai)										
- Bangkok and penmeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	5	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	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	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	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	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	40 Baht / transaction

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	Guarantee Personal Instalment Loan Select (GPIL Select)
Remarks: When making payment of over										
THB100,000 at Siam Commerical Bank, if outside										
the cleaning region, the fee of 0.1 % of the										
payment or the maximum of THB1,000 shall be										
imposed										
9) Standard Chartered Bank (Thai)										
- Bangkok and perimeter	no charge	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	no charge
10) Counter Services (<= 30,000 Baht)										
- Bangkok and penmeter	15 Baht / transaction	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	i t	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
11) Post Office (<= 50,000 Baht)										
- Bangkok and penmeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	(4)	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	15 Baht / transaction
12) Pay Station (AIS /Telewiz) (<= 50,000 Baht)										
- Bangkok and penmeter	15 Baht / transaction	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	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	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	15 Baht / transaction
14) Tesco Lotus (Cash only <= 49,000 Baht)										
- Bangkok and penmeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	3#3	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

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

Effective from 3 July 2012

Khor. Other Service Charges	Service Charges	Remarks
Housing Loan .		
Housing Loan My Mortgage		
1. Loan Management fees	÷	
Housing Loan Mortgage One		
1. Loan Management fees		
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	-	
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	i i	
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

Effective from 3 July 2012

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)		
o. So the one go reading to registration of the and legal act (Legal reco which estimate 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 1/2 and other Service Charges

Effective from 3 July 2012

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)		

(Keith De Vaz)

Head, Global Markets Thailand

(for) President and Chief Executive Officer

Announcement date 2 July 2012