Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 13 February 2013

Khor. Service Charges related to Loans		Service Charges											
(hor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Money Mortgage Term Loan	Money Mortgage OD	Housing Loan	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)					
Expenses paid to government agencies, such as													
) 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 pnce	*		2	0.05% of the limit under the					
	agreement, but not over	agreement, but not over	the agreement, but not	~				agreement, but not over Bat					
	Baht 10,000	Baht 10,000	over Baht 10,000					10,000					
) Mortgage registration fee	not exceed 1 % of	not exceed 1 % of	not exceed 1 % of			¥	12	일					
	mortgage value	mortgage value	mortgage value										
Expenses paid to other persons or external entities, such as													
Normal Caso													
Expenses for checking of credit information				(*)			8	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,	(*)	2		8	iz bant inio					
	depending on the appraisal	depending on the	depending on the				~	190					
	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		_	a		_					
	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)										
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	(m)	15 Baht / transaction	*	*	15 Baht / Transaction					
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 Baht / transaction		2	20 Baht / Transaction					
4.2) Bank for Agriculture and Agricultural Co-operatives								The second secon					
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction	2	2	10 Baht / Transaction					
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	8 L S	15 Baht / transaction	9	9	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			20 Baht / Transaction					

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 13 February 2013

Khor. Service Charges related to Loans	Service Charges											
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Money Mortgage Term Loan	Money Mortgage OD	Housing Loan	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			35 Baht / Transaction				
4.5) Kasikom Bank												
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction		25 baht/ transaction	*	9	25 Baht / Transaction				
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	-	40 baht /transaction		=	40 Baht / Transaction				
4.6) UOB (Thai) Bank												
- Bangkok and penmeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	j.	25 baht/ transaction	ē.	_	25 Baht / Transaction				
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction		30 baht / transaction		_	30 Baht / Transaction				
4.7) Thanachart Bank												
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction			10 Baht / Transaction				
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction		_	10 Baht / Transaction				
4.8) Siam Commercial Bank								ne sam nansasion				
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	25 baht /transaction	25 baht/ transaction	<u>.</u>		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												
Commerical Bank, if outside the cleaning region, the fee of 0.1 % of the payment or												
he 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. (Control of Control of Contro					
- Provincial area	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge				
4.10) Krung Thai Bank			in onargo	140 Gharge	No charge	No charge	No charge	No charge				
- Bangkok and perimeter	120	€		15 baht/ transaction	_		965					
- Provincial area	-	į		25 baht/ transaction				-				
4.11 Counter Services (<= 30,000 Baht)								-				
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		2	15 Baht / Transaction				
- Provincial area	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction			20 Baht / Transaction				
4.12) Post Office (<= 50,000 Baht)					~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	~	52	20 Dant/ Hansaction				
- Bangkok and perimeter	10 baht/transaction	10 baht/transaction	10 baht/transaction	4	10 baht/transaction			10 Baht / Transaction				
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 baht/ transaction	-	-	15 Baht / Transaction				
4.13) Pay Station (AIS /Tolowiz) (<= 50,000 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	2	15 baht/ transaction	9	ž.	15 Baht / Transaction				

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 13 February 2013

Khor. Service Charges related to Loans	Service Charges											
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Money Mortgage Term Loan	Money Mortgage OD	Housing Loan	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)				
4.14) TOT (Just Pay) (<= 30,000 Baht)												
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 baht/ transaction	6		15 Baht / Transaction				
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	:=:	15 baht/ transaction			15 Baht / Transaction				
4.15) Tosco Lotus (Cash only <= 49,000 Baht)												
- Bangkok and penmeter	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction)#0	10 baht/ transaction		2	10 Baht / Transaction				
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	846	10 baht/ transaction	4	2	10 Baht / Transaction				
Default Case												
Cheque return expenses (in case of other commercial banks' cheque)		3		3.	•			85				
2) Insufficient fund expenses	(*)		æ					-				
(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					290 Baht per time which not				
	which not include VAT		which not include VAT					include VAT				
Expenses that are operating costs of commercial banks												
Normal Case												
1) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,		-	9	<u> </u>					
	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									
Fees for a copy of statement requested (for second copy onward)	*		<u>.</u>		-		*	-				
Default case												
1) Debt collection expenses 2/	2	248	(2)	12		-	127	4				
Romarks												
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 13 February 2013

Khor.Service charges related to loans					Service Charges					
Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - Property Power OD	Business Loan (Trade and Working Capital & Express Trade Service)	THE RESIDENCE OF THE PROPERTY.	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	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	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	0.05% of credit line or a
	Baht 10,000	Baht 10,000	Baht 10,000	10,000	max Baht 10,000	Baht 10,000	Bant 10,000	Bant 10,000	max Baht 10,000	max Baht 10,000
2 Mortgage registration fee	*	*	not exceeding 1 % of mortgage value	not exceeding 1 % of mortgage value	*	es.	141	2	not exceeding 1 % of mortgage value	2
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	0.5% of the limit under the agreement, or at minimum Baht	2.0 % of total facilities approved or min 10,000	0.5 % credit limit (Single Payment)	not exceeding 10 % of credit limit i.e. Arranger fee และ	1.75 % of credit limit	0.50 % of the limit under the agreement or mininum	1.75 % of credit limit
			5,000, whichever is higher	5,000, whichever is higher	Baht		front - end fee,etc)		5,000 บาท, whichever is higher	
		*	**	-			30	*		9.
4 Annual Fee 4.1. Normal customer	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	not exceeding 1 % of credit	not exceeding 1.75 % of	:=	not exceeding 1.75 % o
	limit, will be charged once credit is approved (bank may exampt	First annual fee will be deducted from loan disbursement once the	will be charged once credit is approved (bank may exampt to	will be charged once credit is approved (bank may exampt to		limit, will be charged once	limit, will be charged once	credit limit, will be charged		credit limit, will be charge
	to collect annual fee on		collect annual fee on subsequent	collect annual fee on subsequent		credit is approved (bank may exampt to collect annual fee	credit is approved (bank may exampt to collect annual fee	once credit is approved (bank may exampt to collect		once credit is approve (bank may exampt to
	subsequent year)	12 month cycle	year)	year)		on subsequent year)	on subsequent year)	annual fee on subsequent		collect annual fee on
	1+601703400011111 0H004111-4-04-0-0-0001						,	year)		subsequent year)
4.2 For BIL Partially Secured			*	*		*	(*)			14%
under Flood Relief Scheme)			
(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				
5 Late payment fee / default	2,000 Baht for that installment of		2,000 Baht for that installment of			2,000 Baht for that installment	for normal account, 10 % of	290 Baht per time which not	250 baht / statement cycle	- 10
	late payment	late payment	late payment	late payment		of late payment	the outstanding for that	include VAT	which not include VAT	not include VAT
		1					installment of late payment or			
							minimum of 5,000 Baht,			
							whichever is higher			

Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 13 February 2013

Khor.Service charges related to loans					Sen	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	.5			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	3.50% of credit line for redemption before matunity within 3 years from contract date	
6.1 Fee for full repayment	-		- 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)	- 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)					- 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)	-
before completion of repayment before completion of repayment period 6.1.1 Normal customer	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest			-		5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest			-

Table 3 Service Charges, Penalties related to Loans $^{1\prime}$ and Other Service Charges Effective from 13 February 2013

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 Sciec (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	-	-	
7. Cheque book issuing fee		300 Baht (20 cheque per book)	-	300 Baht (20 cheque per book)	-	W.				-
8. 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		,		~		,
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. 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	Commission with the contract of the contract o		-		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 ^{1/2} and Other Service Charges Effective from 13 February 2013

Khor.Service charges related to loans	Service Charges													
Khor.(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 -	Guarantee				
	Installment Loan		Property Power Term Loan/	PropertyPower OD	Working Capital & Express	Business Installment	for Large	Personal	Individual Business	Personal				
	(BIL)		SME Mortgage		Trade Service)	Loan (BIL Select)	Customers	Instalment Loan		Instalment Loan				
										Select (GPIL				
										Select)				
11. Fire Insurance Premium	(*)	-	0.325 - 0.81 % of the	0.325 - 0.81 % of the		547	-	5	0.2525 % of the	-				
			coverage amount depend	coverage amount depend					coverage amount					
			upon type of collateral	upon type of collateral					(Note: Insurance					
			(Insurance shall be renewed	(Insurance shall be					shall be renewed					
			every 3 years until the	renewed every 3 years until					every 3 years until					
			outstanding balance has	the outstanding balance					the outstanding					
			been paid off)	has been paid off)					balance has been					
						5			paid off)					
12. Service charge relating to registration of title and legal act *														
land of the go to dailing to togethere it of the direction of														
				1										
Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut														
Sakhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani														
and Chonbun									l l					
a. Registration of mortgage of land and or condominium	323	-	Service charges including	Service charges including	2	_	_		- Service charges					
Hermon Authorization (1974) 1975 (1975) 19			travelling expenses 2,000	travelling expenses 2,000			****		1,000 Baht	5446				
			Baht	Baht					- Travelling expense					
									1,000 Baht					
b. Mortgage redemption apart from a. i.e. survey charge,		-	Service charges including	Service charges including					- Service charges					
division, consolidation of tittle deed, tittle request etc	2002	****	travelling expenses 1,500	travelling expenses 1,500	- FR		341		1.000 Baht					
			Baht	Baht					- Travelling expense					
			Jone 1	Juni					1,000 Baht					
					_			_	1,000 Bant					

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

Effective from 13 February 2013

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										
a. Registration of mortgage of land and or condominium	*	-	- Service charges 2,000 Baht	- Service charges 2,000 Baht	2	-	ā		- Service charges 1,000 Baht	-
	5	-	- Actual travelling expenses,	- Actual travelling	e e	140	2	2	- 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	
b. Mortgage redemption apart from a. i.e. survey charge,	-	2	- Service charges 1,500 Baht	- Service charges 1,500			-	-	- Service charges 1,000	
division, consolidation of tittle deed, tittle request etc				Baht					Baht	
	-	=	- Actual travelling expenses,	- Actual travelling	¥ .	127	9		- Travelling expenses, not	15
			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	*	-	- Service charges 3,000 Baht	- Service charges 3,000	· ·	•	-		- Service charges 1,000	
				Baht		4			Baht	
	-	*	- Actual travelling expenses	- Actual travelling	2	-	2	2	- 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,	2	4	- Service charges 2,000 Baht	- Service charges 2,000		(50	ā		- Service charges 1,000	-
division, consolidation of tittle deed, tittle request etc				Baht					Baht	
	-	*	- Actual travelling expenses	- Actual travelling	*	-	3	-	- Travelling expenses, not	a a
			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						
13. Loan renewal fee	Ξ.	9	Ē	2,000 Baht per annum	-			-	181	-
14. Excess limit fee	-	-			500 Baht per/transaction		u u	-	27	
15. Temporary Excess Line	-	2	-	<i>3</i>	0.25 % of temporary line		8			-
16. Transaction Foes	of a	-		*.	reference with Trade		*		140	
					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				li .	amount		amount	-21	amount

Table 3 Service Charges, Penalties related to Loans 1l and Other Service Charges Effective from 13 February 2013

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 Sciec (GPIL Sciect)				
18. Payment expenses via other counters and														
1) Government Housing Bank														
- 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	141	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction				
2) Bank for Agriculture and Agricultural Co-			i i					1						
- Bangkok and penmeter	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	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				
3) Thai Military Bank														
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	3×.	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	18:	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 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				
6) UOB (Thai)														
- 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	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	ofto .	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	s.Ē.	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 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	(6)	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction				

Table 3 Service Charges, Penalties related to Loans ^{1/} and Other Service Charges Effective from 13 February 2013

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)			
Remarks: : When making payment of over													
THB100,000 at Siam Commencal 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 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	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			
11) Post Office (<= 50,000 Baht)													
- Bangkok and penmeter	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	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	â	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	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	曼	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 perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	- E	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 13 February 2013

Khor. Other Service Charges	Service Charges	Remarks
Housing Loan		
1. Loan Management fees		
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	
Money Mortgage Term Loan		
1. Loan Management fees		
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	
6. Fee for redemption before maturity within 3 years from the date of loan agreement	3 % of the outstanding balance (only refinance with other banks)	
Money Mortgage OD		
1. Loan Management fees		
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 13 February 2013

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 Contino observe relation to conjugate the post title and level and () and face which a statement half and level to the Land		
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 1/2 and other Service Charges

Effective from 13 February 2013

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
I. 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 12 February 2013

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