Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 26 April 2013

Khor. Service Charges related to Loans				s	ervice 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)
Expenses paid to government agencies, such as								
1) Duty Stamp	0.05% of the limit under the	0.05% of the limit under the	0.05% of the limit under	0.5 % of buy/sell price	2		-	0.05% of the limit under the
	agreement, but not over	agreement, but not over	the agreement, but not					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	9-	2	12	74	
	mortgage value	mortgage value	mortgage value					1
2. Expenses paid to other persons or external entities, such as								
Normal Case								
1) Expenses for checking of credit information	(2)	=	*		82	Y-	-	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		1.5.	(m)	(*)
	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		.e.:	5-8	*	
	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		15 Baht / transaction		-	15 Baht / Transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	-	20 Baht / transaction	-		20 Baht / Transaction
4.2) Bank for Agriculture and Agricultural Co-operatives					i e material de compression de la compressión de la compressión de la compressión de la compressión de la comp			europe come according - 3 describes and according to the Mills
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction	5		10 Baht / Transaction
- Provincial area	15 Baht / transaction	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			20 Baht / Transaction

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 26 April 2013

			Effective from 26 Apr	il 2013				
Khor, Sorvice Charges related to Leans	1				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 perimeter	20 Baht / transaction	20 Baht / transaction	20 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	35 Baht/ transaction			35 Baht / Transaction
4.5) Kasikorn Bank								
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	21	25 baht/ transaction	¥*	-	25 Baht / Transaction
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	-	40 baht /transaction	ž.		40 Baht / Transaction
4.6) UOB (Thai) Bank								
- Bangkok and perimeter	25 baht/ transaction	25 bahl/ transaction	25 baht/ transaction	4	25 baht/ transaction	12 5		25 Baht / Transaction
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction	-	30 baht / transaction	8		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								
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	25 baht /transaction	25 baht/ transaction	ā	,	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 Slam								
Commencal Bank, if outside the clearing region, the fee of 0.1 % of the payment or								
the maximum of THB1,000 shall be imposed								
4.9) Standard Chartered Bank (Thai)								
- Bangkok and perimeter	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
- Provincial area	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
4.10) Krung Thai Bank								
- Bangkok and perimeter	2	240	-	15 baht/ transaction	¥		-	¥
- Provincial area	2		2	25 baht/ transaction		12	-	2
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		8	15 Baht / Transaction
- Provincial area	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	ıc.		20 Baht / Transaction
4.12) Post Office (<= 50,000 Baht)								
- Bangkok and perimeter	10 baht/transaction	10 baht/transaction	10 baht/transaction	104	10 baht/transaction		*	10 Baht / Transaction
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	8#8	15 baht/ transaction			15 Baht / Transaction
4.13) Pay Station (AIS /Telewiz) (<= 50,000 Baht)								
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	Œ.	15 baht/ transaction			15 Baht / Transaction

15 baht/ transaction

- Provincial area

15 baht/ transaction

15 baht/ transaction

15 baht/ transaction

15 Baht / Transaction

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 26 April 2013

Khor. Service Charges related to Leans				S	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		-	15 Baht / Transaction
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	ž.	15 baht/ transaction			15 Baht / Transaction
4.15) Tosco 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	-	10 baht/ transaction	•		10 Baht / Transaction
Default Case								
1) Cheque return expenses (in case of other commercial banks' cheque)	(*.)	-	-		â • ∃	5	. □	
2) Insufficient fund expenses							-	
(in case of payment by debiting from the account of other financial								
institutions)								
3) Dobt collection expenses 2/	250 baht / statement cycle		250 baht / statement cycle	9				290 Baht per time which not
	which not include VAT	~	which not include VAT			***		include VAT
								110000
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,	-	1.0			S#1
W 1994 - 1 1995 - 1995	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					
			1000					
Fees for a copy of statement requested (for second copy onward)		_	_					2
Default case								
1) Debt collection expenses 2/		_	_					_
Romarks		To.		3	(8)	07#	1 . E	,
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 11 and Other Service Charges Effective from 26 April 2013

Khor.Service charges related to										
loans					Service Charges					
Khor.(2) Service charges of	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property	Business Loan : SME - Property	Business Lear (Total and	1 2 4 4 2	T		1	Total Barbara
Commercial loan	Business installment Loan (BIL)	Business Revolving Line (BRL)	Power Term Loan/ SME	Power OD	Business Loan (Trade and Working Capital & Express	Partially Secured Business installment Loan (BIL Select)	Corporate Loan for Large Customers	Guarantee Personal	Money Mortgage -	Guarantee Personal
Ostrinio otar icari			Mortgage	Power OB	Trade Service)	Installment Loan (BIL Select)	Customers	Instalment Loan	Individual Business	Instalment Loan Select
			Mortgage		Trade Service)				(TL / OD)	(GPIL Select)
	1 22 3 5	500								
15000000000000000000000000000000000000	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 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 at
	Baht 10,000	Baht 10,000	Baht 10,000	10,000	max Baht 10,000	Bant 10,000	Baht 10,000	Baht 10,000	max Baht 10,000	max Baht 10,000
2 Mortgage registration fee		•	not exceeding 1 % of mortgage	not exceeding 1 % of mortgage		*	(*):	÷ .	not exceeding 1 % of	-
			value	value					mortgage value	
3 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	0.5 % credit limit (Single	not exceeding 10 % of credit	1.75 % of credit limit	0.50 % of the limit under	1,75 % of credit limit
	payment)		agreement, or at minimum Baht	agreement, or at minimum Baht	approved or min 10,000	Payment)	limit i.e. Arranger fee และ		the agreement or mininum	
			5,000, whichever is higher	5,000, whichever is higher	Baht		front - end fee,etc)		5,000 tim, whichever is	
									higher	
		*	160							
4 Annual Fee							1980			
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,	2	not exceeding 1 % of credit	not exceeding 1 % of credit	not exceeding 1.75 % of		not exceeding 1.75 % of
	limit, will be charged once credit		THE RESERVE THE RESERVE THE TAXABLE TO SHE THE TAXABLE	will be charged once credit is		limit, will be charged once	limit, will be charged once	credit limit, will be charged	,	credit limit, will be charged
	is approved (bank may exampt	from loan disbursement once the		approved (bank may exampt to		credit is approved (bank may	credit is approved (bank may	once credit is approved		once credit is approved
	to collect annual fee on	credit limit is approved any every	800 M MESS 2 D C	collect annual fee on subsequent		exampt to collect annual fee	exampt to collect annual fee	1500 SAME NO NO NATIONAL PROPERTY OF THE PROPE		
	subsequent year)	12 month cycle	year)	year)				(bank may exampt to collect		(bank may exampt to
	sabsequent year)	12 month cycle	your	yeary		on subsequent year)	on subsequent year)	annual fee on subsequent		collect annual fee on
AND AND THE REAL PROPERTY OF THE PARTY OF TH								year)	l l	subsequent year)
4.2 For BIL Partially Secured	•	*	*	-	•		*			*
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,				
The second section of the second section is a second secon						payable monthly for 48				
						Installments				
						n scaling its				
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 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	290 Baht per time which
1	late payment	late payment	late payment	late payment		of late payment	the outstanding for that	include VAT	which not include VAT	not include VAT
							installment of late payment or			
							minimum of 5,000 Baht,			
//	The state of the s						whichever is higher			

Table 3 Service Charges, Penalties related to Loans " and Other Service Charges Effective from 26 April 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)	The second state of the se	Corporate Loan for Large Customers	Guaranteo Personal Instalment Loan	Money Mortgage - Individual Business (TL / OD)	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		*		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 maturity within 3 years from contract date	
	.et		- 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)	-
6.1 Fee for full repayment before completion of repayment period										
	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest		-			- 6	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 ^{1/2} and Other Service Charges Effective from 26 April 2013

Khor.Service charges related to loans					Sen	rice Charges		6		
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 (TL / OD)	Guarantee Personal Instalment Loan Select (GPIL Select)
6.1.2 For BIL Partially Secured under Flood Relief Scheme (SME Clients)		-		٠	*	19.99% of credit limit, calculated from thie first year until the prepayment date		E		÷
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)		(#2)	(M)		*	*
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	2	ş:	-	¥	¥.	ä
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	2	2		ē	ş	¥
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	W 0.22	5-			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 26 April 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 (TL / OD)	Guarantee Personal Instalment Loan Select (GPIL Select)
Fire Insurance Premium 12. Service charge relating to registration of title and legal act *	-	-	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)	
Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani and Chonburi										
a. Registration of mortgage of land and or condominium	-	-	Service charges including travelling expenses 2,000 Baht	Service charges including travelling expenses 2,000 Baht	**			n.	- 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	æ.	~	-	-	- Service charges 1,000 Baht - Travelling expense 1,000 Baht	-

Table 3 Service Charges, Penalties related to Loans 1/2 and Other Service Charges

Effective from 26 April 2013

Khor.Service charges related to loans					Service Charges					
Khor.(2) Service charges of Commercial loan	Business Installment	Business Revolving Line	Business Loan : SME -	Business Loan : SME -	Business Loan (Trade	Partially Secured	prosent control control	Guarantee Personal	Money Mortgage -	Guarantee Personal
	Loan (BIL)	(BRL)	Property Power Term Loan/	PropertyPower OD	and Working Capital &	Business	for Large	Instalment Loan	Individual Business	Instalment Loan Select
			SME Mortgage		Express Trade Service)	Installment Loan (BIL Select)	Customers		(TL / OD)	(GPIL Select)
2) Land office in other proviences apart from 1 of which a round						77 A 17 C 1 A 18				
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		-			- Service charges 1,000	
		1		Baht					Baht	
	-:	-	- Actual travelling expenses,	- Actual travelling	-	-	_		- Travelling expenses, not	
	1000	1	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,		-	- Service charges 1,500 Baht	- Service charges 1,500		-		-	- Service charges 1,000	
division, consolidation of tittle deed, tittle request etc				Baht					Baht	
division, consolidation of this dissay, that is square see			- Actual travelling expenses,	- Actual travelling		_		4	- Travelling expenses, not	90
			not less than 300 Baht	expenses, not less than 300					less than 1,000 Baht and	
				Baht					not exceed 3,000 Baht	
				interes					18	
S) 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	-
			3.75	Baht					Baht	
	(*)	-	- Actual travelling expenses	- Actual travelling		San			- Travelling expenses, not	140
			and accomodation, not less	expenses and					less than 3,000 Baht and	
			than 800 Baht	accomodation, not less than					not exceed 4,000 Baht	
			55 5512 75	800 Baht						
b. Mortgage redemption apart from a. i.e. survey charge,			- Service charges 2,000 Baht	- Service charges 2,000	-				- Service charges 1,000	
division, consolidation of tittle dood, tittle request etc				Baht					Baht	
	-		- Actual travelling expenses	- Actual travelling		-	-	-	- 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						
13. Loan renewal fee	899			2,000 Baht per annum	(*)	1.00		15.1	*	
14. Excess limit fee			<i>y</i>		500 Baht per/transaction)¥:	-
15. Temporary Excess Line					0.25 % of temporary line			3.		-
16. Transaction Foos	N=1		*	W:	reference with Trade				:*:	(#2
Control of the Contro					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
100 m	amount					amount		amount		amount

Table 3 Service Charges, Penalties related to Loans 1/2 and Other Service Charges Effective from 26 April 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 (TL / OD)	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	-	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
2) Bank for Agriculture and Agricultural Co-										
- 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	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	k									
- 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 perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	: *1	15 Baht / transaction	15 Baht / transaction	20 Baht / transaction	20 Baht / transaction	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 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	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 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

Table 3 Service Charges, Penalties related to Loans 11 and Other Service Charges Effective from 26 April 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 (TL / OD)	Guarantee Personal Instalment Loan Select (GPIL Select)
Remarks: When making payment of over THB100,000 at Siam Commercal 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	6	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	4	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
12) Pay Station (AIS /Tolewiz) (<= 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		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) Tosco Lotus (Cash only <= 49,000 Baht)										
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction		10 Baht / transaction	10 Baht / transaction	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

Standard Chartered Bank (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans 11/2 and other Service Charges

Effective	from	26 April	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		
Loan Management fees	2"	
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 26 April 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	
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 title and legal act (Legal lees 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 traveiling expense 1,500 Baht	
2) Land office in other proviences apart from 1 of which a round trip can be made in one day		
a. Registration of mortgage of land and or condominium	-Service charges 2,000 Baht	
	- Actual travelling expenses but not less than 300 baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-Service charges 3,000 Baht	
	- Actual travelling expenses but not less than 300 baht	
3) Land office in other proviences apart from 1 and 2 of which a round trip will take more than one day		
a. Registration of mortgage of land and or condominium	-Service charges 3,000 Baht	
	- Actual travelling expenses including accomodation not less than 800 baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-Service charges 2,000 Baht	
	- Actual travelling expenses including accomodation not less than 800 baht	

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

Effective from 26 April 2013

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
1. Fee for redemption before maturity	3% of the outstanding balance (within 3 years from the date of making loan agreement)	
(Only refinance with other banks)		
	(Lyn Kok)	
	President and Chief Executive Officer	
	Announcement date 25 April 2013	