Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 2 July 2013

Khor. Service Charges related to Loans	Sorvice 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 agreement, but not over	0.05% of the limit under the agreement, but not over	0.05% of the limit under the agreement, but not	0.5 % of buy/sell price			*	0.05% of the limit under the 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	3.50				*				
	mortgage value	mortgage value	mortgage value									
. Expenses paid to other persons or external entities, such as												
Normal Case												
1) Expenses for checking of credit information				0.5				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	10	-	*				
	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	-	*			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				1					
	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)									
w												
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	(8)		15 Baht / Transaction				
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	5	20 Baht / transaction	(*)		20 Baht / Transaction				
4.2) Bank for Agriculture and Agricultural Co-operatives	54 (0800) 200 (100 A)	2020 Se 2020 O 10	CORCAR NAMED 1999		7022 625 275 5266 59-F							
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction		E#2	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 penmeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction	•	•	20 Baht / Transaction				

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

Effective from 2 July 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 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 Bahl/ transaction	*	-	35 Baht / Transaction					
4.5) Kasikom Bank													
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction		25 baht/ transaction	2	9	25 Baht / Transaction					
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	2	40 baht /transaction	-		40 Baht / Transaction					
4.6) UOB (Thai) Bank													
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction		25 baht/ transaction	-	140	25 Baht / Transaction					
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction		30 baht / transaction	2	10	30 Baht / Transaction					
4.7) Thanachart Bank					W South Control of the Control of th								
- 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		12	10 Baht / Transaction					
4.8) Siam Commercial Bank								0.3 3.500.000.000.000.000.000.000.000.000.00					
- 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													
Commercal Bank, if outside the clearing 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 penmeter	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							, and an analysis	go					
- Bangkok and penmeter		ā		15 baht/ transaction	0 <u>#</u> 0	4	120	27					
- Provincial area	(8)			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			15 Baht / Transaction					
- Provincial area	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	ž.	92	20 Baht / Transaction					
4.12) Post Office (<= 50,000 Baht)													
- Bangkok and perimeter	10 baht/transaction	10 baht/transaction	10 baht/transaction		10 baht/transaction	•	36.	10 Baht / Transaction					
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 baht/ transaction	-	Sec.	15 Baht / Transaction					
4.13) Pay Station (AIS /Telewiz) (<= 50,000 Baht)													
- Bangkok and perimeter	15 baht/ transaction	15 bahl/ transaction	15 baht/ transaction	-	15 baht/ transaction	2		15 Baht / Transaction					
- Provincial area	15 baht/ transaction	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 2 July 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			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	(a)		10 Baht / Transaction				
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	-	10 baht/ transaction	(4)	(e)	10 Baht / Transaction				
Default Case												
Cheque return expenses (in case of other commercial banks' cheque)	×	\$	<u>.</u>	9			() 2					
2) Insufficient fund expenses			-	-	: e	*	180					
(in case of payment by debiting from the account of other financial												
nstitutions)												
3) Debt collection expenses 2/	250 baht / statement cycle	*	250 baht / statement cycle	-	185		(e)	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,	· ·				12				
	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									
2) Fees for a copy of statement requested (for second copy onward)				-		_						
Default case	1		192	-si	Tee:							
1) Debt collection expenses 2/					2							
Romarks												
1/ Exclude the type of loans that BOT stipulates specific criteria												
37/												
2/ The same expenses specified in 2 and 3 shall not be collected repeatly												

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ^{1/} and Other Service Charges Effective from 2 July 2013

Khor.Service charges related to loans					Service Charges					
Chor.(2) Service charges of	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property	Business Loan : SME - Property	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large	Guarantee Personal	Money Mortgage -	Guarantee Personal
Commercial Ioan			Power Term Loan/ SME	Power OD	Working Capital & Express	Installment Loan (BIL Select)	Sign of the second of	Instalment Loan	Individual Business	
			Mortgage		Trade Service)			matament Etan	(TL / OD)	Instalment Loan Select (GPIL Select)
0 + 01	0.0504									
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
2 Not speed a large of the first of the firs	Baht 10,000	Bant 10,000	Baht 10,000	10,000	max Baht 10,000	Baht 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 value	not exceeding 1 % of mortgage value	3	-	-	æ	not exceeding 1 % of	350
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	mortgage value 0.50 % of the limit under	275 07 -5
	payment)	CO SCIENCE WITH CONSTRUCTION AND AND AND AND AND AND AND AND AND AN	agreement, or at minimum Baht.	agreement, or at minimum Baht	approved or min 10,000	Payment)	limit i.e. Arranger fee usz	1.75 % of Gredit little	the agreement or mininum	1.75 % of credit limit
			5,000, whichever is higher	5,000, whichever is higher	Bant	- aymana	front - end fee,etc)		AND A THE RESIDENCE OF THE PARTY OF THE PART	
			50 5550	# No.	100 CO		TOTAL - CHO ICC, CIC)		5,000 บาท, whichever is	
									higher	
4 Annual Fee				*	2		-	¥	ľ	8.1
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,	ē	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	First annual fee will be deducted	will be charged once credit is	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 charge
	is approved (bank may exampt	from loan disbursement once the	approved (bank may exampt to	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	collect annual fee on subsequent	collect annual fee on subsequent		exampt to collect annual fee	exampt to collect annual fee	(bank may exampt to collect		(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
								year)		subsequent year)
4.2 For BIL Partially Secured			1(4)		8	ă.		*	12	
under Flood Rollef 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				
					1	instantierts				
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	z z	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
	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,			
							whichever is higher			

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 2 July 2013

Khor.Service charges related to loans					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)	* 0.00 PE DES 1919	Corporate Loan for Large Customers	Guarantee 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 rodemption 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 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	
6.1 Fee for full repayment		S.	- 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)					- 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)	
	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 $^{1/2}$ and Other Service Charges Effective from 2 July 2013

Khor.Service charges related to loans					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)	- ST. ST. ST. ST. ST. SOURSE OF A ST.	Corporate Loan for Large Customers	Guarantee Personal Instalment Loan	Money Mortgage - Individual Business (TL / OD)	Guarantee Personal Instalment Lean Select (GPIL Select)
6.1.2 For BIL Partially Secured under Flood Relief Scheme (SME Clients)	*		-	*	0.	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	-	-		-	installment payment. The	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	2	300 Baht (20 cheque per book)	NEX.	300 Baht (20 cheque per book)	-		:*	-	-	-
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	-	21		÷		n
9. Fee for returned cheque	*1	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		-			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	5

Table 3 Service Charges, Penalties related to Loans 17 and Other Service Charges Effective from 2 July 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 Loar Select (GPIL Solect)
11. 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)	Solecti
Land Office in Bangkok, Nonthabun, Samut Prakan, Samut Sakhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani, Chonbun, Samut Songkram, and Sarabun										
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		8	Ē	a	Service charges including travelling expense 2,500 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			-		Service charges including travelling expense 2,200 Baht	

Table 3 Service Charges, Penalties related to Loans 11 and Other Service Charges

Effective from 2 July 2013

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 (TL / OD)	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	2	ž	- Service charges 2,000 Baht	- Service charges 2,000 Baht	٥		(*	ow:	Service charges including travelling expense not exceed 4,500 Baht	
	<u> </u>	51	- Actual travelling expenses,	- Actual travelling	is.	<u>_</u>			exceed 4,500 Bant	
			not less than 300 Baht	expenses, not less than 300						
			The state of the s	Baht						
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	5	ā.	- Service charges 1,500 Baht	- Service charges 1,500 Baht	660	u u	141	(A)	Service charges including travelling expense not	:21
	\$	*	- Actual travelling expenses, not less than 300 Baht	- Actual travelling expenses, not less than 300	~		XEX		exceed 4,200 Baht	: e:
Land office in other proviences apart from 1 and 2 of which a round trip will take more than one day				Baht						
a. Registration of mortgage of land and or condominium	4 8	-	- Service charges 3,000 Baht	- Service charges 3,000 Baht		ħ	25	6 2 0	Service charges including travelling expense not exceed 6,500 Baht	047
	*1	٥	- Actual travelling expenses and accomodation, not less than 800 Baht	- Actual travelling expenses and accomodation, not loss than	٠	-	868	•	exceed 6,500 Bant	(w)
				800 Baht						
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	. 5	n	- Service charges 2,000 Baht	- Service charges 2,000 Baht	(54)	e:	~	(M)	Service charges including travelling expense not exceed 6,200 Baht	•
	12	*	- Actual travelling expenses and accomodation, not less than 800 Baht	- Actual travelling expenses and accomodation, not less than	~	2	~	٠	-	1.00
				800 Baht						
13. Loan renewal fee 14. Excess limit fee		ue.	*	2,000 Baht per annum		-			2	12
	-	3/51	15		500 Baht per/transaction	-		/ ±	21	
15. Temporary Excess Line 16. Transaction Fees	2.5	(*)	*		0.25 % of temporary line	D.		•	5	
to, transaction rees	-	323		-	reference with Trade service of bank			(#)	æ	
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

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-								To the second se	Specific Control of Association (Control of Control of	100 Per 100 Pe			
- Bangkok and penmeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	Ž.	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										Water State Control of			
- Bangkok and penmeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	8	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	9	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction			
4) Bank of Ayudhya										S SMake I			
- 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	2	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	-	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 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	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			

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 2 July 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 Selecti (GPIL Select)				
Remarks: When making payment of over														
THB100,000 at Siam Commonical Bank, if outside														
the clearing 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 chargo	-	no charge	no charge	no charge	no charge	no charge				
- Provincial area	no charge	no charge	no charge	no charge	2	no charge	no charge	no charge	no charge					
10) Counter Services (<= 30,000 Baht)		1,000					no sharge	no charge	no charge	no charge				
- 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	-	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction				
11) Post Office (<= 50,000 Baht)									2.0 Odni / Italisacijon	20 bant / transaction				
- Bangkok and perimeter	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	5	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction				
12) Pay Station (AIS /Telewiz) (<= 50,000 Baht)										To Sunt / Indisaction				
- 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	20	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction				
13) TOT (Just Pay) (<= 30,000 Baht)									To bank r transaction	10 Dant / transaction				
- Bangkok and penmeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	25-1	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	(%)	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 ^{1/} and other Service Charges Effective from 2 July 2013

Khor. Other Service Charges	Service Charges	Remarks
		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 transaction	
4. Expenses for returned cheque	200 baht per trisansaction	
5. Expenses for new cheque issuance	15 baht per transaction	
	10 dant 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 transaction	
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)	
	(em) remoine war outer 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	
	and the state of t	
Automobile Loan : Auto Money		
. Late payment fees	2.0 % per time of the total remaining loan outstanding movies	
2. Fee for full repayment before maturity	2.0 % per time of the total remaining loan outstanding, maximum not over 1,000 baht per transaction 5.0 % of the total loan to be repaid	

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

Effective from 2 July 2013

Khor. Other Service Charges	Service Charges	Remarks
vance payment from cheque waiting for clearing Juristic person account Personal account or shop account Customer requests for advance payment from cheque waiting for clearing, at the amount exceeding the limit approved and bank agrees that on the amount exceeding the limit approved For current account without overdraft from cheque waiting for clearing	0.25 % of credit line approved 0.50 % of credit line approved 0.05 % of amount exceeds the limit, services will be charged on the next working day 0.05 % of amount O/D, but not less than 100 baht, services will be charged on the next working day	
Service charge relating to registration of title and legal act (Legal fees which customer shall pay directly to the Law Office) a. Registration of mortgage b. Activities other than mortgage registration (requested by customers) except refinance mark activities at the Land Department other than Bangkok, Nonthaburi, Samut Prakan, and Pathumthani: travel and lodging (if	1,500 Baht 1,200 Baht 1,000 - 5,000 Baht	

Standard Chartered Bank (Thai) Public Company Limited ${\rm Table~3~Service~Charges,~Penalties~related~to~Loans}^{1/} {\rm and~other~Service~Charges}$

Effective from 2 July 2013

Figure Para Proposition and a particular	RATE	
Fee for redemption before maturity	3% of the outstanding helesse (this o	Remarks
Only refinance with other banks)	3% of the outstanding balance (within 3 years from the date of making loan agreement)	

(Lyn Kok)

President and Chief Executive Officer

Announcement date 28 June 2013