Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 23 August 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								38/0-5-98/99/5-65
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		.=0		0.05% of the limit under the
	agreement, but not over	agreement, but not over	the agreement, but not					agreement, but not over Bah
	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	-	<u>=</u> ,			W100000000
	mortgage value	mortgage value	mortgage value					
. Expenses paid to other persons or external entities, such as								
Normal Case						i <mark>-</mark>		
1) Expenses for checking of credit information	=	-	(e)	÷	2 /	. 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,		* 1	*:		*
	depending on the	depending on the	depending on the					
	appraisal value of	appraisal value of	appraisal value of					
	collateral/an extra charge	collateral/an extra charge	collateral/an extra charge				1	
	of 1,000-6,000 Baht will be	of 1,000-6,000 Baht will be	of 1,000-6,000 Baht will be					
	applied for upcountry	applied for upcountry	applied for upcountry					
	areas depending on the	areas depending on the	areas depending on the					
	distance	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 penmeter	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								
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction	• 1	-	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 23 August 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	4		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			25 Baht / Transaction				
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction		40 baht /transaction	14		40 Baht / Transaction				
4.6) UOB (Thai) Bank												
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction		25 baht/ transaction			25 Baht / Transaction				
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction	5 - 0	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												
- Bangkok and penmeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	25 baht /transaction	25 baht/ transaction	4		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												
Commercial Bank, if outside the cleaning 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	25 - Consistent (1990) (1 99 0-1991)	41 8 1 00/01, 00 00 1 W -02	0.05470000735000000	7,000,000,000			, a sharge	No onorgo				
- Bangkok and perimeter		ē		15 baht/ transaction			_	4				
- Provincial area	s#:	is.	•	25 baht/ transaction		*		4				
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	-		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			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 /Tolewiz) (<= 50,000 Baht)												
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	3-8	15 baht/ transaction	-		15 Baht / Transaction				
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 baht/ transaction	2		15 Baht / Transaction				

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

Effective from 23 August 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	•		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)	¥	·=		*	. e 6							
2) Insufficient fund expenses				ē				-				
(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	-	= 1	·	-	260 Baht per time which no				
	which not include VAT		which not include VAT			2		include VAT				
						įt.	_					
3. 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,			0.00						
	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)	2	20	2	2		(4)	(18)	*				
Default case												
1) Debt collection expenses 2/				=	*		11.5%	-				
Remarks												
1/ Exclude the type of loans that BOT stipulates specific criteria												
2/ The same expenses specified in 2 and 3 shall not be collected repeatly												

Table 3 Service Charges, Penalties related to Loans $^{1/}$ and Other Service Charges Effective from 23 August 2013

Khor.Service charges related to					Service Charges					
loans					out vice of larges					
Khor.(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 loan	'		Power Term Loan/ SME	Power OD	Working Capital & Express	Installment Loan (BIL Select)	Customers	Instalment Loan	Individual Business	Instalment Loan Select
	1		Mortgage		Trade Service)				(TL / OD)	(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 at
	Bant 10,000	Baht 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	not exceeding 1 % of mortgage	-	9			not exceeding 1 % of	3*3
			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 uaz		the agreement or mininum	
			5,000, whichever is higher	5,000, whichever is higher	Baht		front - end fee,etc)		5,000 บาท, whichever is	
									higher	
		*		120	-	¥		_		_
4 Annual Fee						5.6		1-4		20001
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 % of
- 27 (29) (42) 10(1) (42) (12) (12) (13) (42) (14)	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	150	credit limit, will be charged
	is approved (bank may exampt	from loan disbursement once the	approved (bank may exampt to	approved (bank may exampt to		credit is approved (bank may	credit is approved (bank	once credit is approved		once credit is approved
	to collect annual fee on	credit limit is approved any	collect annual fee on subsequent	collect annual fee on subsequent		exampt to collect annual fee	may exampt to collect annual	(bank may exampt to collect		(bank may exampt to
	subsequent year)	every 12 month cycle	year)	year)		on subsequent year)	fee on subsequent year)	annual fee on subsequent		collect annual fee on
		*	-			- Tr = 50 M		year)		subsequent year)
4.2 For BIL Partially Secured			(m)	190	-		2			-
under Flood Relief Scheme	'								=	230
(SME Clients)	1									
a, Annual fee						not exceeding 1 % of credit				
d. Attitude 100	1					limit, will be charged once				
	1					credit is approved (bank may				
						exampt to collect annual fee				
						on subsequent year)				
						on outbodges it year,				
b. Arrangement fee						3% of original limit per annum,				
S. Anangementice						payable monthly for 48				
						installments				
						I I I I I I I I I I I I I I I I I I I				
5 Late payment fee / default	Alteres and the second	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	260 Baht per time which not	250 baht / statement cycle	260 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			
	1			5			or minimum of 5,000 Baht,			
							whichever is higher			

Table 3 Service Charges, Penalties related to Loans $^{1\prime}$ and Other Service Charges Effective from 23 August 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)	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 Repayment before due date	-		3 % of credit line for redemption before matunty 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	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
	-	≥	- 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 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 maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000	-
6.1 Fee for full repayment before completion of repayment penod									Bant)	
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	~		-

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 23 August 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 (TL / OD)	Guarantee Personal Instalment Loan Select (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		٠	-	
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	P	300 Baht (20 cheque per book)	ž į	300 Baht (20 cheque per book)	le.		*		(4)	
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	5≈	,-	-		-	-
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	P=	•	-	W	ψ.	-
10. Fee for collateral inspection	-		depending on the collateral and area of collateral. For upcountry areas 1,500 - 6,000 will be applied	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	-

Table 3 Service Charges, Penalties related to Loans $^{1\prime}$ and Other Service Charges Effective from 23 August 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				
11. Fire Insurance Premium	-		0.325 - 0.81 % of the coverage amount depend upon type of collateral (Insurance shall be renewed every 3 years until	0.325 - 0.81 % of the coverage amount depend upon type of collateral (Insurance shall be renewed every 3 years until	•		-	-	0.2525 % of the coverage amount (Note: Insurance shall be renewed	Select)				
			the outstanding balance has been paid off)	the outstanding balance has been paid off)					every 3 years until the outstanding balance has been paid off)					
12. Service charge relating to registration of title and legal act *			5											
Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani, Chonburi, Samut Songkram, and Saraburi														
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	-	ų.		-	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	;	ā	Service charges including travelling expenses 1,500 Baht	Service charges including travelling expenses 1,500 Baht		-	ā	:E)	Service charges including travelling expense 2,200 Baht	÷.				

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

Effective from 23 August 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)
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	-	74%	- Service charges 2,000 Baht	- Service charges 2,000	9			-	Service charges including	*
				Baht					travelling expense not	
									exceed 4,500 Baht	
	-		- Actual travelling expenses,	- Actual travelling	-	-	-	-		2
			not less than 300 Baht	expenses, not less than 300						
			Vancous Constitution of the Analysis of the An	Baht						
b. Mortgage redemption apart from a. i.e. survey charge,	15	-	- Service charges 1,500 Baht	- Service charges 1,500		-	-	#	Service charges including	Ε.
division, consolidation of tittle deed, tittle request etc				Baht					travelling expense not	
	_	-	- Actual travelling expenses,	- Actual travelling			_		exceed 4,200 Baht	6
			not less than 300 Baht	expenses, not less than 300						
			The first of the control of the property of the control of the con	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 including	
				Baht					travelling expense not	
									exceed 6,500 Baht	
	-	-	- Actual travelling expenses	- Actual travelling	-	0 .	-	-		-
			and accomodation, not less	expenses and						
			than 800 Baht	accomodation, not less than 800 Baht						
h Madaga and another and from a 12 and a board			C							
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-		- Service charges 2,000 Baht	- Service charges 2,000 Baht	-	-	-		Service charges including	¥
division, consolidation of title deed, title request etc				bailt		1			travelling expense not exceed 6,200 Baht	
	-		- Actual travelling expenses	- Actual travelling	-	-	4	2	exceed 6,200 Bant	2
			and accomodation, not less	expenses and						
			than 800 Baht	accomodation, not less than	,					
				800 Baht						
13. Loan renewal fee	ă l	e ·	17	2,000 Baht per annum	-	1.0		-	-	-
14. Excess limit fee		-	÷		500 Baht per/transaction		-		*:	*
15. Temporary Excess Line	#	-		*	0.25 % of temporary line		-		앹	
16. Transaction Fees	4	-	*	*	reference with Trade	*		-	÷.	÷
					service of bank			Secretaria de la companio del companio de la companio della compan		party w
17. Guarantee fee by Small Business Guarantee Corporation	1.75% of guarantee					1.75% of		1.75% of guarantee	-	1.75% of guarantee
	amount					guarantee amount		amount		amount

Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 23 August 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	Guarantoe 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										
- 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	-	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			N. C.							
- Bangkok and permeter	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 23 August 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)
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 penmeter - Provincial area 10) Counter Services (<= 30,000 Baht)	no charge no charge	no charge	no charge	no charge no charge	=	no charge	no charge	no charge	no charge	no charge
- Bangkok and penmeter - Provincial area	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction	-	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction
11) Post Office (<= 50,000 Baht) - Bangkok and perimeter - Provincial area	10 Baht / transaction	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction	10 Baht / transaction 15 Baht / transaction	-	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction 15 Baht / transaction
12) Pay Station (AIS /Telewiz) (<= 50,000 Baht) - Bangkok and perimeter - Provincial area 13) TOT (but Bay) (<= 30,000 Baht)	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	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 - Provincial area 14) Tesco Lotus (Cash only <= 49,000 Baht)	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 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
- Bangkok and perimeter - 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	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 23 August 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 23 August 2013

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

Standard Chartered Bank (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ^{1/} and other Service Charges Effective from 23 August 2013

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
. Fee for redemption before maturity	3% of the outstanding balance (within 3 years from the date of making loan agreement)	
Only refinance with other banks)		

(Thaksina Kasemsant Na Ayudhaya)

Senior Executive Vice President Compliance

(for) President and Chief Executive Officer

Announced as at August 22, 2013