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

Effective		

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)			
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				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	-			-	8			
	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	2	2	(+	_	ST.			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,		:-			9			
	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								
	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	4			-				
	amount (Note: Insurance	amount (Note: Insurance	amount (Note: Insurance								
	shall be renewed every 3	shall be renewed every 3	shall be renewed every 3								
	years until the outstanding	years until the outstanding	years until the outstanding								
	balance has been paid off)	balance has been paid off)	balance has been paid off)								
Payment expenses via other counters and channels											
4.1) Government Housing Bank											
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	_	15 Baht / transaction	_		15 Baht / Transaction			
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 Baht / transaction	× 2	-	20 Baht / Transaction			
4.2) Bank for Agriculture and Agricultural Co-operatives	an menter un mente militar di anticologia della propessione di anticologia della consiste di anticologia della	A Committee on Start (Set-Sett) 1992 1	vicensus american exposure Charles Primary and Charles		es provis a roman alimbio de la		*				
- Bangkok and penmeter	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			
4.3) Thai Military Bank					anskri sil istitalii						
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction	22		20 Baht / Transaction			

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	127		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	197		35 Baht / Transaction			
4.5) Kasikorn 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	\\U	40 baht /transaction			40 Baht / Transaction			
4.6) UOB (Thai) Bank											
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	3.00	25 baht/ transaction	140		25 Baht / Transaction			
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction	-	30 baht / transaction			30 Baht / Transaction			
4.7) Thanachart Bank											
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction			10 Baht / Transaction			
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction	141		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			25 Baht / Transaction			
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	40 baht/transaction	40 baht /transaction	**		40 Baht / Transaction			
Remarks: When making payment of over THB100,000 at Siam											
Commerical Bank, if outside the 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 penmeter		150	S.	15 baht/ transaction			-	4			
- Provincial area		(10 1)		25 baht/ transaction	1=	*		a #			
4.11 Counter Services (<= 30,000 Baht)				112200000000000000000000000000000000000							
- Bangkok and penmeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	1 gr	-	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 /Telewiz) (<= 50,000 Baht)											
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 baht/ transaction	47		15 Baht / Transaction			
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		15 baht/ transaction			15 Baht / Transaction			

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	3.		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	0.5	10 baht/ transaction			10 Baht / Transaction
Default Case								
Cheque return expenses (in case of other commercial banks' cheque)				(#I	•:	-		8
Insufficient fund expenses	9	-	*	.8				
(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	-		,		260 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								12
Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,					82
70	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					
	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					
Fees for a copy of statement requested (for second copy onward)			100))Sa	2	Page 1		
Default case					-	-	-	8
Delatificase 1) Debt collection expenses 2/								
Remarks			1750	12.	•	*		•
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	1							

Khor.Service charges related to	ĺ				Service Charges					
loans					Colvino Citalgos					
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)
1 Duty Stamp	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max Baht 10,000	0.05% of credit line or at max	0.05% of credit line or at	0.05% of credit line or at max Baht 10,000
2 Mortgage registration fee	(m)		not exceeding 1 % of mortgage value	not exceeding 1 % of mortgage value	Control Contro		•	4	not exceeding 1 % of mortgage value	-
3 Loan management fee	0.5 % of credit limit (single payment)	not exceeding 2 % of credit line	0.5% of the limit under the agreement, or at minimum Baht 5,000, whichever is higher	0.5% of the limit under the agreement, or at minimum Baht 5,000, whichever is higher	2.0 % of total facilities approved or min 10,000 Baht	0.5 % credit limit (Single Payment)	not exceeding 10 % of credit limit i.e. Arranger fee waz front - end fee,etc)	1.75 % of credit limit	0.50 % of the limit under the agreement or mininum 5,000 บาท, whichever is higher	1.75 % of credit limit
4 Annual Fee		5 ∞ 2		±				-	ingrici	-
4.1. Normal customer	not exceeding 1.50 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	not exceeding 2 % of credit line. First annual fee will be deducted from loan disbursement once the credit limit is approved any every 12 month cycle	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)		not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)	not exceeding 1,75 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent	-	not exceeding 1.75 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on
4.2 For BIL Partially Secured under Flood Relief Scheme (SME Clients)	Þ	1.0					-	year) -	-	subsequent year)
a, Annual fee						not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year)				
b. Arrangement fee						3% of original limit per annum, payable monthly for 48 installments				
5 Late payment fee / default	2,000 Baht for that installment of late payment	2,000 Baht for that installment of late payment	2,000 Baht for that installment of late payment	2,000 Baht for that installment of late payment		2,000 Baht for that installment of late payment	for normal account, 10 % of the outstanding for that installment of late payment or minimum of 5,000 Baht, whichever is higher	260 Baht per time which not include VAT	250 baht / statement cycle which not include VAT	260 Baht per time which not include VAT

Khor.Service charges related to loans					Ser	vice Charges				
Khor.(2) Service charges of	Business Installment	Business Revolving	Business Loan : SME -	Business Loan : SME -	Business Loan (Trade	Partially Secured Business	Corporate Loan for Large	Guarantee Personal	Money Mortgage -	Guarantee Personal
Commercial loan	Loan (BIL)	Line (BRL)	Property Power Term Loan/	Property Power OD	and Working Capital	Installment Loan (BIL Select)	Customers	Instalment Loan	Individual Business	Instalment Loan Select
			SME Mortgage		& Express Trade				(TL/OD)	(GPIL Select)
					Service)				AND CONTRACTOR OF COMMUNICATION	Medicinal Constitution of the Constitution of
6 Repayment before due date	5		3 % of credit line for	3 % of credit line for redemption		-	-	Different between	3.50% of credit line for	Different between
			redemption before maturity	before maturity within 3 years				promotional interest rate and	redemption before maturity	promotional interest rate
			within 3 years from contract	from contract date				maximum normal interest	within 3 years from contract	and maximum normal
			date					rate that is calculated from	date	interest rate thai is
			l'					the day that loan was		calculated from the day
								granted, until the day of full		that loan was granted,
								repayment		until the day of full
										repayment
	9		- For customer who joined	- For customer who joined Free			-	2	- For customer who joined	
			Free Mortgage Free program	Mortgage Free program and					Free Mortgage Free	
			and want to early pay off	want to early pay off before					program and want to early	
			before maturity within 5 years	maturity within 5 years from the					pay off before maturity	
			from the date of loan	date of loan agreement, charge					within 5 years from the date	
			agreement, charge 1 % fine	1 % fine of credit limit (max not					of loan agreement, charge	
			of credit limit (max not	exceeding 200,000 Baht)					1 % fine of credit limit (max	
			exceeding 200,000 Baht)						not exceeding 200,000	
									Baht)	
6.1 Fee for full repayment										
before completion of repayment										
penod										
6.1.1 Normal customer	5 % of total repayment.		*			5 % of total repayment. The	5 % of total repayment.		-	_
	The bank will deduct					bank will deduct such fee	The bank will deduct such	A.V.	X	
	such fee before taking					before taking for repayment	fee before taking for			
	for repayment of					of principal and interest	repayment of principal and			
	principal and interest					, on and results a control to the CV (1950)	interest			
							to come to a resemble?"			

Khor.Service charges related to loans					Sen	vice 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 - 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	-	-	-	
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 bank will deduct such fee	5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	2		
7. Cheque book issuing fee		300 Baht (20 cheque per book)	-	300 Baht (20 cheque per book)	2	-	я	ě		и т о
8. Fee for stopped cheque (including loss or stolen)		200 baht per 1 cheque, max not to exceed 1,000 baht per time		200 baht per 1 cheque , max not to exceed 1,000 baht per time		-				
9. Fee for returned cheque	e e	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	ā	-	ā	٠		
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 bant depending on the collateral and area of collateral. For upcountry areas 1,500 - 6,000 will be applied depending on the distance	CONTRACTOR OF THE CONTRACTOR O	-	-		2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	-

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				
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)	Select)				
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	٠	-	Service charges including travelling expenses 2,000 Baht	Service charges including travelling expenses 2,000 Baht		¥1	1-	521	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	(m)	-	Service charges including travelling expenses 1,500 Baht	Service charges including travelling expenses 1,500 Baht	-	-	8	.5.	Service charges including travelling expense 2,200 Baht	a				

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

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										
Registration of mortgage of land and or condominium	*		- Service charges 2,000 Baht	- Service charges 2,000	-		-	<u> </u>	Service charges including	
				Baht					travelling expense not	
	10.		Actual travelling avecage	A stud teauallia					exceed 4,500 Baht	
	-	-	- Actual travelling expenses, not less than 300 Baht	- Actual travelling		(2)	ā			*
			not less than 500 bant	expenses, not less than 300 Baht						
 b. Mortgage redemption apart from a. i.e. survey charge, 	123		- Service charges 1,500 Baht							
division, consolidation of tittle deed, tittle request etc	-		- Service charges 1,500 Bant	- Service charges 1,500 Baht		(2 8)		-	Service charges including	-
division, consolidation of title deed, title request etc				barit				1	travelling expense not	
	12		- Actual travelling expenses,	- Actual travelling			_		exceed 4,200 Baht	
			not less than 300 Baht	expenses, 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										
Registration of mortgage of land and or condominium	5		- Service charges 3,000 Baht	- Service charges 3,000	_	(#)	¥		Service charges including	
			- 1954 - S-2	Baht					travelling expense not	
									exceed 6,500 Baht	
	*	-	- Actual travelling expenses	- Actual travelling	-	R#55	2	5		8
			and accomodation, not less	expenses and						
			than 800 Baht	accomodation, not less than						
				800 Baht						
b. Mortgage redemption apart from a. i.e. survey charge,	ą	4	- Service charges 2,000 Baht	- Service charges 2,000	Ē	100	=	-	Service charges including	
division, consolidation of tittle deed, tittle request etc				Baht					travelling expense not	
									exceed 6,200 Baht	
	8		- Actual travelling expenses	- Actual travelling	=	19 %		=		-
		1	and accomodation, not less	expenses and						
			than 800 Baht	accomodation, not less than						
and the state of t				800 Baht						
13. Loan renewal fee 14. Excess limit fee	5	2	* 	2,000 Baht per annum	Soo Baharan	*	-	8		-
				-	500 Baht per/transaction					
15. Temporary Excess Line 16. Transaction Fees	-				0.25 % of temporary line	153		-	-	
TO, Transaction Fees	-	- 1	a		reference with Trade	*		-		
17 Cuspetes for his Small Business 2	1 769/ 06				service of bank	. 750				Incoper na
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

Standard Chartered (Thai) Public Company Limited Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 28 October 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							l			
- Bangkok and perimeter	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
- 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 penmeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
3) Thai Military Bank										
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	18	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
4) Bank of Ayudhya							1			
- Bangkok and penmeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	ne	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	12.	30 Baht / transaction	30 Baht / transaction	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction
5) Kasikom Bank										
- Bangkok and penmeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction		25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction		40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction
6) UOB (Thai)	1									
- 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 penmeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction		25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	-	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction

Khor.Service charges related to loans					Service Charges					
Khor.(2) Service charges of Commercial 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)
Remarks: When making payment of over THB100,000 at Siam Commencal Bank, if outside the cleaning region, the fee of 0.1 % of the payment or the maximum of THB1,000 shall be imposed										
9) Standard Chartered Bank (Thai) - Bangkok and perimeter - 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 perimeter - Provincial area 11) Post Office (<= 50,000 Baht)	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
- Provincial area 12) Pay Station (AIS /Telewiz) (<= 50,000 Baht)	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	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction 15 Baht / transaction
- Bangkok and perimeter - 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	15 Baht / transaction 15 Baht / transaction	15 Baht / transaction 15 Baht / transaction	15 Baht / transaction
13) TOT (Just Pay) (<= 30,000 Baht) - Bangkok and penmeter - 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 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 - 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 10 Baht / transaction	10 Baht / transaction 10 Baht / transaction

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

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 transaction	
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		
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

Service Charges	Remarks
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	
	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

Table 3 Service Charges, Penalties related to Loans 11/2 and other Service Charges

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)		
æ		
	11/2	
	(Lyn Kok)	
	President and Chief Executive Officer	
	Announced as at October 25, 2013	