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

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 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		*	-	5	*					
- 100 W - 100	mortgage value	mortgage value	mortgage value										
2. Expenses paid to other persons or external entities, such as													
Normal Case													
Expenses for checking of credit information		-					*	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	Nº					
	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	a t a									
20 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)										
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%	15 Baht / transaction			15 Baht / Transaction					
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 Baht / transaction	e e	-	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	·	_	10 Baht / Transaction					
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Baht / transaction	2	a 2	15 Baht / Transaction					
4.3) Thai Military Bank					3:			(A)					
- 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

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		1.0	20 Baht / Transaction				
- Provincial area	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction	30 Baht/ transaction	35 Baht/ transaction	¥	21	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			40 Baht / Transaction				
4.6) UOB (Thai) Bank							1					
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	2	25 baht/ transaction		8	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	- 1	10 Baht / transaction	g ,	-	10 Baht / Transaction				
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	9	10 Baht / transaction	ž	*	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	· ·	25	40 Baht / Transaction				
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						1						
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	9		Ē.	15 baht/ transaction	×		5	51				
- Provincial area	(8)		is.	25 baht/ transaction	5.							
4.11 Counter Services (<= 30,000 Baht)												
- Bangkok and penmeter	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	8	8	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) (<= 49,000 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	120	15 baht/ transaction		5	15 Baht / Transaction				

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

Khor. Service Charges related to Loans				5	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	<u>.</u>		15 Baht / Transaction
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	ŧ	15 baht/ transaction	-	-	15 Baht / Transaction
4.15) Tesco Lotus (Cash only <= 49,000 Baht)								. 23 mil 15 4 13 Miles (17 20 mil 17 20 miles (17 20 mile
- 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	1,00	10 baht/ transaction	941	· ·	10 Baht / Transaction
Default Case								
Cheque return expenses (in case of other commercial banks' cheque)		-		021			-	•
2) Insufficient fund expenses	-					-	-	
(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	2.5				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								
Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,					
Ty Expenses of condition inspection and valuation 2	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					
2) 5000 (500 0000) (6100000) (700000)	1 40		-					
Fees for a copy of statement requested (for second copy onward) Copy to see a		-			*			
Default case								
Debt collection expenses 2/		-			22	*		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 ¹⁷ and Other Service Charges

					1 November 2013					
Khor.Service charges related to					Service Charges					
loans										
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
			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
and the control of th	Baht 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	N#1	5.40	not exceeding 1 % of mortgage	not exceeding 1 % of mortgage	The state of the s	2	2	CONTROL OF AN ALL OF A CONTROL TO .	not exceeding 1 % of	-
The second second			value	value		-		92	mortgage value	5,855
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 use	1110 70 GI GICGIE III III	the agreement or mininum	1.75 % of Great limit
			5,000, whichever is higher	5,000, whichever is higher	Baht		front - end fee,etc)		5,000 unn, whichever is	
					55.0		none one responsy		higher	
3.1 Smart Business Pack (Bundle	not exceeding 1 60 % of Smort Bu	siness Pack approval limit (single	2			-			riighei	
program of Business Installment	payment)	asiness Fack approval littit (single		•	-	•			55.5	**
Loan and Business Revolving Line)	payment									040
		T.								
4 Annual Fee										
4.1. Normal customer	not exceeding 1.50 % of credit	not exceeding 2 % of credit line.	not exceeding 1 % of credit limit,	not exceeding 1 % of credit limit,	(10)	not exceeding 1 % of credit	not exceeding 1 % of credit	not exceeding 1.75 % of	1941	not exceeding 1.75 % of
	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 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
								year)		subsequent year)
4.2 For BIL Partially Secured	100	2							(*)	92
under Flood Relief Scheme										
(SME Clients)										l)
a. Annual fee						not exceeding 1 % of credit				
						limit, will be charged once				1
						credit is approved (bank may				
						exampt to collect annual fee				1
						on subsequent year)				1
1						N. M. E				1
b. Arrangement fee						3% of original limit per annum,				1
b. Anangement ree						payable monthly for 48				
						installments				
		1		10		instalinents				
4.3 Smart Business Pack (Bundle		usiness Pack approval limit as per			(*)			*). ##XX	.
program of Business Installment	annual basis									
Loan and Business Revolving Line)	To .									
		Ť								
5 Late payment fee / default		2,000 Baht for that installment of		2,000 Baht for that installment of	**	2,000 Baht for that installment	production of the control of the con		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			
							or minimum of 5,000 Baht,			
							whichever is higher			
		1					1			

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

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 maturity within 3 years from contract date	3 % of credit line for redemption before matunty 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	The state of the s
	-		- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht)	- For customer who joined Free Mortgage Free program and want to early pay off before matunty within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht)		-	-	5.	- 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)	-
6.1 Fee for full repayment before completion of repayment penod									sant)	
	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	٠	-	-	5	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

Khor.Service charges related to loans					Sen	rice 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)	.41	-				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	-	(**	20	-	5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	5 % of the excess monthly installment payment. The bank will deduct such fee before taking for repayment of principal and interest	-	-	-
7. Cheque book issuing fee		300 Baht (20 cheque per book)	2843	300 Baht (20 cheque per book)	-		25.	7.0		
8. Fee for stopped cheque (including loss or stolen)	*	200 baht per 1 cheque , max not to exceed 1,000 baht per time		200 baht per 1 cheque , max not to exceed 1,000 baht per time	-	-	-	-:		-
9. Fee for returned cheque		250 baht per 1 cheque or 0.25 % of cheque amount, whichever is higher	•	250 baht per 1 cheque or 0.25 % of cheque amount, whichever is higher		180	-		u u	ä
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		-		3	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 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 Loar 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 the outstanding balance has been paid off)	0.325 - 0.81 % of the coverage amount depend upon type of collateral (Insurance shall be ronewed 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	Select)
12. Service charge relating to registration of title and legal act * 1) 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	Service charges including	-		-	٠	paid off) Service charges	
b. Mortgage redomption apart from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc 2) Land office in other proviences apart from 1 of which a	-	-	travelling expenses 2,000 Baht Service charges including travelling expenses 1,500 Baht	travelling expenses 2,000 Baht Service charges including travelling expenses 1,500 Baht			-	w.	including travelling expense 2,500 Baht Service charges including travelling expense 2,200 Baht	-
round trip can be made in one day a. Registration of mortgage of land and or condominium	-	٠	- Service charges 2,000 Baht	- Service charges 2,000 Baht	ű	-	-	8	Service charges including travelling expense not exceed	.*
b. Mortgage redemption apart from a. i.e. survey charge,	-	-	- Actual travelling expenses, not less than 300 Baht - Service charges 1,500	- Actual travelling expenses, not less than 300 Baht	-	÷				(94)
division, consolidation of tittle deed, tittle request etc	_	-	- Service charges 1,500 Baht - Actual travelling	- Service charges 1,500 Baht	•		1 0 0	•	Service charges including travelling expense not exceed 4,200 Baht	
		-	expenses, not less than 300 Baht	- Actual travelling expenses, not less than 300 Baht		3-2	***	*		

Table 3 Service Charges, Penalties related to Loans 11 and Other Service Charges Effective from 1 November 2013

Khor. Service charges related to loans					Service Charges					
(hor.(2) Service charges of Commercial loan	Business	Business Revolving Line	Business Loan : SME -	Business Loan : SME -	Business Loan (Trade	Partially Secured	Corporate	Guarantee Personal	Money Mortgage -	Guarantee Personal
	Installment Loan	(BRL)	Property Power Term Loan/	PropertyPower OD	and Working Capital &	Business	Loan for Large	Instalment Loan	Individual Business	Instalment Loan Selec
	(BIL)		SME Mortgage		Express Trade Service)	Installment Loan	Customers		(TL / OD)	(GPIL Select)
						(BIL Select)		_		
3) Land office in other proviences apart from 1 and 2 of which a										
ound trip will take more than one day										
Registration of mortgage of land and or condominium			- Service charges 3,000 Baht	- Service charges 3,000	_	-	2	e	Service charges including	
a. Registration of mongage of land and of condominium			11	Baht					travelling expense not	
				Bant					exceed 6,500 Baht	
									exceed 0,500 Bank	
	a		- Actual travelling expenses	- Actual travelling	-		- 5			3
			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,		-	- Service charges 2,000 Baht	- Service charges 2,000				ā	Service charges including	
division, consolidation of tittle deed, tittle request etc			10	Baht					travelling expense not	
									exceed 6,200 Baht	
			- Actual travelling expenses	- Actual travelling	-	-		2		5-
			and accomodation, not less	expenses and						
		1	than 800 Baht	accomodation, not less than					1	
				800 Baht						
13. Loan renewal fee		•		2,000 Baht per annum	- 1	-	180	-	-	-
14. Excess limit fee			<u>.</u>		500 Baht per/transaction	-		-	*	120
5. Temporary Excess Line		Sep.	. 		0.25 % of temporary line	-	-	-		-
16. Transaction Fees	-		*		reference with Trade	-		-		
		1			service of bank					
17. Guarantee fee by Small Business Guarantee Corporation	1.75% of guarantee					1.75% of		1.75% of guarantee	-:	1.75% of guarantee
The state of the s	amount				1	guarantee amount		amount		amount
17.1 3.1 Smart Business Pack (Bundle program of Business	1.75% of 6	quarantee amount				-			1.00	
Installment Loan and Business Revolving Line)		● 6.0 p. km/n () (4.955 to 1.05800/8554554)								
installing it countries in the countries										

Table 3 Service Charges, Penalties related to Loans 11 and Other Service Charges Effective from 1 November 2013

Khor.Service charges related to loans					Service Charges					
Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - PropertyPower OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers	Guarantee Personal Instalment Loan	Money Mortgage - Individual Business (TL / OD)	Guarantee Personal Instalment Loan Select (GPIL Select)
18. Payment expenses via other counters and							_		_	
1) Government Housing Bank										
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	-	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	-	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
2) Bank for Agriculture and Agricutural Co-									20 Bank / Wallsaction	20 Bant / transaction
- 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	(4)	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
3) Thai Military Bank								To ben't alonsaction	13 Bant / transaction	15 Bant / transaction
- 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 Robt / Impagation
- 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 20 Baht / transaction
4) Bank of Ayudhya							25 25 17 11 15 15 15 15 15 15 15 15 15 15 15 15	20 Danty transaction	20 Bant / transaction	20 Bant / transaction
- 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 Robi / Impossible
- 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	20 Baht / transaction
5) Kasikom Bank								oo bana nansachon	33 bank transaction	35 Baht/ transaction
- 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	
S) UOB (Thai)							, a com, nanoacion	40 Builty Hallsaction	40 Bant / transaction	40 Baht / transaction
- 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	
7) Thanachart Bank							eo sant i dansacilon	oo bant / transaction	30 bant / transaction	30 Baht / transaction
- 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 Poht / tenans - time
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Bant / transaction	10 Baht / transaction
3) Siam Commercial Bank		Section 2010 Annual Institution of the Control of t			591	- John Honoutton	TO Sant / transaction	To Dant / transaction	10 Bant / transaction	10 Baht / transaction
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	_	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	26 Boht / tenesco	05.0-14.4
- Provincial area	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	_	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	25 Baht / transaction 40 Baht / transaction	25 Baht / transaction 40 Baht / transaction

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)			
Remarks : When making payment of over													
THB100,000 at Siam Commercial Bank, if outside													
the clearing region, the fee of 0.1 % of the			*										
payment or the maximum of THB1,000 shall be								l l					
imposed													
9) Standard Chartered Bank (Thai)													
- Bangkok and perimeter	no charge	no charge	no charge	no charge		no charge	no charge	no charge	no charge	no charge			
- Provincial area	no charge	no charge	no charge	no charge	8#	no charge	no charge	no charge	no charge	no charge			
10) Counter Services (<= 30,000 Baht)													
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction			
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction			
11) Post Office (<= 50,000 Baht)													
- Bangkok and penmeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction			
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	112	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction			
12) Pay Station (AIS /Telewiz) (<= 49,000 Baht)													
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction			
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	-	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction			
13) TOT (Just Pay) (<= 30,000 Baht)													
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction		15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction			
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	-	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction			
14) Tesco Lotus (Cash only <= 49,000 Baht)													
- Bangkok and penmeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	2.4	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	7 <u>1</u> 2	10 Baht / transaction		10 Baht / transaction	10 Baht / transaction	10 Baht / transaction			

Table 3 Service Charges, Penalties related to Loans 1/2 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 trsansaction	
5.Expenses for new cheque issuance	15 baht per transaction	
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) Cheque book issuing fee	2,000 baht per annum	
A notice of the second	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

Khor. Other Service Charges	Service Charges	Remarks
Advance payment from cheque waiting for clearing		
1. Juristic person account	0.25 % of credit line approved	
2. Personal account or shop account	0.50 % of credit line approved	
3. Customer requests for advance payment from cheque waiting for clearing, at the amount exceeding the limit approved and	0.05 % of amount exceeds the limit, services will be charged on the next working day	
the bank agrees that on the amount exceeding the limit approved		
4. For current account without overdraft from cheque waiting for clearing	0.05 % of amount O/D, but not less than 100 baht, services will be charged on the next working day	

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

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
1. Fee for redemption before maturity	3% of the outstanding balance (within 3 years from the date of making loan agreement)	90000 (ALCONE)
(Only refinance with other banks)		
	(Lyn Kok) President and Chief Executive Officer	
	Announced as at October 31, 2013	