Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 1 October 2015

Khor. Service Charges related to Loans		Service Charges											
(thor.(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													
) 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					
) Mortgage registration fee	not exceed 1 % of	not exceed 1 % of	not exceed 1 % of	÷		*	-						
	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		·	iwi fi	(24)		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,	-	8	3	5	051					
	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			51							
	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		s	2	ū	8					
	amount (Note: Insurance	amount (Note: Insurance	amount (Note: Insurance										
	shall be renewed every 3	shall be renewed every 3	shall be renewed every 3										
	years until the outstanding	years until the outstanding	years until the outstanding				-						
	balance has been paid off)	balance has been paid off)	balance has been paid off)										
Payment expenses via other counters and channels													
4.1) Government Housing Bank													
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	120	15 Baht / transaction	9	8	15 Baht / Transaction					
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 Baht / transaction	3 1	3	20 Baht / Transaction					
4.2) Bank for Agriculture and Agricultural Co-operatives		concession university!		~	as assets defined offers	20	a .	20 Dant / Hansacii0ii					
- 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					
4.3) 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

Khor. Service Charges related to Loans				\$	Service Charges			
Khor.(1) Service Charges of Consumer Loan: actual and reasonable expenses	Money Mortgage Term	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
	Loan				Secured Overdrant Facilities)	Overdiat Facilities/	conateral	(IL Select)
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction	-	1.20	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		18	20 Baht / Transaction
- Provincial area	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction	30 Baht/ transaction	35 Baht/ transaction		2.44	35 Baht / Transaction
4.5) Kasikorn Bank			-					
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	a a	25 baht/ transaction	₹.	100	25 Baht / Transaction
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction		40 baht /transaction	*	100	40 Baht / Transaction
4.6) UOB (Thai) Bank								
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	-	25 baht/ transaction	£	S.	25 Baht / Transaction
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction		30 baht / transaction	*		30 Baht / Transaction
4.7) Thanachart Bank			<i>I</i> .					
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction	<u>s</u>	2	10 Baht / Transaction
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Baht / transaction	Ę.		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		120	25 Baht / Transaction
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	40 baht/transaction	40 baht /transaction	ş	Æ	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		12				_		
the maximum of THB1,000 shall be imposed								
4.9) Standard Chartered Bank (Thai)								
	No observe	Nachara	Newhore	Newhouse	Marakasas	Where Englisher	14.	## (Petal #PC 100P/ /)
- Bangkok and perimeter - Provincial area	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
4.10) Krung Thai Bank				16 h-1//				
- Bangkok and perimeter - Provincial area			÷	15 baht/ transaction 25 baht/ transaction	e:		_	-
4.11 Counter Services (<= 30,000 Baht)		-		25 Dani/ transaction		2.	-	
	15 bahl/ transaction	15 h-h//	45 h-h//	46 5-144	45			
- Bangkok and perimeter	CONTRACTOR ASSESSMENT CONTRACTOR	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction		1,27	15 Baht / Transaction
- Provincial area 4.12) Post Office (<= 50,000 Baht)	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	*	952	20 Baht / Transaction
CONTRACTOR AND CONTRA	10 baht/transaction	10 haht/tennanting	10 hob//		10 hob//r			10.0-1.17
- Bangkok and perimeter - Provincial area	15 bahl/ transaction	10 baht/transaction 15 baht/ transaction	10 baht/transaction 15 baht/ transaction	8	10 baht/transaction	8	28	10 Baht / Transaction
	15 Dany transaction	13 Daniv Iransaction	15 Daniv (ransaction		15 baht/ transaction	**	17=1	15 Baht / Transaction
4.13) Pay Station (AIS /Telewiz) (<= 49,000 Baht)	15 bahl/ transaction	15 hahl/lessassitas	15 habi/ transaction		15 hohl/t		1,000	47.024
- Bangkok and perimeter	Maria Cara Cara Cara Cara Cara Cara Cara	15 bahl/ transaction	15 baht/ transaction		15 baht/ transaction		1/27	15 Baht / Transaction
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	<u> </u>	15 baht/ transaction		(*)	15 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)				
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	87	-	10 Baht / Transaction				
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	12	10 bahl/ transaction	91	8	10 Baht / Transaction				
Default Case												
1) Cheque return expenses (in case of other commercial banks' cheque)	5	*			-	*	*	*				
								27				
2) Insufficient fund expenses		-	-		-	•	š.	ē				
(in case of payment by debiting from the account of other financial			4									
nstitutions)	CANADAS MAN WE HOME IN 1979							•				
3) Debt collection expenses 2/	250 baht / statement cycle	30	250 baht / statement cycle	**	-	*	2	260 Baht per time which no				
	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,					-				
1) Expenses for conateral inspection and valuation 2/					is .			*				
	depending on the	depending on the	depending on the									
	appraisal value of collateral/an extra charge	appraisal value of collateral/an extra charge	appraisal value of									
	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											
	distance	areas depending on the distance	areas depending on the distance									
	distance	distance	distance									
2) Fees for a copy of statement requested (for second copy onward)	_	(24)		525	<u>e</u>	2	_					
Default case						, a						
1) Debt collection expenses 2/								020				
demarks								÷-				
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												
27 The sume expenses appendict in 2 and 3 andii not be conected repeatly			L			_						

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

Khor.Service charges related to				рууний ойчиун 18.48 (1.788/1070) Т	Service Charges					
loans				70-						= 1
Khor.(2) Service charges of	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Carried Service Control of the Contr	Business Loan : SME - Property	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large	Guarantee Personal	Money Mortgage -	Guarantee Personal
Commercial Ioan		v	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 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	0.05% of credit line or at
	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	2	9	not exceeding 1 % of mortgage	not exceeding 1 % of mortgage		(<u>#</u>)	12	-	not exceeding 1 % of	9
			value	value					mortgage value	
3 Loan management fee	0.5 % of credit limit (single	not exceeding 2 % of credit line	0.5% of the limit under the	0.5% of the limit under the	2.0 % of total facilities	0.5 % credit limit (Single	not exceeding 10 % of credit	1.75 % of credit limit	0.50 % of the limit under	1.75 % of credit limit
	payment)		agreement, or at minimum Baht	agreement, or at minimum Baht	approved or min 10,000	Payment)	limit i.e. Arranger fee และ	1	the agreement or mininum	
			5,000, whichever is higher	5,000, whichever is higher	Baht		front - end fee,etc)		5,000 บาท, whichever is	
	3								higher	
3.1 Smart Business Pack (Bundle	not exceeding 1.50 % of Smart Bu	siness Pack approval limit (single	3	<u> </u>	*	-	ě		-	15
program of Business Installment	payment)									
Loan and Business Revolving Line)										
4 Annual Fee			i							ii
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
	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	1	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	1	(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	20	¥	-	5	-	7 a c			7.0	
under Flood Relief Scheme										
(SME Clients)				(
a. Annual fee		ŋ				not exceeding 1 % of credit				
		*				limit, will be charged once				
ĺ						credit is approved (bank may				
						exampt to collect annual fee				
1						on subsequent year)				
								- 3		
b. Arrangement fee						3% of original limit per annum,)	1	
						payable monthly for 48		1		
						installments				
4.3 Smart Business Pack (Bundle	not exceeding 1.00 % of Smart Bu	usiness Pack approval limit as per	-		-	380	(*)			: *:
program of Business Installment	annual basis									
Loan and Business Revolving Line)										
5 Late payment fee / default	2,000 Baht for that installment of	2,000 Baht for that installment of	2,000 Baht for that installment of	2,000 Baht for that installment of	+	2,000 Baht for that installment	for normal account, 10 % of	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			
							or minimum of 5,000 Baht,			
			i e				whichever is higher	1		

Table 3 Service Charges, Penalties related to Loans ^{1/2} and Other Service Charges Effective from 1 October 2015

Khor.Service charges related to					Ser	vice Charges				
loans					din					
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 Ioan	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)					
6 Repayment before due date	2	-	3 % of credit line for	3 % of credit line for redemption	127	=1	121	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	148			maximum normal interest	within 3 years from contract	and maximum normal
			date					rate thai is calculated from	date	interest rate thai is
						2		the day that loan was		calculated from the day
								granted, until the day of full		that loan was granted,
		E .			1.			repayment		until the day of full
	2									repayment
	2	ς α	- For customer who joined	- For customer who joined Free		w.	- 1	-	- For customer who joined	ı.
			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)	A-62:					not exceeding 200,000	
									Baht)	
6.1 Fee for full repayment				1						
before completion of repayment										
period										
period										
process arrests to the	Managara and care					CHOIC OUT MICK. TO THE	Contain the vo			
VARIABLE A DISCONNECTION DESCRIPTION OF THE STATE OF THE	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			
	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						interest			

Table 3 Service Charges, Penalties related to Loans $^{1/2}$ and Other Service Charges Effective from $^{-1}$ October 2015

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)
6.1.2 For BIL Partially Secured under Flood Relief Scheme (SME Clients)		â	-	-	. Fi	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		-	-		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)	2	300 Baht (20 cheque per book)	4	2	-		-	
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		-				1
9. Fee for retumed 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	-	-	-	-	w.	12
10. Fee for collateral inspection	-		2,500 - 200,000 baht depending on the collateral and area of collateral. For upcountry areas 1,500 - 6,000 will be applied depending on the distance	2,500 - 200,000 baht depending on the collateral and area of collateral. For upcountry areas 1,500 - 6,000 will be applied depending on the distance		-	-		2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	

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

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)
11. Fire Insurance Premium	•	-	0.325 - 0.81 % of the	0.325 - 0.81 % of the	a	**	-		0:2525 % of the	
			coverage amount depend	coverage amount depend					coverage amount	
			upon type of collateral	upon type of collateral					(Note: Insurance	
li i		12	(Insurance shall be	(Insurance shall be					shall be renewed	
		,	renewed every 3 years until	renewed every 3 years until					every 3 years until	
	}		the outstanding balance	the outstanding balance					the outstanding	
			has been paid off)	has been paid off)					balance has been	
									paid off)	
12. Service charge relating to registration of title and legal act *			,							
Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut				. *.						
Sakhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani,			2							
Chonburi, Samut Songkram, and Saraburi										
Registration of mortgage of land and or condominium	(- %		Service charges including	Service charges including	i=	-		0**	Service charges	
			travelling expenses 2,000	travelling expenses 2,000					including travelling	
			Baht	Baht					expense 2,500 Baht	
b. Mortgage redemption apart from a. i.e. survey charge,		4	Service charges including	Service charges including		-	_	-	Service charges	
division, consolidation of tittle deed, tittle request etc	1		travelling expenses 1,500	travelling expenses 1,500					including travelling	
			Baht	Baht			1		expense 2,200 Baht	
Land office in other proviences apart from 1 of which a) production							
round trip can be made in one day										
Registration of mortgage of land and or condominium		*	- Service charges 2,000	- Service charges 2,000	£-			12	Service charges	
According to the second contraction of the second contract of the se			Baht	Baht					including travelling	
							1		expense not exceed	
	-		- Actual travelling	- Actual travelling	ien .	:=:		-		
			expenses, not less than 300	expenses, not less than			1			
			Baht	300 Baht						
b. Mortgage redemption apart from a. i.e. survey charge,	(10)		- Service charges 1,500	- Service charges 1,500	18		-		Service charges	-
division, consolidation of tittle deed, tittle request etc			Baht	Baht					including travelling	
The second secon									expense not exceed	
									4,200 Baht	
		4.5	- Actual travelling	- Actual travelling	-	-				
			expenses, not less than 300	Acceptance and acceptance of the second						
			Baht	300 Baht						
										1

Table 3 Service Charges, Penalties related to Loans ^{1/2} and Other Service Charges Effective from 1 October 2015

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 Selec (GPIL Select)
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	5	ā	- Service charges 3,000 Baht	- Service charges 3,000 Baht	ā	e,	ā	-	Service charges including travelling expense not exceed 6,500 Baht	
	5-		- Actual travelling expenses and accomodation, not less than 800 Baht	- Actual travelling expenses and accomodation, not less than 800 Baht		etc (5)	-			-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-	- 5	- Service charges 2,000 Baht	- Service charges 2,000 Baht	-	NO.	-	ψ.	Service charges including travelling expense not exceed 6,200 Baht	
	-	1	 Actual travelling expenses and accomodation, not less than 800 Baht 	- Actual travelling expenses and accomodation, not less than 800 Baht			-	×	•	5*
13. Loan renewal fee	*		,	2,000 Baht per annum	-			Ħ	-	
14. Excess limit fee			*		500 Baht per/transaction		-	*	*	-
15. Temporary Excess Line			*	(a	0.25 % of temporary line	-	-	E	¥	=
16. Transaction Fees	-	<u>u</u>	ш	21	reference with Trade service of bank	-	-	200	φ	-
17. Guarantee fee by Small Business Guarantee Corporation	1.75% of guarantee amount		,			1.75% of guarantee amount		1.75% of guarantee amount	-	1.75% of guarantee amount
17.1 3.1 Smart Business Pack (Bundle program of Business Installment Loan and Business Revolving Line)	1.75% of g	I uarantee amount				***	*	e .e	*	-

Table 3 Service Charges, Penalties related to Loans $^{1\prime}$ and Other Service Charges

Khor.Service charges related (o 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	-2	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				2						
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	921	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	42	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			e .							
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	-	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	-	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction
6) UOB (Thai)										
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	-	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	*	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction
7) Thanachart Bank										
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	·-	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
8) Siam Commercial Bank										
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction		25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction		40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction

Table 3 Service Charges, Penalties related to Loans ^{1/2} and Other Service Charges Effective from 1 October 2015

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 Commerical Bank, if outside the clearing region, the fee of 0.1 % of the payment or the maximum of THB1,000 shall be imposed				¥						
9) Standard Chartered Bank (Thai) - Bangkok and perimeter - 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	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
- Bangkok and perimeter - Provincial area 12) Pay Station (AIS /Telewiz) (<= 49,000 Baht)	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	10 Baht / transaction 15 Baht / transaction
- Bangkok and perimeter - Provincial area 13) TOT (Just Pay) (<= 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 15 Baht / transaction
- 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	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		
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	K	
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	
	*	Queta
Money Mortgage OD		1-2
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	
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	T .	
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

Effective from 1 October 2015

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)		

(Plakorn Wanglee)

Managing Director Head of Corporate & Institutional Clients

(for) President and Chief Executive Officer

Announced as at September 30, 2015