

Standard Chartered (Thai) Public Company Limited

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							
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)
1. Expenses paid to government agencies, such as								
1) Duty Stamp	0.05% of the limit under the agreement, but not over Baht 10,000	0.05% of the limit under the agreement, but not over Baht 10,000	0.05% of the limit under the agreement, but not over Baht 10,000	0.5 % of buy/sell price	-	-	-	0.05% of the limit under the agreement, but not over Baht 10,000
2) Mortgage registration fee	not exceed 1 % of mortgage value	not exceed 1 % of mortgage value	not exceed 1 % of mortgage value	-	-	-	-	-
2. Expenses paid to other persons or external entities, such as								
<u>Normal Case</u>								
1) Expenses for checking of credit information	-	-	-	-	-	-	-	12 Baht / Time
2) Expenses for collateral inspection and valuation 2/	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	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	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	-	-	-	-	-
3) Insurance Expense	0.2525 % of the coverage amount (Note: 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)	0.2525 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	-	-	-	-	-
4) Payment expenses via other counters and channels								
4.1) Government Housing Bank								
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	-	15 Baht / transaction	-	-	15 Baht / Transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	-	20 Baht / transaction	-	-	20 Baht / Transaction
4.2) Bank for Agriculture and Agricultural Co-operatives								
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction	-	-	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

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- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction	-	-	20 Baht / Transaction
4.4) Bank of Ayudhya								
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	20 Baht / transaction	-	-	20 Baht / Transaction
- Provincial area	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction	30 Baht/ transaction	35 Baht/ transaction	-	-	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	-	40 baht /transaction	-	-	40 Baht / Transaction
4.6) UOB (Thai) Bank								
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	-	25 baht/ transaction	-	-	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	-	-	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 perimeter	-	-	-	15 baht/ transaction	-	-	-	-
- Provincial area	-	-	-	25 baht/ transaction	-	-	-	-
4.11) Counter Services (<= 30,000 Baht)								
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-	-	15 Baht / Transaction
- Provincial area	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	-	-	20 Baht / Transaction
4.12) Post Office (<= 50,000 Baht)								
- Bangkok and perimeter	10 baht/transaction	10 baht/transaction	10 baht/transaction	-	10 baht/transaction	-	-	10 Baht / Transaction
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-	15 baht/ transaction	-	-	15 Baht / Transaction
4.13) Pay Station (AIS /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	-	15 baht/ transaction	-	-	15 Baht / Transaction

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Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Money Mortgage Term Loan	Money Mortgage OD	Housing Loan	Auto Loan : Auto Money	Smart Saving Plus (50% cash secured Overdraft Facilities)	Smart Saving (50% cash secured Overdraft Facilities)	Overdraft Facilities with collateral	Installment Loan Select (IL Select)
4.14) TOT (Just Pay) (<= 30,000 Baht)								
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-	15 baht/ transaction	-	-	15 Baht / Transaction
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-	15 baht/ transaction	-	-	15 Baht / Transaction
4.15) Tesco Lotus (Cash only <= 49,000 Baht)								
- Bangkok and perimeter	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	-	10 baht/ transaction	-	-	10 Baht / Transaction
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	-	10 baht/ transaction	-	-	10 Baht / Transaction
Default Case								
1) Cheque return expenses (in case of other commercial banks' cheque)	-	-	-	-	-	-	-	-
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 which not include VAT	-	250 baht / statement cycle which not include VAT	-	-	-	-	260 Baht per time which not include VAT
3. Expenses that are operating costs of commercial banks								
Normal Case								
1) Expenses for collateral inspection and valuation 2/	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	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	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	-	-	-	-	-
2) Fees for a copy of statement requested (for second copy onward)	-	-	-	-	-	-	-	-
Default case								
1) Debt collection expenses 2/	-	-	-	-	-	-	-	-
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 repealty								



Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and Other Service Charges

Effective from 1 October 2015

Khor. Service charges related to loans	Service Charges									
	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 Installment Loan	Money Mortgage - Individual Business (TL / OD)	Guarantee Personal Installment 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 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 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 10,000
2 Mortgage registration fee	-	-	not exceeding 1 % of mortgage value	not exceeding 1 % of mortgage value	-	-	-	-	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 and front - end fee, etc)	1.75 % of credit limit	0.50 % of the limit under the agreement or minimum 5,000 บาท, whichever is higher	1.75 % of credit limit
3.1 Smart Business Pack (Bundle program of Business Installment Loan and Business Revolving Line)	not exceeding 1.50 % of Smart Business Pack approval limit (single payment)	-	-	-	-	-	-	-	-	-
4 Annual Fee										
4.1. Normal customer	not exceeding 1.50 % of credit limit, will be charged once credit is approved (bank may exempt 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 exempt to collect annual fee on subsequent year)	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	-	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	not exceeding 1.75 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	-	not exceeding 1.75 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)
4.2 For BIL Partially Secured under Flood Relief Scheme (SME Clients)	-	-	-	-	-	-	-	-	-	-
a. Annual fee	-	-	-	-	-	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exempt to collect annual fee on subsequent year)	-	-	-	-
b. Arrangement fee	-	-	-	-	-	3% of original limit per annum, payable monthly for 48 installments	-	-	-	-
4.3 Smart Business Pack (Bundle program of Business Installment Loan and Business Revolving Line)	not exceeding 1.00 % of Smart Business Pack approval limit as per annual basis	-	-	-	-	-	-	-	-	-
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

Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> 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 - 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 maturity within 3 years from contract date	-	-	-	Different between promotional interest rate and maximum normal interest rate that is calculated from the day that loan was granted, until the day of full repayment	3.50% of credit line for redemption before maturity within 3 years from contract date	Different between promotional interest rate and maximum normal interest rate that is calculated from the day that loan was granted, until the day of full repayment
6.1 Fee for full repayment before completion of repayment period	-	-	- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht )	- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht )	-	-	-	-	- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht )	-
6.1.1 Normal customer	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	-	-	-	-	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	-	-	-

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Khor:(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - Property Power OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers	Guarantee Personal Instalment Loan	Money Mortgage - Individual Business (TL / OD)	Guarantee Personal Instalment Loan Select (GPIL Select)
6.1.2 For BIL Partially Secured under Flood Relief Scheme (SME Clients)	-	-	-	-	-	19.99% of credit limit, calculated from the 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)	-	300 Baht (20 cheque per book)	-	-	-	-	-	-
8. Fee for stopped cheque (including loss or stolen)	-	200 baht per 1 cheque , max not to exceed 1,000 baht per time	-	200 baht per 1 cheque , max not to exceed 1,000 baht per time	-	-	-	-	-	-
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	-	-	-	-	-	-
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	2,500 - 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 <sup>1/</sup> and Other Service Charges

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	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 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)	-
12. Service charge relating to registration of title and legal act *										
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon, Nakorn Pathom, Ayutthya, Chachoengsao, Pathumthani, Chonburi, Samut Songkram, and Saraburi										
a. Registration of mortgage of land and or condominium	-	-	Service charges including travelling expenses 2,000 Baht	Service charges including travelling expenses 2,000 Baht	-	-	-	-	Service charges including travelling expense 2,500 Baht	-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of title deed, title request etc	-	-	Service charges including travelling expenses 1,500 Baht	Service charges including travelling expenses 1,500 Baht	-	-	-	-	Service charges including travelling expense 2,200 Baht	-
2) Land office in other provinces apart from 1 of which a round trip can be made in one day										
a. Registration of mortgage of land and or condominium	-	-	- Service charges 2,000 Baht	- Service charges 2,000 Baht	-	-	-	-	Service charges including travelling expense not exceed	-
	-	-	- Actual travelling expenses, not less than 300 Baht	- Actual travelling expenses, not less than 300 Baht	-	-	-	-		-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of title deed, title request etc	-	-	- Service charges 1,500 Baht	- Service charges 1,500 Baht	-	-	-	-	Service charges including travelling expense not exceed 4,200 Baht	-
	-	-	- Actual travelling expenses, not less than 300 Baht	- Actual travelling expenses, not less than 300 Baht	-	-	-	-		-

Table 3 Service Charges, Penalties related to Loans <sup>1</sup> 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)
3) Land office in other provinces apart from 1 and 2 of which a round trip will take more than one day										
a. Registration of mortgage of land and or condominium	-	-	- Service charges 3,000 Baht	- Service charges 3,000 Baht	-	-	-	-	Service charges including travelling expense not exceed 6,500 Baht	-
	-	-	- Actual travelling expenses and accomodation, not less than 800 Baht	- Actual travelling expenses and accomodation, not less than 800 Baht	-	-	-	-		-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of title deed, title request etc	-	-	- Service charges 2,000 Baht	- Service charges 2,000 Baht	-	-	-	-	Service charges including travelling expense not exceed 6,200 Baht	-
	-	-	- Actual travelling expenses and accomodation, not less than 800 Baht	- Actual travelling expenses and accomodation, not less than 800 Baht	-	-	-	-	-	-
13. Loan renewal fee	-	-	-	2,000 Baht per annum	-	-	-	-	-	-
14. Excess limit fee	-	-	-	-	500 Baht per/transaction	-	-	-	-	-
15. Temporary Excess Line	-	-	-	-	0.25 % of temporary line	-	-	-	-	-
16. Transaction Fees	-	-	-	-	reference with Trade service of bank	-	-	-	-	-
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 guarantee amount		-	-	-	-	-	-	-	-



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18. Payment expenses via other counters and										
1) Government Housing Bank										
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	-	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	-	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
2) Bank for Agriculture and Agricultural Co-										
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
- Provincial area	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	-	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction
3) Thai Military Bank										
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	-	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	-	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
4) Bank of Ayudhya										
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction	-	15 Baht / transaction	15 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
- Provincial area	35 Baht / transaction	35 Baht / transaction	35 Baht / transaction	30 Baht / transaction	-	30 Baht / transaction	30 Baht / transaction	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction
5) Kasikom Bank										
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	-	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	-	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction	40 Baht / transaction
6) UOB (Thai)										
- Bangkok and perimeter	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	-	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction	25 Baht / transaction
- Provincial area	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	-	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction	30 Baht / transaction
7) Thanachart Bank										
- 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

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Khor.Service charges related to loans	Service Charges									
Khor.(2) Service charges of Commercial loan	Business Instalment 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 Instalment 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	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	-	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 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
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 perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction		10 Baht / transaction	10 Baht / transaction	10 Baht / transaction
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	10 Baht / transaction		10 Baht / transaction	10 Baht / transaction	10 Baht / transaction

Standard Chartered Bank (Thai) Public Company Limited  
Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and other Service Charges  
Effective from 1 October 2015

Khor. Other Service Charges	Service Charges	Remarks
<u>Housing Loan</u>		
1. Loan Management fees	-	
2. New ATM card issuance fee in case loss/broken (use of card for withdrawl)	200 baht per card	
3. PIN code issuance fee for ATM for replacement (use of card for withdrawl)	200 baht per transaction	
4. Expenses for returned cheque	200 baht per transaction	
5. Expenses for new cheque issuance	15 baht per transaction	
<u>Money Mortgage Term Loan</u>		
1. Loan Management fees	-	
2. New ATM card issuance fee in case loss/broken (use of card for withdrawl)	200 baht per card	
3. PIN code issuance fee for ATM for replacement (use of card for withdrawl)	200 baht per transaction	
4. Expenses for returned cheque	200 baht per transaction	
5. Expenses for new cheque issuance	15 baht per transaction	
<u>Money Mortgage OD</u>		
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	
<u>Automobile Loan : Auto Money</u>		
1. Late payment fees	2.0 % per time of the total remaining loan outstanding, maximum not over 1,000 baht per transaction	
2. Fee for full repayment before maturity	5.0 % of the total loan to be repaid	

*[Signature]*

Standard Chartered Bank (Thai) Public Company Limited


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

Effective from 1 October 2015

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



Standard Chartered Bank (Thai) Public Company Limited  
Table 3 Service Charges, Penalties related to Loans <sup>1/</sup> and other Service Charges  
Effective from 1 October 2015

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
1. Fee for redemption before maturity (Only refinance with other banks)	3% of the outstanding balance (within 3 years from the date of making loan agreement)	
<div style="text-align: center;">   .....  ( Plakorn Wanglee )  Managing Director Head of Corporate &amp; Institutional Clients  (for) President and Chief Executive Officer  Announced as at September 30, 2015 </div>		