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 Bah			
	Baht 10,000	Baht 10,000	over Baht 10,000					10,000			
2) Mortgage registration fee	not exceed 1 % of	not exceed 1 % of	not exceed 1 % of	35.2	a						
	mortgage value	mortgage value	mortgage value								
Expenses paid to other persons or external entities, such as											
Normal Case											
Expenses for checking of credit information	:es	i -	3-1 5		æ	9	n e	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	2	ii <u>a</u>	-			
20	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			
3) Insurance Expense	0.2525 % of the coverage	0.2525 % of the coverage	0.2525 % of the coverage	-	¥	2		<i>2</i>			
	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	040	15 Baht / transaction			15 Baht / Transaction			
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	40	20 Baht / transaction	-		20 Baht / Transaction			
4.2) Bank for Agriculture and Agricutural Co-operatives		1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1									
- 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			1					Harry and Education and Philadelphia (Control Philadelphia)			
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction	2	9	20 Baht / Transaction			

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 16 November 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)			
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction	20 Baht / transaction		18	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	т.		20 Baht / Transaction			
- Provincial area	35 Baht/ transaction	35 Baht/ transaction	35 Baht/ transaction	30 Baht/ transaction	35 Baht/ transaction		*	35 Baht / Transaction			
4.5) Kasikom Bank						2					
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	-	25 baht/ transaction	8	74	25 Baht / Transaction			
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	14.5	40 baht /transaction		*	40 Baht / Transaction			
4.6) UOB (Thai) Bank											
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	(<u>2</u>)(25 baht/ transaction	2	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	141	10 Baht / transaction		2	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	u.	*	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			1				1				
the maximum of THB1,000 shall be imposed											
4.9) Standard Chartered Bank (Thai)		1									
- 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				±3			
- Provincial area		2	-	25 baht/ transaction	*	w w		4)			
4.11 Counter Services (<= 30,000 Baht)							1				
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	2	2	15 Baht / Transaction			
- Provincial area	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	20 baht/ transaction	8		20 Baht / Transaction			
4.12) Post Office (<= 50,000 Baht)				,							
- Bangkok and perimeter	10 baht/transaction	10 baht/transaction	10 baht/transaction	e.	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	9		15 Baht / Transaction			
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 bahl/ transaction	•	15 baht/ transaction			15 Baht / Transaction			

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 16 November 2015

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 (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	.52		15 Baht / Transaction				
4.15) Tesco Lotus (Cash only <= 49,000 Baht)												
- Bangkok and perimeter	10 baht/ transaction	10 bahl/ transaction	10 baht/ transaction	-	10 baht/ transaction		- 1	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	¥	197	. v	-	~	5 .	*					
(in case of payment by debiting from the account of other financial	5											
institutions)			3									
3) Debt collection expenses 2/	250 baht / statement cycle		250 baht / statement cycle	-		\$1.000	181	100 Baht per time which no				
	which not include VAT		which not include VAT					include VAT				
			5									
3. Expenses that are operating costs of commercial banks			_									
Normal Case								92 9				
1) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,	2,875 - 10,000 Baht,			(4)	± 1 (₹)	e e				
	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									
25												
Fees for a copy of statement requested (for second copy onward)	-	/5=>	1	*								
Default case												
1) Debt collection expenses 2/	-	*		-	:=8							
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 11 and Other Service Charges

Khor.Service charges related to				77777411	Service Charges					
loans					outries charges					
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
	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			not exceeding 1 % of mortgage	not exceeding 1 % of mortgage	-	4		i i	not exceeding 1 % of	8
			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		the agreement or mininum	
			5,000, whichever is higher	5,000, whichever is higher	Baht		front - end fee,etc)		5,000 บาท, whichever is	
					1				higher	
3.1 Smart Business Pack (Bundle	not exceeding 1.50 % of Smart Bu	usiness Pack approval limit (single	2	5					.: <u>.</u>	8
program of Business Installment	payment)									
Loan and Business Revolving Line)										
4 Annual Fee					e e					
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		once credit is approved
<u>.</u>	to collect annual fee on	credit limit is approved any	collect annual fee on subsequent	collect annual fee on subsequent	74	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
				\$7				year)		subsequent year)
4.2 For BIL Partially Secured		¥	¥	¥		4	9	2	020	90
under Flood Relief Scheme										
(SME Clients)										
a. Annual fee						not exceeding 1 % of credit				
						limit, will be charged once				
						credit is approved (bank may				2
						exampt to collect annual fee				
						on subsequent year)				50
			2							
b. Arrangement fee						3% of original limit per annum,				
						payable monthly for 48				
						installments				
4.3 Smart Business Pack (Bundle	not exceeding 1.00 % of Smart Bu	usiness Pack approval limit as per	*	*	340				(¥	s.
program of Business Installment	annual basis									
Loan and Business Revolving Line)										
										954
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	(4)	2,000 Baht for that installment	for normal account, 10 % of	100 Baht per time which not	250 baht / statement cycle	100 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			

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

T'ffe atime	fram	40	Mariambas	2015
Enective	HOIII	10	November	2013

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 Repayment before due date		5	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 thai is calculated from the day that loan was granted, until the day of full repayment	3.50% of credit line for redemption before maturity within 3 years from contract date	Different between promotional interest rat and maximum normal interest rate thai is calculated from the day that loan was granted, until the day of full repayment
			- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht)	- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000 Baht)	-			-	- For customer who joined Free Mortgage Free program and want to early pay off before maturity within 5 years from the date of loan agreement, charge 1 % fine of credit limit (max not exceeding 200,000	
6.1 Fee for full repayment before completion of repayment period		-							Suny	
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	- s		

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

Khor.Service charges related to loans					Ser	vice Charges		8		_
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 Persona Instalment Loan Sele (GPIL Select)
6.1.2 For BIL Partially Secured under Flood Relief Scheme (SME Clients)		-	-	©.	Q ₁	19.99% of credit limit, calculated from thie first year until the prepayment date		:=	2	-
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		-	#I	1 E	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		er.	e e
7. Cheque book issuing fee		300 Baht (20 cheque per book)	-	300 Baht (20 cheque per book)		-		941	-	-
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	-,		,	æ		
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	-0	4	-		-	-
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 1/2 and Other Service Charges

Khor.Service charges related to loans					Service Charges		4	·		
Khor.(2) Service charges of Commercial loan	Business	Business Revolving Line (BRL)	15 Sendinger of Marie Committee of the C	Business Loan : SME -	Business Loan (Trade and	Partially Secured	Corporate Loan	Guarantee	Money Mortgage -	Guarantee
	Installment Loan		Property Power Term Loan/	PropertyPower OD	Working Capital & Express	Business Installment	for Large	Personal	Individual Business	Personal
	(BIL)		SME Mortgage		Trade Service)	Loan (BIL Select)	Customers	Instalment Loan	(TL / OD)	Instalment Loa
										Select (GPIL
	_							_		Select)
1. Fire Insurance Premium	4	ū.	0.325 - 0.81 % of the	0.325 - 0.81 % of the	2	_	-	7	0.2525 % of the	-
			coverage amount depend	coverage amount depend					coverage amount	
			upon type of collateral	upon type of collateral					(Note: Insurance	}
	1		(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 *										
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut				5						
Sakhon, Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani,			5			1			1	
Chonburi, Samut Songkram, and Saraburi	34									
Registration of mortgage of land and or condominium			Service charges including	Service charges including					Service charges	
a. Registration of mongage of land and of condominant			travelling expenses 2,000	travelling expenses 2,000	5		,	35.0	including travelling	-
	İ		Baht	Baht					expense 2,500 Baht	
E Madagas and another and form of the superior			Apples 66						V9.281-0412998-2239-V96-11-0239-01-0	
b. Mortgage redemption apart from a. i.e. survey charge,	57 1	- In	Service charges including	Service charges including	-			-	Service charges	
division, consolidation of tittle deed, tittle request etc			travelling expenses 1,500 Baht	travelling expenses 1,500 Baht					including travelling	
			bant	bant					expense 2,200 Baht	
Land office in other proviences apart from 1 of which a						1				
round trip can be made in one day			- Service charges 2,000	- Service charges 2,000					Consider the second	
a. Registration of mortgage of land and or condominium	-	*	Baht	Baht		-		-	Service charges	-1
			Bant	Bant					including travelling	
		· ·	- Actual travelling	- Actual travelling			2	320	expense not exceed	
			expenses, not less than 300	expenses, not less than			2	100	1	54
	=		Baht	300 Baht						
L Made and another and from a law and about			- Service charges 1,500	- Service charges 1,500					Constant annual a	
b. Mortgage redemption apart from a. i.e. survey charge,	-		Baht	Baht	5.			(2)	Service charges	1.5
division, consolidation of tittle deed, tittle request etc			Bant	Bant					including travelling	
									expense not exceed	
			70 10 1000 1000	0. W. 100. Mag					4,200 Baht	
	-	-	- Actual travelling	- Actual travelling	<u>ਦ</u>	9	3	9:		=1
			expenses, not less than 300	expenses, not less than						
		_	Baht	300 Baht						

Table 3 Service Charges, Penalties related to Loans 11 and Other Service Charges Effective from 16 November 2015

Khor.Service charges related to loans					Service Charges					
(hor.(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 Persona Instalment Loan Sele (GPIL Select)
Land office in other proviences apart from 1 and 2 of which a ound 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	÷	-	-	2	Service charges including travelling expense not exceed 6,500 Baht	se ²
	2	-	 Actual travelling expenses and accomodation, not less than 800 Baht 	- Actual travelling expenses and accomodation, not less than 800 Baht	-	Ŧ	¥			3.6
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	8.00		- Service charges 2,000 Baht	- Service charges 2,000 Baht	-		-	8	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	-		2	¥	-	-
3. Loan renewal fee		-	15	2,000 Baht per annum	2	20	8	÷	E	
4. Excess limit fee			ē		500 Baht per/transaction	50	ā		^	
5. Temporary Excess Line 6. Transaction Fees					0.25 % of temporary line reference with Trade service of bank		-	5	-	**************************************
7. Guarantee fee by Small Business Guarantee Corporation	1.75% of guarantee amount					1.75% of guarantee amount		1.75% of guarantee amount	ē	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	luarantee amount	-		÷	-	E	9	ž	٠

Table 3 Service Charges, Penalties related to Loans ^{1/} and Other Service Charges Effective from 16 November 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)
18. Payment expenses via other counters and										
1) Government Housing Bank					21					
- Bangkok and perimeter	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	14.	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) <u>.</u>	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction
2) Bank for Agriculture and Agricultural Co-							1			
- 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				1 2 ×						
- 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 / Iransaction
- Provincial area	40 Baht / transaction	40 Baht / Iransaction	40 Bahl / 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								5		
- 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 $^{1\prime}$ 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 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		
9) Standard Chartered Bank (Thai) - Bangkok and perimeter - Provincial area 10) Counter Services (CE 20 000 Behl)	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
10) Counter Services (<= 30,000 Baht) - 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 Bahl)	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction 15 Baht / transaction	10 Baht / Iransaction 15 Baht / Iransaction	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
- 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	φ φ	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
- 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

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

Khor. Other Service Charges	Service Charges	Remarks
Housing Loan		
1. Loan Management fees	-	
2. New ATM card issuance fee in case loss/broken (use of card for withdrawl)	200 baht per card	
3. PIN code issuance fee for ATM for replacement (use of card for withdrawl)	200 baht per trsansaction	
4. Expenses for returned cheque	200 baht per trsansaction	
5. Expenses for new cheque issuance	15 baht per transaction	
Money Mortgage Term Loan		
1. Loan Management fees	-	
2. New ATM card issuance fee in case loss/broken (use of card for withdrawl)	200 baht per card	
3. PIN code issuance fee for ATM for replacement (use of card for withdrawl)	200 baht per trsansaction	
4.Expenses for returned cheque	200 baht per trsansaction	
5.Expenses for new cheque issuance	15 baht per transaction	
Money Mortgage OD		
1. Loan Management fees		72
2. Loan renewal fee (per annum)	2,000 baht per annum	
3.Cheque book issuing fee	300 baht per book (20 cheques per book)	
4. Fee for returned cheque	250 baht per 1 cheque or 0.25 % of the amount on the cheque, whichever is higher	
5. Fee for stopped cheque (including loss or stolen)	200 baht per 1 cheque, maximum not over 1,000 baht per transaction	
Automobile Loan : Auto Money		
Late payment fees	2.0 % per time of the total remaining loan outstanding, maximum not over 1,000 baht per transaction	
2. Fee for full repayment before maturity	5.0 % of the total loan to be repaid	

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

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	
he bank agrees that on the amount exceeding the limit approved	9	
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 16 November 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)		

(Lyn Kok)

President and Chief Executive Officer

Announced as at November 13, 2015