

Standard Chartered Bank (Thai) PCL

Interest rate, service charges and any expenses for Personal Loan Business under Supervision

Approved by Bank from September 28, 2010 onwards

1. Interest, service charges and penalty fee Interest, service charges and penalty fee	Maximum 28% per annum																																																		
Actual expenses that has been incurred																																																			
2. Expenses paid to Government Agency 2.1 Duty Stamp 2.2 Duty Stamp Cheque (Effective from 1st November 2010 onward) 2.3 VAT for every chargeable fee	0.05% of Credit limit or maximum 10,000 Baht 3 Baht/Cheque**** 7% <i>flw</i> <i>Rest -</i>																																																		
3. Expenses paid to other organizations or Persons 3.1 Payment service fees*	<table><tr><td><u>Payment Channel</u></td><td><u>BKK & Perimeter</u></td><td><u>Upcountry</u></td></tr><tr><td>- Standard Chartered (Thai)</td><td>No charge</td><td>No charge</td></tr><tr><td>- Thanachart Bank</td><td>10 Baht/Time</td><td>10 Baht/Time</td></tr><tr><td>- Bank for Agriculture and Agricultural Co-Operatives</td><td>10 Baht/Time</td><td>15 Baht/Time</td></tr><tr><td>- Siam City Bank</td><td>10 Baht/Time</td><td>20 Baht/Time</td></tr><tr><td>- Government Housing Bank</td><td>15 Baht/Time</td><td>20 Baht/Time</td></tr><tr><td>- Thai Military Bank</td><td>20 Baht/Time</td><td>20 Baht/Time</td></tr><tr><td>- Bank of Ayudhya</td><td>20 Baht/Time</td><td>35 Baht/Time</td></tr><tr><td>- UOB Bank</td><td>25 Baht/Time</td><td>30 Baht/Time</td></tr><tr><td>- Siam Commercial Bank **</td><td>25 Baht/Time</td><td>40 Baht/Time</td></tr><tr><td>- Kasikorn Bank</td><td>25 Baht/Time</td><td>40 Baht/Time</td></tr><tr><td>- Post Office (≤ 50,000 THB)</td><td>10 Baht/Time</td><td>15 Baht/Time</td></tr><tr><td>- Pay Station (AIS / Telewiz) (≤ 50,000 THB)</td><td>15 Baht/Time</td><td>15 Baht/Time</td></tr><tr><td>- TOT (Just Pay) (≤ 30,000 THB)</td><td>15 Baht/Time</td><td>15 Baht/Time</td></tr><tr><td>- Counter Service (≤ 30,000 THB)</td><td>15 Baht/Time</td><td>20 Baht/Time</td></tr><tr><td>- Tesco Lotus</td><td>10 Baht/Time</td><td>10 Baht/Time</td></tr></table>			<u>Payment Channel</u>	<u>BKK & Perimeter</u>	<u>Upcountry</u>	- Standard Chartered (Thai)	No charge	No charge	- Thanachart Bank	10 Baht/Time	10 Baht/Time	- Bank for Agriculture and Agricultural Co-Operatives	10 Baht/Time	15 Baht/Time	- Siam City Bank	10 Baht/Time	20 Baht/Time	- Government Housing Bank	15 Baht/Time	20 Baht/Time	- Thai Military Bank	20 Baht/Time	20 Baht/Time	- Bank of Ayudhya	20 Baht/Time	35 Baht/Time	- UOB Bank	25 Baht/Time	30 Baht/Time	- Siam Commercial Bank **	25 Baht/Time	40 Baht/Time	- Kasikorn Bank	25 Baht/Time	40 Baht/Time	- Post Office (≤ 50,000 THB)	10 Baht/Time	15 Baht/Time	- Pay Station (AIS / Telewiz) (≤ 50,000 THB)	15 Baht/Time	15 Baht/Time	- TOT (Just Pay) (≤ 30,000 THB)	15 Baht/Time	15 Baht/Time	- Counter Service (≤ 30,000 THB)	15 Baht/Time	20 Baht/Time	- Tesco Lotus	10 Baht/Time	10 Baht/Time
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3.2 Credit Checking Fee 3.3 Collection Fee***	12 Baht / Time 290 Baht / Month																																																		
4. Expenses for Bank Operation 4.1 Cheque Return Fee 4.2 Fee for issuing of new card in case of loss/damage 4.3 Fee for new PIN code	200 Baht / Time 200 Baht / Card (For Smart Cash, Personal Line of Credit and Standby Cash) 200 Baht / Time (For Smart Cash, Personal Line of Credit and Standby Cash)																																																		

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Standard Chartered Bank (Thai) PCL

Interest rate, fees, service fees and any expenses for Personal Loan customers under the Installment Loan product

Approved by Bank from September 28, 2010 onwards

Remarks :

1 Installment Loan product approved by Bank mean Personal Loan, Smart Cash , Personal Loan New Segment, Personal Line of Credit and Standby Cash

*2. In case of payment at Payment Channel, Payment Service fees and VAT 7% had been included at the Counter

**3. When making payment of over THB100,000.- at Siam Commercial Bank, if outside the clearing region, the fee of 0.1% of the payment or the maximum of 1,000 Baht shall be imposed.

***4. The bank may assign the overdue accounts to our authorized agents for collection activities.

****5. There are 20 copies per one cheque book *per note*

Standard Chartered Bank (Thai) Public Company Limited



(Lyn Kok)

President and Chief Executive Officer
Announced as at September 27, 2010

Sm. sh