Table 3 Service Charges, Penalties related to Loans " and other Service Charges Effective from 8 January 2010

	Service Chan	ges	
Housing Loan : Money Mortgage Term Loan	Housing Loan : Money Mortgage OD	Housing Loan : My Mortgage, Mortgage One	Auto Loan : Auto Money
0.05% of the limit under the agreement, but not	0.05% of the limit under the agreement, but not	0.05% of the limit under the agreement, but not	0.5 % of buy/sell price
over Baht 10,000	over Baht 10,000	over Baht 10,000	
not exceed 1 % of mortgage value	not exceed 1 % of mortgage value	not exceed 1 % of mortgage value	1
1	1	1	ı
2,500 - 10,000 Baht, depending on the appraisal	2,500 - 10,000 Baht, depending on the appraisal	2,500 - 10,000 Baht, depending on the appraisal	
value of collateral/an extra charge of 1,500-6,000	value of collateral/an extra charge of 1,500-6,000	value of collateral/an extra charge of 1,500-6,000	
Baht will be applied for upcountry areas	Baht will be applied for upcountry areas	Baht will be applied for upcountry areas	
depending on the distance	depending on the distance	depending on the distance	
0.325 % of the coverage amount (Note: Insurance	0.325 % of the coverage amount (Note: Insurance	0.325 % of the coverage amount (Note:	e e
shall be renewed every 3 years until the	shall be renewed every 3 years until the	Insurance shall be renewed every 3 years until	
outstanding balance has been paid off)	outstanding balance has been paid off)	the outstanding balance has been paid off)	
10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	
20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	đ
		5	
15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	,
20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	•
10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	4
15 Baht / transaction	15 Baht / transaction	15 Baht / transaction	5
20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction
20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 baht / transaction
20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 Baht / transaction
35 Baht/ transaction	35 Baht/ transaction	35 Baht transaction	30 Baht/ transaction
	Housing Loan: Money Mortgage Term Loan 0.05% of the limit under the agreement, but not over Baht 10,000 not exceed 1 % of mortgage value 2,500 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,500-6,000 Baht will be applied for upcountry areas depending on the distance 0.325 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off) 10 Baht / transaction 10 Baht / transaction 10 Baht / transaction 20 Baht / transaction	m Loan Housing Loan: Money Mortga 1, but not 0.05% of the limit under the agreem over Baht 10,000 Iue not exceed 1 % of mortgage Baht will be applied for upcountry and depending on the distance 0.325 % of the coverage amount (No shall be renewed every 3 years untilloutstanding balance has been paid outstanding balance has been paid 15 Baht / transaction 15 Baht / transaction 20 Baht / transaction 20 Baht / transaction 20 Baht / transaction 20 Baht / transaction 35 Baht / transaction 35 Baht / transaction 35 Baht / transaction	Housing Loan: Money Mortgage OD t, but not 0.05% of the limit under the agreement, but not over Baht 10,000 lue not exceed 1% of mortgage value 2,500 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,500-6,000 Baht will be applied for upcountry areas depending on the distance 10,325% of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off) 10 Baht / transaction 10 Baht / transaction 10 Baht / transaction 20 Baht / transaction

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Table 3 Service Charges, Penalties related to Loans $^{\prime\prime}$ and other Service Charges Effective from 8 January 2010

Khor Senire Charace related to Loans		Service Charges	TIPE	
Khor (1) Service Charges of Consumer Loan: actual and reasonable expenses	Housing Loan : Money Mortgage Term Loan	Housing Loan : Money Mortgage OD	Housing Loan : My Mortgage, Mortgage One	Auto Loan : Auto Money
4.6) Kasikom Bank				
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 bant/ transaction	,
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht /transaction	1
4.7) UOB (Thai) Bank				
- Bangkok and perimeter	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	
- Provincial area	30 baht / transaction	30 baht / transaction	30 baht / transaction	1
4.8) Thanachart Bank				
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	1
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	•
4.9) Siam Commercial Bank				
- Bangkok and perimeter	25 baht/ transaction	25 bahl/ transaction	25 bahl/ transaction	25 baht /transaction
- Provincial area	40 baht /transaction	40 baht /transaction	40 baht Aransaction	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				
4.10) Standard Chartered Bank (Thai)				
- Bangkok and perimeter	No charge	No charge	No charge	No charge
- Provincial area	No charge	No charge	No charge	No charge
4.11) Krung Thai Bank				
- Bangkok and perimeter	3		t to the second	15 baht/ transaction
- Provincial area	1	ł	,	25 bahl/ transaction
4.12 Counter Services (<= 30,000 Baht)				
- Bangkok and perimeter	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
4.13) Post Office (<= 50,000 Baht)				
- Bangkok and perimeter	10 baht/transaction	10 baht/transaction	10 baht/transaction	t
- Provincial area	15 baht/ transaction	15 bahl/ transaction	15 baht/ transaction	•
4.14) Pay Station (AIS /Telewiz) (<= 50,000 Baht)	`			
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	

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Table 3 Service Charges, Penalties related to Loans ^{1/2} and other Service Charges Effective from 8 January 2010

Khor. Service Charges related to Loans		Service Charges	ges	
Khor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Housing Loan : Money Mortgage Term Loan	Housing Loan : Money Mortgage OD	Housing Loan : My Mortgage, Mortgage One	Auto Loan : Auto Money
4.15) TOT (Just Pay) (<= 30,000 Bant)				
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	
- Provincial area	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	1
4.16) Tesco Lotus (Cash only)				
- Bangkok and perimeter	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	1
Default Case				
1) Cheque return expenses (in case of other commercial banks' cheque	,	ı	1	,
2) Insufficient fund expenses	1	4	t	ą
(in case of payment by debiting from the account of other financial institutions)				
3) 3) Debt collection expenses 2/				2.00% per transaction of total remaining
				loan, maximum not to exceed 1,000
3. Expenses that are operating costs of commercial banks				
Normal Case				
1) Expenses for collateral inspection and valuation 2/	2,500 - 10,000 Baht, depending on the appraisal	2,500 - 10,000 Baht, depending on the appraisal	2,500 - 10,000 Baht, depending on the appraisal	¢
	value of collateral/an extra charge of 1,500-6,000	value of collateral/an extra charge of 1,500-6,000	value of collateral/an extra charge of 1,500-6,000	
	Baht will be applied for upcountry areas	Baht will be applied for upcountry areas	Baht will be applied for upcountry areas	
	depending on the distance	depending on the distance	depending on the distance	
2) Fees for a copy of statement requested (for second copy onward)	i	1	ı	•
Default case				
1) Debt collection expenses 2/	ì.	3	į	,
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				

Standard Chartered (Thai) Public Company Limited

Table 3 Service Charges, Penalties related to Loans ¹ and Other Service Charges Effective from 8 January 2010

Khor Service charges related to loans				Service Charges			
Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Revolving Line (BRL) Business Loan : SME - Property	Business Loan : SME - Property	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large
			Power Term Loan	Power OD	Working Capital & Express	Installment Loan (BIL Select)	Customers
					Trade Service)		
-							
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 max		0.05% of credit line or at max	0.05% of credit line or at max
	Baht 10,000	Baht 10,000	Baht 10,000	10,000	Baht 10,000	Baht 10,000	Baht 10,000
2 Mortgage registration fee		3	not exceeding 1 % of mortgage	not exceeding 1 % of mortgage	Ť		
			value	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	0.25 % of total facilities	0.5 % credit limit (Single	not exceeding 10 % of credit
	payment)		agreement, or at minimum Baht	agreement, or at minimum Baht	approved or min 10,000 Baht	Payment)	limit i.e. Arranger fee unz front -
			5,000, whichever is higher	5,000, whichever is higher			end fee.etc)
		ı	1	1	- 0.25 % of total facilities	3	,
					approved or min THB 10,000		
4 Annual Fee	not exceeding 1 % of credit limit. Inot exceeding 2 % of credit line. Inot exceeding 1 % of credit limit, Inot exceeding 1 % of credit limit,	not exceeding 2 % of credit line.	not exceeding 1 % of credit limit.	not exceeding 1 % of credit limit,	• -	not exceeding 1 % of credit limit, not exceeding 1 % of credit	not exceeding 1 % of credit
	will be charged once credit is	First annual fee will be deducted will be charged once credit is	will be charged once credit is	will be charged once credit is		will be charged once credit is	limit, will be charged once
	approved (bank may exampt to	from loan disbursement once	approved (bank may exampt to	approved (bank may exampt to		approved (bank may exampt to	credit is approved (bank may
	collect annual fee on	the credit limit is approved any	collect annual fee on	collect annual fee on subsequent		collect annual fee on	exampt to collect annual fee on
	subsequent year)	every 12 month cycle	subsequent year)	year)		subsequent year)	subsequent year)
			ppud-655-size 644				
5 Late payment fee / default	for normal account, 10 % of the	1 % of mimimum paid on late	2 % per time of the remaining	2 % per time of the remaining	1	for normal account, 10 % of the	for normal account, 10 % of the
	outstanding for that installment	deposit or 2,000 Baht,	obligation, max not to exceed	obligation, max not to exceed		outstanding for that installment	outstanding for that installment
	of late payment or minimum of	whichever is higher	5,000 Baht (incl payment less	5,000 Baht (incl payment less		of late payment or minimum of	of late payment or minimum of
	5,000 Baht, whichever is higher		than specified in the contract)	than specified in the contract)		5,000 Baht, whichever is higher	5,000 Baht, whichever is higher

Standard Chartered (Thai) Public Company Limited

Table 3 Service Charges, Penalties related to Loans1/ and Other Service Charges Effective from 8 January 2010

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	Business Loan : SME - Property Power	Business Loan (Trade	Partially Secured Business	Corporate Loan for Large
			Term Loan	OD	and Working Capital &	Installment Loan (BIL Select)	Customers
					Express Trade		
					Service)		
6 Repayment before due date	ſ	•	3 % of credit line for redemption before	3 % of credit line for redemption before	-	đ	1
			maturity within 3 years from contract date	maturity within 3 years from contract date			
	,		- For customer who joined Free Mortgage	- For customer who joined Free Mortgage	ı		1
			Free program and want to early pay off	Free program and want to early pay off			
			before maturity within 5 years from the	before maturity within 5 years from the			
			date of loan agreement, charge 1 % fine of	date of loan agreement, charge 1 % fine of date of loan agreement, charge 1 % fine of			
			credit limit (max not exceeding 200,000	credit limit (max not exceeding 200,000		44 44- 3 -3-3-3-3	
			Bahi)	Baht)			
6.1 Fee for full repayment before completion of repayment period	5 % of total repayment. The	,		1	t	5 % of total repayment. The	5 % of total repayment.
	bank will deduct such fee before					bank will deduct such fee before The bank will deduct	The bank will deduct
	taking for repayment of principal					taking for repayment of principal such fee before taking for	such fee before taking for
	and interest					and interest	repayment of principal
6.2 Fee for repayment made in excess of the amount to be repaid as	5 % of the excess monthly	,		ı	ŧ	5 % of the excess monthly	5 % of the excess
stated in the bill by the bank	installment payment. The bank					installment payment. The bank	monthly installment
	will deduct such fee before					will deduct such fee before	payment. The bank will
production of the second of th	taking for repayment of principal					taking for repayment of principal deduct such fee before	deduct such fee before
	and interest					and interest	laking for repayment of
							principal and interest
7. Cheque book issuing fee	P	300 Baht (20 cheque per book)	,	300 Baht (20 cheque per book)	ı	ı	ı

Table 3 Service Charges, Penalties related to Loans ^u and Other Service Charges Effective from 8 January 2010

Khor Service charges related to loans				Conico Characa	eren were fermenste weten witeren eren eren er de entwicke de der de gebelde de		
INTO COLUMN MINISPERIOR OF TOTAL OF THE TOTA				service Charges			
Khor (2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Revolving Line (BRL) Business Loan : SME - Property	Business Loan : SME -	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large
			Power Term Loan	PropertyPower OD	Working Capital & Express	Installment Loan (BIL Select)	Customers
					Trade Service)		
8. Fee for stopped cheque (including loss or stolen)		200 baht per 1 cheque , max not	4	200 baht per 1 cheque, max not	4		
		to exceed 1,000 baht per time		to exceed 1,000 baht per time			
9. Fee for returned cheque	*	250 baht per 1 cheque or 0.25	Þ	250 baht per 1 cheque or 0.25	ı	ı	i
		% of cheque amount, whichever		% of cheque amount, whichever			
		is higher	_	is higher			
10. Fee for collateral inspection	3		2,500 - 200,000 baht depending	2,500 - 200,000 baht depending 2,500 - 200,000 baht depending	2,500 - 200,000 baht depending	i .	ŧ
			on the collateral and area of	on the collateral and area of	on the collateral and area of		
			collateral. For upcountry areas	collateral. For upcountry areas	collateral. For upcountry areas		
			1,500 - 6,000 will be applied	1,500 - 6,000 will be applied	1,500 - 6,000 will be applied		
			depending on the distance	depending on the distance	depending on the distance		
							. –
11. Fire Insurance Premium		1	0.325 - 0.81 % of the coverage	0.325 - 0.81 % of the coverage	,	ı	1
			amount depend upon type of	amount depend upon type of		watta	
			collateral (Insurance shall be	collateral (Insurance shall be			
			renewed every 3 years until the	renewed every 3 years until the			
			outstanding balance has been	outstanding balance has been	,		
			paid off)	paid off)			
12. Service charge relating to registration of title and legal act *							
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon,		-					
Nakom Pathom, Ayutthya, Chachoengsao, Palhunthani and Chonbun							
a Registration of mortgage of land and or condominium	,	ı	Service charges including	Service charges including			1
			travelling expenses 2,000 Baht	travelling expenses 2,000 Baht			
b. Mortgage redemption apart from a. i.e. survey charge, division,	ı	r	Service charges including	Service charges including	٠	ŧ	1
consolidation of tittle deed, tittle request etc			travelling expenses 1,500 Baht	travelling expenses 1,500 Baht			
под пределения в п			•				

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Table 3 Service Charges, Penalties related to Loans and Other Service Charges Effective from 8 January 2010

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	Business Revolving Line (BRL)	Business Loan : SME - Property	Business Loan : SME -	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large
			Power Term Loan	PropertyPower OD	Working Capital & Express	Installment Loan (BIL Select)	Customers
					Trade Service)		
2) Land office in other proviences apart from 1 of which a round trip can be							
made in one day							
a. Registration of mortgage of land and or condominium	,	r	- Service charges 2,000 Baht	- Service charges 2,000 Baht	ı		1
	£	•	- Actual travelling expenses, not	- Actual travelling expenses, not	,	,	•
			less than 300 Baht	less than 300 Baht			
b. Mortgage redemption apart from a. i.e. survey charge, division,	1		- Service charges 1,500 Baht	- Service charges 1,500 Baht	ı	1	,
consolidation of tittle deed, tittle request etc							
	1	,	- Actual travelling expenses, not	- Actual travelling expenses, not - Actual travelling expenses, not		ı	į
			less than 300 Baht	less than 300 Baht		***************************************	
3) Land office in other proviences apart from 1 and 2 of which a round trip						Aug Washington	
will take more than one day							
a. Registration of mortgage of land and or condominium	1		- Service charges 3,000 Bahl	- Service charges 3,000 Baht	ı	1	,
	ŀ	4	- Actual travelling expenses	- Actual travelling expenses	ı	i Congression de General	1
			and accomodation, not less than	and accomodation, not less than and accomodation, not less than			
			800 Baht	800 Baht			-
 b. Mortgage redemption apart from a i.e. survey charge, division, 	,		- Service charges 2,000 Baht	- Service charges 2,000 Baht		4	15°
consolidation of tittle deed, tittle request etc							
	ı		- Actual travelling expenses	- Actual travelling expenses	1	I .	ī
			and accomodation, not less than	and accomodation, not less than and accomodation, not less than		440000	
	***************************************		800 Baht	800 Baht			
13. Loan renewal fee	1		s	2,000 Baht per annum	,	ų.	
14. Excess limit fee		2	,	4	500 Baht per/transaction		ı
15. Temporary Excess Line	ŧ	ą		,	0.25 % of temporary line	ı	
16. Transaction Fees		,	4	ř	reference with Trade service of	1	ŀ
					bank		

Table 3 Service Charges, Penalties related to Loans ¹ and Other Service Charges Effective from 8 January 2010

	Khor Service charges related to loans				Service Charges			
Probability District interest Probability Probability Propagation	Khor.(2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property	Business Loan . SME -	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large
Ann of Rober Control and Charmonia 10 Selet / Introduction 00 Selet / Introduction 10				Power Term Loan	PropertyPower (31)	Working Capital & Express Trade Service)	Installment Loan (BIL Select)	Customers
Problem MS Date / Improaction 10 Bate / Improaction 10 Bate / Improaction 20 Bate /	17. Payment expenses via other counters and channels							
	1) Siam City Bank							
Bids 20 Dan'i privacion 20 Bel / reproaction	- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	•	10 Baht / transaction	10 Baht / transaction
Finder Finder	- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	,	20 Baht / transaction	20 Baht / transaction
	2) Government Housing Bank					2000		
In and Agriculari Co-parenthers 20 Bert / propagation 20 Bert / propagation <td>- Bangkok and perimeter</td> <td>15 baht/transaction</td> <td>15 baht/transaction</td> <td>15 baht/transaction</td> <td>15 baht/transaction</td> <td>1</td> <td>15 baht/transaction</td> <td>15 baht/transaction</td>	- Bangkok and perimeter	15 baht/transaction	15 baht/transaction	15 baht/transaction	15 baht/transaction	1	15 baht/transaction	15 baht/transaction
In Bell Franciscion Invester In Bell Franciscion In Bell Francisci	- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 Baht / transaction	20 Baht / transaction
Interior 10 Sent Francacion 20 Sent Francacio	3) Bank for Agriculture and Agricultural Co-operatives							
Interior 15 bark/missaction 15 bark/missaction 20 Bark / Immachin 20 B	- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	ı	10 Baht / transaction	10 Baht / transaction
Immeter 20 Bank / Introsection 20 Bank / Introsection <t< td=""><td>- Provincial area</td><td>15 baht/fransaction</td><td>15 baht/transaction</td><td>15 baht/transaction</td><td>15 baht/lransaction</td><td>:</td><td>15 baht/transaction</td><td>15 baht/transaction</td></t<>	- Provincial area	15 baht/fransaction	15 baht/transaction	15 baht/transaction	15 baht/lransaction	:	15 baht/transaction	15 baht/transaction
emeter 20 Bant / transaction 20 Bant /	4) Thai Military Bank							
meteer 20 Bank / transaction 20 Bank / trans	- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	·	20 Baht / transaction	20 Baht / transaction
meneter 20 Bahl / transaction 20 Bahl / transaction 35 bahl/transaction 40 bahl/trans	- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	1	20 Baht / transaction	20 Baht / transaction
20 Baht / transaction 20 Baht / transaction 20 Baht / transaction 20 Baht / transaction 25 baht/bransaction 25 baht/bran	5) Bank of Ayudhya							
innetior 25 baht/ransaction 25 b	- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 baht/transaction	1	15 baht/transaction	15 baht/transaction
nneter 25 baht/ransaction 25 baht/ransaction 25 baht/ransaction 40 bah	- Provincial area	35 baht/transaction	35 bahl/transaction	35 baht/transaction	30 baht/transaction	,	30 baht/transaction	30 baht/transaction
meter 25 baht/ransaction 25 baht/ransaction 25 baht/ransaction 40 baht/ransaction 50 baht	6) Kasikom Bank							
Impeter 40 bahl/transaction 40 bahl/transaction 40 bahl/transaction 25 bahl/transaction 30 bahl/transaction 40 bahl/transactio	- Bangkok and perimeter	25 baht/transaction	25 bahl/transaction	25 baht/transaction	25 baht/transaction	,	25 baht/transaction	25 baht/transaction
rmeter 25 baht/transaction 25 baht/transaction 30 baht/transaction 40 baht/transaction	- Provincial area	40 baht/transaction	40 bahl/transaction	40 baht/transaction	40 baht/transaction	·	40 baht/fransaction	40 baht/transaction
meter 25 baht/ransaction 25 baht/ransaction 25 baht/ransaction 30 baht/ransaction 40 baht	7) UOB (Thai)							
minister 10 Bahl / transaction 30 bahl/transaction 10 Bahl / transaction 10 Bahl / trans	- Bangkok and perimeter	25 baht/transaction	25 baht/transaction	25 baht/transaction	25 baht/transaction	Ł	25 baht/transaction	25 baht/transaction
In Bahl / transaction 10 Bahl / transaction	- Provincial area	30 baht/transaction	30 baht/transaction	30 baht/transaction	30 baht/transaction	ŧ	30 baht/Iransaction	30 baht/transaction
10 Baht / transaction	8) Thanachart Bank					940 - Face - Fac		
10 Baht / transaction	- Bangkok and perimeter	10 Bahl / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	1	10 Baht / transaction	10 Baht / transaction
25 baht/transaction 40 bah	- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / Iransaction	10 Baht / transaction	t.	10 Baht / transaction	10 Baht / transaction
25 baht/transaction 40 bah	9) Siam Commercial Bank							
er THB 100,000 at Siam Commerical se of 0.1 % of the payment or the	- Bangkok and perimeter	25 baht/transaction	25 baht/transaction	25 baht/transaction	25 baht/transaction	4	25 baht/transaction	25 baht/transaction
Remarks: When making payment of over THB100,000 at Siam Commencal Bank, if outside the clearing region, the lee of 0.1 % of the payment or the maximum of THB1,000 shall be imposed	- Provincial area	40 baht/transaction	40 baht/fransaction	40 bantimansaction	40 bahViransaction	2	40 baht/transaction	40 bahi/Iransaction
Bank, if outside the clearing region, the lee of 0.1 % of the payment or the maximum of THB1,000 shall be imposed	Remarks: When making payment of over THB100,000 at Siam Commerical							
maximum of THB1,000 shall be imposed	Bank, if outside the clearing region, the fee of 0.1 % of the payment or the		4					
	maximum of THB1,000 shall be imposed							

Standard Chartered (Thai) Public Company Limited

Table 3 Service Charges, Penalties related to Loans $^{^{\prime\prime}}$ and Other Service Charges Effective from 8 January 2010

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	Business Revolving Line (BRL)	Business Loan : SME - Property	Business Loan : SME -	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large
			Power Term Loan	PropertyPower OD	Working Capital & Express	installment Loan (BIL Select)	Customers
					Trade Service)		
10) Standard Chartered Bank (Thai)							
- Bangkok and perimeter	no charge	no charge	no charge	no charge	1	no charge	no charge
- Provincial area	no charge	no charge	no charge	no charge	•	no charge	no charge
11) Counter Services (<= 30,000 Baht)							
- Bangkok and perimeter	15 baht/transaction	15 baht/transaction	15 bahl/transaction	15 baht/transaction	4	15 baht/transaction	15 baht/transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	t	20 Baht / transaction	20 Baht / transaction
12) Post Office (<= 50,000 Baht)		-		·			
- Bangkok and penmeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	ı	10 Baht / transaction	10 Baht / transaction
- Provincial area	15 baht/transaction	15 baht/transaction	15 baht/transaction	15 baht/transaction	,	15 bahl/transaction	15 baht/transaction
13) Pay Station (AlS /Telewiz) (<= 50,000 Baht)							
- Bangkok and perimeter	15 baht/transaction	15 baht/transaction	15 baht/transaction	15 baht/transaction	1	15 baht/transaction	15 baht/transaction
- Provincial area	15 baht/transaction	15 baht/transaction	15 baht/transaction	15 baht/transaction	P	15 baht/transaction	15 bahl/transaction
14) TOT (Just Pay) (<= 30,000 Baht)							-
- Bangkok and perimeter	15 baht/transaction	15 baht/transaction	15 baht/transaction	15 baht/transaction	1	15 bahl/transaction	15 baht/transaction
- Provincial area	15 baht/transaction	15 baht/transaction	15 baht/transaction	15 baht/transaction	ı	15 baht/transaction	15 baht/transaction
15) Tesco Lotus (Cash only)							
- Bangkok and perimeter	10 baht/ transaction	10 baht/ transaction	10 bahl/ transaction	10 baht/ transaction	τ	10 baht/ transaction	
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	b.	10 baht/ transaction	

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Table 3 Service Charges, Penalties related to Loans ¹ and other Service Charges Effective from 8 January 2010

Khur. Other Service Charges	Service Charges	Remarks
Housing Loan		
Housing Loan My Mortgage		
1. Loan Management fees	0.25 % of the limit under the agreement or minimum 2,500 baht, whichever is higher	
Housing Loan Mortgage One		
1. Loan Management fees	0.25 % of the limit under the agreement or minimum 2,500 baht, whichever is higher	
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	
Housing Loan Money Mortgage Term Loan		SAMA SULUTRIAN
1. Loan Management fees	0.50 % of the limit under the agreement or mininum 5,000 נויא, whichever is higher	
2. Fee for redemption before maturity within 3 years from the date of loan agreement	3 % of the limit under the agreement	
Housing Loan Money Mortgage OD		
1. Loan Management fees	0.50 % of the limit under the agreement or mininum 5,000 บาท. whichever is higher	
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		
1. Late payment fees	2.0 % per time of the total remaining loan outstanding, maximum not over 1,000 baht per transaction	SILOSAN CONOR
2. Fee for full repayment before maturity	5.0 % of the total loan to be repaid	

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Table 3 Service Charges, Penalties related to Loans $^{1\prime}$ and other Service Charges Effective from 8 January 2010

Khor, Other Service Charges	Service Charges	Remarks
Advance payment from cheque waiting for clearing		
1. Juristic person account	0.25 % of credit line approved	
2. Personal account or shop account	0.50 % of credit line approved	
3. Customer requests for advance payment from cheque waiting for clearing, at the amount exceeding the limit approved and	0.05 % of amount exceeds the limit, services will be charged on the next working day	
the bank agrees that on the amount exceeding the limit approved		
4. For current account without overdraft from cheque waiting for clearing	0.05 % of amount O/D, but not less than 100 baht, services will be charged on the next working day	
5. Service charge relating to registration of title and legal act (Legal fees which customer shall pay directly to the Law Office)		
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon, Nakorn Pathom, Ayutthya, Chachoengsao,		A
Pathumthani and Chonburi		
a. Registration of mortgage of land and or condominium	Service charges including travelling expense 2,000 Baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	Service charges including travelling expense 1,500 Baht	
··· 2) Land office in other proviences 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	
	- Actual travelling expenses but not less than 300 baht	
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-Service charges 3,000 Baht	
	- Actual travelling expenses but not less than 300 baht	
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	-Service charges 3,000 Baht	
	- Actual travelling expenses including accomodation not less than 800 baht	441000000000000000000000000000000000000
b. Redemption and others except from a. i.e. survey charge, division, consolidation of tittle deed, tittle request etc	-Service charges 2,000 Baht	
	- Actual travelling expenses including accomodation not less than 800 baht	-

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

Effective from 8 January 2010

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
1. Fee for redemption before maturity	3% of the limit under the agreement (within 3 years from the date of making loan agreement)	
(Only refinance with other banks)		
		And a second
	(Mark Devadason)	
	President and Chief Executive Officer	
	Announcement date 7 January 2010	
		Bolom