

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

| Khor. Service Charges related to Loans                                     |  | Service Charges   |   |   |                         |
|--|--|---|---|---|-------------------------|
| 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  |
| 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 |
| 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            |  |   |   |   |                         |
| Normal Case  |  |   |   |   |                         |
| 1) Expenses for checking of credit information                             |  |   |   |   | -                       |
| 2) Expenses for collateral inspection and valuation 2/                     |  | 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 | 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 | 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 | -                       |
| 3) Insurance Expense   |  | 0.325 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)                                       | 0.325 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)                                       | 0.325 % 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) Siam City Bank  |  |   |   |   |                         |
| - Bangkok and perimeter  |  | 10 Baht / transaction   | 10 Baht / transaction   | 10 Baht / transaction   | -                       |
| - Provincial area  |  | 20 Baht / transaction   | 20 Baht / transaction   | 20 Baht / transaction   | -                       |
| 4.2) Government Housing Bank   |  |   |   |   |                         |
| - Bangkok and perimeter  |  | 15 Baht / transaction   | 15 Baht / transaction   | 15 Baht / transaction   | -                       |
| - Provincial area  |  | 20 Baht / transaction   | 20 Baht / transaction   | 20 Baht / transaction   | -                       |
| 4.3) Bank for Agriculture and Agricultural Co-operatives                   |  |   |   |   |                         |
| - Bangkok and perimeter  |  | 10 Baht / transaction   | 10 Baht / transaction   | 10 Baht / transaction   | -                       |
| - Provincial area  |  | 15 Baht / transaction   | 15 Baht / transaction   | 15 Baht / transaction   | -                       |
| 4.4) Thai Military Bank  |  |   |   |   |                         |
| - Bangkok and perimeter  |  | 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   |
| 4.5) Bank of Ayudhya   |  |   |   |   |                         |
| - Bangkok and perimeter  |  | 20 Baht / transaction   | 20 Baht / transaction   | 20 Baht / transaction   | 15 Baht / transaction   |
| - Provincial area  |  | 35 Baht / transaction   | 35 Baht / transaction   | 35 Baht / transaction   | 30 Baht / transaction   |

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

| Khor. Service Charges related to Loans   | Service Charges   |   |   |  |
|--|---|---|---|--|
|  | Housing Loan : Money Mortgage Term Loan   | Housing Loan : Money Mortgage OD  | Housing Loan : My Mortgage, Mortgage One  | Auto Loan : Auto Money   |
| <b>Khor. (1) Service Charges of Consumer Loan : actual and reasonable expenses</b><br><br>4.6) Kasikorn Bank<br>- Bangkok and perimeter<br>- Provincial area<br><br>4.7) UOB (Thai) Bank<br>- Bangkok and perimeter<br>- Provincial area<br><br>4.8) Thanachart Bank<br>- Bangkok and perimeter<br>- Provincial area<br><br>4.9) Siam Commercial Bank<br>- Bangkok and perimeter<br>- Provincial area<br><br>Remarks : 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 THB1,000 shall be imposed | 25 baht/ transaction<br>40 baht /transaction<br><br>25 baht/ transaction<br>30 baht / transaction<br><br>10 Baht / transaction<br>10 Baht / transaction | 25 baht/ transaction<br>40 baht /transaction<br><br>25 baht/ transaction<br>30 baht / transaction<br><br>10 Baht / transaction<br>10 Baht / transaction | 25 baht/ transaction<br>40 baht /transaction<br><br>25 baht/ transaction<br>30 baht / transaction<br><br>10 Baht / transaction<br>10 Baht / transaction | -<br>-<br><br>-<br>-<br><br>-<br>-   |
| 4.10) Standard Chartered Bank (Thai)<br>- Bangkok and perimeter<br>- Provincial area<br><br>4.11) Krung Thai Bank<br>- Bangkok and perimeter<br>- Provincial area<br><br>4.12) Counter Services (<= 30,000 Baht)<br>- Bangkok and perimeter<br>- Provincial area<br><br>4.13) Post Office (<= 50,000 Baht)<br>- Bangkok and perimeter<br>- Provincial area<br><br>4.14) Pay Station (AIS /Telexiz) (<= 50,000 Baht)<br>- Bangkok and perimeter<br>- Provincial area  | No charge<br>No charge<br><br>25 baht/ transaction<br>40 baht /transaction<br><br>10 Baht / transaction<br>10 Baht / transaction                        | No charge<br>No charge<br><br>25 baht/ transaction<br>40 baht /transaction<br><br>10 Baht / transaction<br>10 Baht / transaction                        | No charge<br>No charge<br><br>25 baht/ transaction<br>40 baht /transaction<br><br>10 Baht / transaction<br>10 Baht / transaction                        | No charge<br>No charge<br><br>25 baht/ transaction<br>40 baht /transaction<br><br>10 baht/ transaction<br>20 baht/ transaction |

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

| Khor. Service Charges related to Loans  |  | Service Charges   |   |   |   |
|---|--|---|---|---|---|
| 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 Baht)   |  |   |   |   |   |
| - Bangkok and perimeter   |  | 15 baht/ transaction  | 15 baht/ transaction  | 15 baht/ transaction  | -   |
| - Provincial area   |  | 15 baht/ transaction  | 15 baht/ transaction  | 15 baht/ transaction  | -   |
| 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  | -   |
| 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) 3) Debt collection expenses 2/   |  |   |   |   | 2.00% per transaction of total remaining loan, maximum not to exceed 1,000 baht/transaction |
| 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 value of collateral/an extra charge of 1,500-6,000 Baht will be applied for upcountry areas depending on the distance | 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 | 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 | -   |
| 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 repeatedly       |  |   |   |   |   |

Table 3 Service Charges, Penalties related to Loans<sup>1/</sup> 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 Term Loan  | Business Loan : SME - Property Power CD   | Business Loan (Trade and Working Capital & Express Trade Service) | Partially Secured Business Installment Loan (BIL Select)  | Corporate Loan for Large Customers  |
| 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  |
| 2 Mortgage registration fee                 | -   | -   | not exceeding 1 % of mortgage value   | not exceeding 1 % of mortgage value   | -   | -   | -   |
| 3 Loan management fee (payment)             | 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  | 0.25 % 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 etc; front - end fee etc)  |
| 4 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) | 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) | - 0.25 % of total facilities approved or min THB 10,000           | 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) |
| 5 Late payment fee / default                | for normal account, 10 % of the outstanding for that installment of late payment or minimum of 5,000 Baht, whichever is higher        | 1 % of minimum paid on late deposit or 2,000 Baht, whichever is higher  | 2 % per time of the remaining obligation, max not to exceed 5,000 Baht (incl payment less than specified in the contract)             | 2 % per time of the remaining obligation, max not to exceed 5,000 Baht (incl payment less than specified in the contract)             | -   | for normal account, 10 % of the outstanding for that installment of late payment or minimum of 5,000 Baht, whichever is higher        | for normal account, 10 % of the outstanding for that installment of late payment or minimum of 5,000 Baht, whichever is higher        |

**Standard Chartered (Thailand) Public Company Limited**

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| 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   | 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   |
| 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  | -   | -  | -  |
| 6.1 Fee for full repayment before completion of repayment period                                  | 5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest                        | -                             | - 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 ) | -   | 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                        |
| 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)  | -   | -  | -  |

*Signature*

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| 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  | 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 |
| 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 | -  | -                                  |
| 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) | -  | -  | -                                  |
| 12. Service charge relating to registration of title and legal act *   |                                 |   |   |   |  |  |                                    |
| 1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon, Nakhon Pathom, Ayutthya, Chachoengsao, Pathumthani and Chonburi |                                 |   |   |   |  |  |                                    |
| 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  | -  | -  | -                                  |
| 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  | -  | -  | -                                  |

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Effective from 8 January 2010

| Kior Service charges related to loans   | Service Charges                 |                               |  |   |   |  |                                    |
|---|---------------------------------|-------------------------------|--|---|---|--|------------------------------------|
|   | Business Installment Loan (BIL) | Business Revolving Line (BRL) | Business Loan : SME - Property Power Term Loan | 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 |
| Kior (2) Service charges of Commercial loan   |                                 |                               |  |   |   |  |                                    |
| 17. Payment expenses via other counters and channels  |                                 |                               |  |   |   |  |                                    |
| 1) Siam City Bank   |                                 |                               |  |   |   |  |                                    |
| - Bangkok and perimeter   | 10 Baht / transaction           | 10 Baht / transaction         | 10 Baht / transaction                          | 10 Baht / transaction                   | -   | 10 Baht / transaction                                    | 10 Baht / transaction              |
| - Provincial area   | 20 Baht / transaction           | 20 Baht / transaction         | 20 Baht / transaction                          | 20 Baht / transaction                   | -   | 20 Baht / transaction                                    | 20 Baht / transaction              |
| 2) Government Housing Bank  |                                 |                               |  |   |   |  |                                    |
| - 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              |
| 3) 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                                    | 10 Baht / transaction              |
| - Provincial area   | 15 baht/transaction             | 15 baht/transaction           | 15 baht/transaction                            | 15 baht/transaction                     | -   | 15 baht/transaction                                      | 15 baht/transaction                |
| 4) Thai Military Bank   |                                 |                               |  |   |   |  |                                    |
| - Bangkok and perimeter   | 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              |
| 5) Bank of Ayudhya  |                                 |                               |  |   |   |  |                                    |
| - Bangkok and perimeter   | 20 Baht / transaction           | 20 Baht / transaction         | 20 Baht / transaction                          | 15 baht/transaction                     | -   | 15 baht/transaction                                      | 15 baht/transaction                |
| - Provincial area   | 35 baht/transaction             | 35 baht/transaction           | 35 baht/transaction                            | 30 baht/transaction                     | -   | 30 baht/transaction                                      | 30 baht/transaction                |
| 6) Kasikorn 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                |
| 7) UOB (Thai)   |                                 |                               |  |   |   |  |                                    |
| - Bangkok and perimeter   | 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                |
| 8) Thanachart Bank  |                                 |                               |  |   |   |  |                                    |
| - Bangkok and perimeter   | 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              |
| 9) 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 Commercial Bank, if outside the clearing region, the fee of 0.1 % of the payment or the maximum of THB1,000 shall be imposed |                                 |                               |  |   |   |  |                                    |



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Effective from 8 January 2010

| Khor Service charges related to loans           | Service Charges                 |                               |  |   |   |  |                                    |
|---|---------------------------------|-------------------------------|--|---|---|--|------------------------------------|
|   | Business Installment Loan (BIL) | Business Revolving Line (BRL) | Business Loan : SME - Property Power Term Loan | 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 |
| Khor (2) Service charges of Commercial loan     |                                 |                               |  |   |   |  |                                    |
| 10) Standard Chartered Bank (Thai)              |                                 |                               |  |   |   |  |                                    |
| - Bangkok and perimeter                         | 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                          |
| 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              |
| 12) 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              |
| - Provincial area                               | 15 baht/transaction             | 15 baht/transaction           | 15 baht/transaction                            | 15 baht/transaction                     | -   | 15 baht/transaction                                      | 15 baht/transaction                |
| 13) Pay Station (AIS /Telexiz) (<= 50,000 Baht) |                                 |                               |  |   |   |  |                                    |
| - Bangkok and perimeter                         | 15 baht/transaction             | 15 baht/transaction           | 15 baht/transaction                            | 15 baht/transaction                     | -   | 15 baht/transaction                                      | 15 baht/transaction                |
| - Provincial area                               | 15 baht/transaction             | 15 baht/transaction           | 15 baht/transaction                            | 15 baht/transaction                     | -   | 15 baht/transaction                                      | 15 baht/transaction                |
| 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                                      | 15 baht/transaction                |
| - Provincial area                               | 15 baht/transaction             | 15 baht/transaction           | 15 baht/transaction                            | 15 baht/transaction                     | -   | 15 baht/transaction                                      | 15 baht/transaction                |
| 15) Tesco Lotus (Cash only)                     |                                 |                               |  |   |   |  |                                    |
| - Bangkok and perimeter                         | 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               |

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| Khur. Other Service Charges  | Service Charges  | Remarks |
|--|--|---------|
| <b>Housing Loan</b><br>-- Housing Loan My Mortgage<br>1. Loan Management fees<br>-- Housing Loan Mortgage One<br>1. Loan Management fees<br>2. New ATM card issuance fee in case loss/broken (use of card for withdrawl)<br>3. PIN code issuance fee for ATM for replacement (use of card for withdrawl)<br>4. Expenses for returned cheque<br>5. Expenses for new cheque issuance<br><br><b>Housing Loan Money Mortgage Term Loan</b><br>1. Loan Management fees<br>2. Fee for redemption before maturity within 3 years from the date of loan agreement<br><br><b>Housing Loan Money Mortgage OD</b><br>1. Loan Management fees<br>2. Loan renewal fee (per annum)<br>3. Cheque book issuing fee<br>4. Fee for returned cheque<br>5. Fee for stopped cheque (including loss or stolen)<br><br><b>Automobile Loan : Auto Money</b><br>1. Late payment fees<br>2. Fee for full repayment before maturity | 0.25 % of the limit under the agreement or minimum 2,500 baht, whichever is higher<br><br>0.25 % of the limit under the agreement or minimum 2,500 baht, whichever is higher<br>200 baht per card<br>200 baht per transaction<br>200 baht per transaction<br>15 baht per transaction<br><br>0.50 % of the limit under the agreement or minimum 5,000 THB, whichever is higher<br>3 % of the limit under the agreement<br><br>0.50 % of the limit under the agreement or minimum 5,000 THB, whichever is higher<br>2,000 baht per annum<br>300 baht per book (20 cheques per book)<br>250 baht per 1 cheque or 0.25 % of the amount on the cheque, whichever is higher<br>200 baht per 1 cheque, maximum not over 1,000 baht per transaction<br><br>2.0 % per time of the total remaining loan outstanding, maximum not over 1,000 baht per transaction<br>5.0 % of the total loan to be repaid |         |

**Table 3 Service Charges, Penalties related to Loans<sup>1/</sup> and other Service Charges**  
Effective from 8 January 2010

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

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<br>(Only refinance with other banks)   | 3% of the limit under the agreement (within 5 years from the date of making loan agreement) |      |         |
| <p style="text-align: center;"> <br/>           ( Mark Devadason )<br/>           President and Chief Executive Officer<br/>           Announcement date 7 January 2010         </p> |   |      |         |
|   |   |      |         |