Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 22 January 2010

Khor. Service Charges related to Loans		Service Charg		
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 2) Mongage registration fee	0.05% of the limit under the agreement, but not over Baht 10,000 not exceed 1 % of mortgage value	0.05% of the limit under the agreement, but not over Baht 10,000 not exceed 1 % of mortgage value	0.05% of the limit under the agreement, but not over Baht 10,000 not exceed 1 % of mortgage value	0.5 % of buy/sell price
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/	value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas	value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas	2.875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	•
3) Insurance Expense	depending on the distance 0.2525 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	depending on the distance 0.2525 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	0.2525 % of the coverage amount (Note: Insurance shall be renewed every 3 years until the outstanding balance has been paid off)	
4) Payment expenses via other counters and channels		-		
4,1) Siam City Bank - Bangkok and perimeter - Provincial area	10 Baht / transaction 20 Baht / transaction	10 Baht / transaction 20 Baht / transaction	10 Baht / transaction 20 Baht / transaction	
4.2) Government Housing Bank - Bangkok and perimeter - Provincial area	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction	15 Baht / transaction 20 Baht / transaction	
4.3) Bank for Agriculture and Agricultural Co-operatives - Bangkok and perimeter - Provincial area	10 Baht / transaction 15 Baht / transaction	10 Baht / transaction	10 Baht / transaction 15 Baht / transaction	
4.4) Thai Military Bank - Bangkok and perimeter - 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
4.5) Bank of Ayudhya - Bangkok and perimeter - Provincial area	, 20 Baht / transaction 35 Baht/ transaction	20 Baht / transaction 35 Baht/ transaction	20 Baht / transaction 35 Baht/ transaction	15 Baht / transaction 30 Baht/ transaction

SIL Page 1/12 Own



Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 22 January 2010

Khor. Service Charges related to Loans	Service Charges							
(hor.(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								
•	25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	ē				
- Bangkok and perimeter	40 baht /transaction	40 baht /transaction	40 baht /transaction	•				
- Provincial area	·							
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	-				
4.8) Thanachart Bank		•						
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	•				
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-				
4.9) Siam Commercial Bank	1							
- Bangkok and perimeter	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				
Remarks: When making payment of over THB100,000 at Siam Commerical Bank, if								
utside the clearing region, the fee of 0.1 % of the payment or the maximum of THB1,000 shall be	·							
nposed								
4.10) Standard Chartered Bank (Thai)	,		No charge	No charge				
- Bangkok and perimeter	No charge	No charge	No charge	No charge				
- Provincial area	No charge	No charge	NO Charge					
4,11) Krung Thai Bank			_	15 baht/ transaction				
- Bangkok and perimeter	-	-	_	25 baht/ transaction				
- Provincial area	-	-						
4.12 Counter Services (<= 30,000 Baht)		45 hoht/transaction	15 baht/ transaction	15 baht/ transaction				
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction 20 baht/ transaction	20 baht/ transaction	20 baht/ transaction				
- Provincial area	20 baht/ transaction	20 Daily (Fansaction						
4.13) Post Office (<= 50,000 Baht)		10 baht/transaction	10 bant/transaction	_				
- Bangkok and perimeter	10 baht/transaction	15 baht/ transaction	15 baht/ transaction	<u>-</u>				
- Provincial area	15 bahl/ transaction	10 Dany Gansacoon						
4.14) Pay Station (AIS /Telewiz) (<= 50,000 Bant)	45 1.26	15 baht/ transaction	. 15 baht/ transaction					
- Bangkok and perimeter	15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-				
- Provincial area	15 baht/ transaction	10 Dany dansaction						

Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges Effective from 22 January 2010

Khor. Service Charges related to Loans		Service Charg	ges	
hor.(1) Service Charges of Consumer Loan : actual and reasonable expenses	Housing Loan: Money Mortgage Term Loan	Housing Loan: Money Mortgage 00	Housing Loan : My Mortgage, Mortgage One	Auto Loan : Auto Money
4.15) TOT (Just Pay) (<= 30,000 Baht)				
Bangkok and perimeter Provincial area	15 baht/ transaction 15 baht/ transaction	15 baht/ transaction	15 baht/ transaction	-
4.16) Tesco Lotus (Cash only) - Bangkok and perimeter - Provincial area -	10 baht/ transaction 10 baht/ transaction	10 bant/ transaction 10 bant/ 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 remain loan, maximum not to exceed 1,00 baht/transaction
3. Expenses that are operating costs of commercial banks Normal Case 1) Expenses for collateral inspection and valuation 2/	2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	2,875 - 10,000 Baht, depending on the appraisal value of collateral/an extra charge of 1,000-6,000 Baht will be applied for upcountry areas depending on the distance	
2) Fees for a copy of statement requested (for second copy onward) Default case 1) Debt collection expenses 2/ Remarks 1/ Exclude the type of loans that BOT stipulates specific criteria 2/ The same expenses specified in 2 and 3 shall not be collected repeatly	-	-	-	

Table 3 Service Charges, Penalties related to Loans and Other Service Charges Effective from 22 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 OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers
1 Duty Stamp 2 Mongage registration fee 3 Loan management fee	Baht 10,000 -	0.05% of credit line or at max Baht 10.000 not exceeding 2 % of credit line	Baht 10,000 not exceeding 1 % of mortgage value	not exceeding 1 % of mortgage value	Baht 10,000	0.5°% credit limit (Single Payment)	0.05% of credit line or at max Baht 10,000 not exceeding 10 % of credit limit i.e. Arranger fee use front -
4 Annual Fee 5 Lale payment fee / default	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year) for normal account, 10 % of the outstanding for that installment	First annual fee will be deducted from loan disbursement once the credit limit is approved any every 12 month cycle	will be charged once credit is approved (bank may exampt to	not exceeding 1 % of credit limit, will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year) 2 % per time of the remaining obligation, max not to exceed	- 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 exampt to collect annual fee on subsequent year) for normal account, 10 % of the outstanding for that installment	will be charged once credit is approved (bank may exampt to collect annual fee on subsequent year) for normal account, 10 % of the outstanding for that installment
	of late payment or minimum of 5,000 Baht, whichever is higher	whichever is higher	5,000 Baht (incl payment less than specified in the contract)	5,000 Baht (incl payment less than specified in the contract)		of late payment or minimum of 5,000 Baht, whichever is higher	of late payment or minimum of 5,000 Baht, whichever is higher

Table 3 Service Charges, Penalties related to Loans1/ 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	Business Loan · SME - Property Power	Business Loan (Trade		Corporate Loan for Large
			Term Loan	OD	and Working Capital &	Installment Loan (BIL Select)	Customers
					Express Trade		
	ļ				Service)		
6 Repayment before due date	-	-	3 % of credit line for redemption before	3 % of credit line for redemption before	-	-	-
o repayment desdre duc duto			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	-	-	•
			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	1		
			credit limit (max not exceeding 200,000	credit limit (max not exceeding 200,000			
			Bant)	Baht)			
6 1 Fee for full repayment before completion of repayment period	5 % of total repayment. The	-	-	-		5 % of total repayment. The	5 % of total repayment.
6) Fee to full repayment before completion of repayment ported	bank will deduct such fee before					bank will deduct such fee before	The bank will deduct
	taking for repayment of principal					taking for repayment of principal	such fee before taking for
	and interest					and interest	repayment of principal
	5 % of the excess monthly	_		_	-	5 % of the excess monthly	5 % of the excess
6.2 Fee for repayment made in excess of the amount to be repaid as	installment payment. The bank					installment payment. The bank	monthly installment
stated in the bill by the bank	will deduct such fee before					will deduct such fee-before	payment. The bank will
	taking for repayment of principal					taking for repayment of principal	deduct such fee before
				!		and interest	taking for repayment of
	and interest						principal and interest
				200 Bohr (20 shorus nor book)		_	_
7 Cheque book issuing fee	•	300 Baht (20 cheque per book)		. 300 Baht (20 cheque per book)			
					<u> </u>	<u> </u>	<u> </u>

Table 3 Service Charges, Penalties related to Loans ¹⁷ and Other Service Charges Effective from 22 January 2010

Khor.Service charges related to foans				Service Charges			
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
Knor.(2) Service disarges of Commercial Com-			Power Term Loan	PropertyPower OD	Working Capital & Express	Installment Loan (BIL Select)	Customers
					Trade Service)		
Fee for stopped cheque (including loss or stolen)	-	200 baht per 1 cheque , max not	•	200 baht per 1 cheque, max not	- -	-	-
g. 100 101 510pp.00 5110qub (masses) g - 11		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	-	250 baht per 1 cheque or 0.25	-	-	
i		% of cheque amount, whichever	1	% of cheque amount, whichever			
·		is higher		is higher	· ·		
10. Fee for collateral inspection		·	2,500 - 200,000 baht depending	2,500 - 200,000 baht depending	2,500 - 200,000 baht depending	•	-
10, 756 to consider inspection			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		
	j.		depending on the distance	depending on the distance	depending on the distance		
A Fire transport Promium			0.325 - 0.81 % of the coverage	0.325 - 0.81 % of the coverage	-	-	-
11. Fire Insurance Premium			amount depend upon type of	amount depend upon type of			•
,			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 *							
Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon,							
Nakom Pathom, Ayutthya, Chachoengsao, Pathumthani and Chonbun							
a. Registration of mortgage of land and or condominium	-	-	Service charges including	Service charges including	-		-
a. registrate at therigage at the area at			travelling expenses 2,000 Baht	travelling expenses 2,000 Baht			
b. Mongage redemption apart from a. i.e. survey charge, division,	_		Service charges including	Service charges including	-	-	-
b, Mongage recemption apart from a. i.e. solvey charge, division, consolidation of tittle deed, tittle request etc			travelling expenses 1,500 Baht	travelling expenses 1,500 Baht			

Table 3 Service Charges, Penalties related to Loans 11 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	Business Loan : SME -	Business Loan (Trade and	Partially Secured Business	Corporate Loan for Large		
14(6),(2) 0011100 0112 900 01			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	,	-	- Service charges 2,000 Baht	- Service charges 2,000 Baht	-	-	•		
	-	•	- 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,		-	- Service charges 1,500 Baht	- Service charges 1,500 Baht		•	·-		
consolidation of tittle deed, tittle request etc]	·							
CONSCIONATION WAS SECURED TO SECURE SECURITION OF WAS SECURITION O	_	-	- Actual travelling expenses, not	- Actual travelling expenses, not	- ,	-	-		
			less than 300 Baht	less than 300 Baht					
Land office in other proviences apart from 1 and 2 of which a round trip	-	•							
		4							
will take more than one day		_	- Service charges 3,000 Baht	- Service charges 3,000 Baht					
a. Registration of mortgage of land and or condominium	-		- Actual travelling expenses	- Actual travelling expenses	• •	· -	•		
	•	_		and accomodation, not less than					
			800 Baht	800 Baht					
				- Service charges 2,000 Baht	_	_	-		
b. Mortgage redemption apart from a. i.e. survey charge, division,		•	- Service charges 2,000 Baht	- Service criarges 2,000 bank					
consolidation of tittle deed, tittle request etc						_			
:	•	-	- Actual travelling expenses	- Actual travelling expenses	·		·		
				and accomodation, not less than			1		
			800 Baht	800 Baht					
13. Loan renewal fee		-	-	2,000 Baht per annum	-	-	-		
14. Excess limit fee	-	-	•	-	500 Baht per/transaction		-		
15. Temporary Excess Line		-	+	-	0.25 % of temporary line		-		
16. Transaction Fees		-	-		reference with Trade service of	-	•		
					bank				

Table 3 Service Charges, Penalties related to Loans and Other Service Charges Effective from 22 January 2010

Khor.Service charges related to loans			<u>,</u>	Service Charges		Destinite Consumal Punicage	Corporate Loan for Large
(hor.(2) Service charges of Commercial loan	Business Installment Loan (BiL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan	Business Loan : SME - PropertyPower OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Customers
17. Payment expenses via other counters and channels							
1) Siam City Bank						10 Baht / transaction	10 Baht / transaction
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	-	20 Baht / transaction	20 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	-	20 Barti (Barisdonos)	
2) Government Housing Bank				45 14-46	_	15 baht/transaction	15 baht/transaction
- Bangkok and penmeter	15 baht/transaction	15 baht/transaction	15 baht/transaction	15 baht/transaction		20 Baht / transaction	20 Baht / transaction
- Provincial area	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction		20 001(1 0010000)	
Bank for Agriculture and Agricutural Co-operatives		ļ.		40.0 1.41		10 Baht / transaction	10 Baht / transaction
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		15 baht/transaction	15 baht/transaction
- Provincial area	15 baht/transaction	15 bahl/transaction	15 baht/transaction	15 baht/transaction	-	10 001101101111111111111111111111111111	
4) Thai Military Bank				00.0		20 Baht / transaction	20 Baht / transaction
- 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	Ī	20 001117 110700000	
5) Bank of Ayudhya				AS to both more relien	_	15 baht/transaction	15 baht/transaction
- Bangkok and perimeter	20 Baht / transaction	20 Baht / transaction	20 Baht / transaction	15 baht/transaction		30 baht/transaction	30 baht/transaction
~ Provincial area	35 baht/transaction	35 baht/transaction	35 baht/transaction	30 baht/transaction		30 30/10/14/15	
S) Kasikom Bank						25 baht/transaction	25 baht/transaction
- Bangkok and perimeter	25 baht/transaction	25.baht/transaction	25 bant/transaction	25 baht/transaction		40 baht/transaction	40 baht/transaction
- Provincial area	40 baht/transaction	40 baht/transaction	40 baht/transaction	40 baht/transaction	-	40 00110 (011000101	
7) UOB (Thai)						25 baht/transaction	25 baht/transaction
- Bangkok and perimeter	25 baht/transaction	25 baht/transaction	25 baht/transaction	25 baht/transaction	•	30 bahl/transaction	30 baht/transaction
- Provincial area	30 baht/transaction	30 baht/transaction	30 baht/transaction	30 baht/transaction	,	OU DANIELISACION	
8) Thanachart Bank						10 Baht / transaction	10 Baht / transactio
- Bangkok and perimeter	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	•	10 Baht / transaction	10 Baht / transactio
- Provincial area	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction	10 Baht / transaction		10 Bant a anscouon	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
9) Siam Commercial Bank						25 baht/transaction	25 baht/transaction
- Bangkok and perimeter	25 baht/transaction	25 baht/transaction	25 baht/transaction	25 baht/transaction	-	40 baht/transaction	40 baht/transaction
- Provincial area	40 bahl/transaction	40 baht/transaction	40 baht/transaction	40 baht/transaction		40 Daniyansaodon	30 00.00.00000
Remarks: When making payment of over THB100,000 at Siam Commerical	,	1					
Bank, if outside the cleaning region, the fee of 0.1 % of the payment or the							
maximum of THB1,000 shall be imposed							
•							

Table 3 Service Charges, Penalties related to Loans 11 and Other Service Charges Effective from 22 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 - PropertyPower OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers
10) Standard Charlered Bank (Thai)							is shares
- 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 /Telewiz) (<= 50,000 Baht)							
- Bangkok and perimeter	15 baht/transaction	15 baht/transaction	15 bahl/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 bahl/ transaction	
- Provincial area	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction	10 baht/ transaction		10 baht/ transaction	

Table 3 Service Charges, Penalties related to Loans ^{1/2} and other Service Charges

Khor. 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	
New ATM card issuance fee in case loss/broken (use of card for withdrawl)	200 baht per card	
PIN code issuance fee for ATM for replacement (use of card for withdrawl)	200 baht per treansaction	
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		
1. Loan Management fees	0.50 % of the limit under the agreement or mininum 5,000 บาท , 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 נויות, 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	
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		<u> </u>
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)		
5. Service charge relating to registration of the ano legal act (Legal rees which customer shall pay directly to the Law Office)		·
1) Land Office in Bangkok, Nonthaburi, Samut Prakan, Samut Sakhon, Nakom Pathom, Ayutthya, Chachoengsao,		
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	1
	- 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	
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 accompdation not less than 800 baht	

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

Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
	3% of the limit under the agreement (within 3 years from the date of making loan agreement)	
Fee for redemption before maturity		
(Only refinance with other banks)		
		·
	Meisle	·
	(Mark Devadason)	•
	President and Chief Executive Officer	·
	Announcement date 21 January 2010	