

Standard Chartered (Thai) Public Company Limited
Table 3 Service Charges, Penalties related to Loans 1/ and other Service Charges
Effective from 3 March 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/		2,875 - 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	-
3) Insurance Expense		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)	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		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

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4.6) Kasikorn Bank					
- Bangkok and perimeter		25 baht/ transaction	25 baht/ transaction	25 baht/ transaction	-
- Provincial area		40 baht /transaction	40 baht /transaction	40 baht /transaction	-
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					
- 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 Commercial 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		-	-	-	15 baht/ transaction
- Provincial area		-	-	-	25 baht/ 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	-
- Provincial area		15 baht/ transaction	15 baht/ 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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4.15) TOT (Just Pay) (<= 30,000 Baht) - Bangkok and perimeter - Provincial area 4.16) Tesco Lotus (Cash only) - Bangkok and perimeter - Provincial area 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/		15 baht/ transaction 15 baht/ transaction 10 baht/ transaction 10 baht/ transaction	15 baht/ transaction 15 baht/ transaction 10 baht/ transaction 10 baht/ transaction	15 baht/ transaction 15 baht/ transaction 10 baht/ transaction 10 baht/ transaction	- - - -
3. Expenses that are operating costs of commercial banks					2.00% per transaction of total remaining loan, maximum not to exceed 1,000 baht/transaction
Normal Case 1) Expenses for collateral inspection and valuation 2/ 2) Fees for a copy of statement requested (for second copy onward) Default case 1) Debt collection expenses 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	- - -
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					-

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Table 3 Service Charges, Penalties related to Loans^{iv} and Other Service Charges
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Khor: Service charges related to loans	Service Charges						
	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power: Term Loan/ SME Mortgage	Business Loan : SME - Property Power OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers
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	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 unit: 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

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

Effective from 3 March 2010

Khor (2) Service charges of Commercial loan	Service Charges					Partially Secured Business Installment Loan (BIL Select)	Corporate Loan for Large Customers
	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - Property Power OD	Business Loan (Trade and Working Capital & Express Trade Service)			
6 Repayment before due date	-	3 % of credit line for redemption before maturity within 3 years from contract date - 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)	3 % of credit line for redemption before maturity within 3 years from contract date - 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)	-	-	-	-
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	-	-	-	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest	5 % of total repayment. The bank will deduct such fee before taking for repayment of principal and interest
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	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)	300 Baht (20 cheque per book)	-	-

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

Khor/Service charges related to loans	Service Charges					
	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - Property Power/Power OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)
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	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)	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, Ayutthaya, 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	-	-

Table 3 Service Charges, Penalties related to Loans^{iv} and Other Service Charges

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Khor/Service charges related to loans	Service Charges					
	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan - SME - Property Power Term Loan/ SME Mortgage	Business Loan - SME - Property Power/Power OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)
Khor/ (2) Service charges of Commercial loan						
2) Land office in other provinces apart from 1 of which a round trip can be made in one day	-	-	- Service charges 2,000 Baht - Actual travelling expenses, not less than 300 Baht	- Service charges 2,000 Baht - Actual travelling expenses, not less than 300 Baht	-	-
a. Registration of mortgage of land and or condominium	-	-	- Service charges 1,500 Baht	- Service charges 1,500 Baht	-	-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of title deed, title request etc	-	-	- Actual travelling expenses, not less than 300 Baht	- Actual travelling expenses, not less than 300 Baht	-	-
3) Land office in other provinces apart from 1 and 2 of which a round trip will take more than one day	-	-	- Service charges 3,000 Baht - Actual travelling expenses and accommodation, not less than 800 Baht	- Service charges 3,000 Baht - Actual travelling expenses and accommodation, not less than 800 Baht	-	-
a. Registration of mortgage of land and or condominium	-	-	- Service charges 2,000 Baht - Actual travelling expenses and accommodation, not less than 800 Baht	- Service charges 2,000 Baht - Actual travelling expenses and accommodation, not less than 800 Baht	-	-
b. Mortgage redemption apart from a. i.e. survey charge, division, consolidation of title deed, title request etc	-	-	-	-	-	-
13. Loan renewal fee	-	-	-	-	-	-
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 Loans¹⁷ and Other Service Charges
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Khor Service charges related to loans		Service Charges						Corporate Loan for Large Customers
Khor (2) Service charges of Commercial loan	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Mortgage	Business Loan : SME - Property Power/Power OD	Business Loan (Trade and Working Capital & Express Trade Service)	Partially Secured Business Installment Loan (BIL Select)		
17. Payment expenses via other counters and channels 1) Siam City Bank - Bangkok and perimeter - Provincial area 2) Government Housing Bank - Bangkok and perimeter - Provincial area 3) Bank for Agriculture and Agricultural Co-operatives - Bangkok and perimeter - Provincial area 4) Thai Military Bank - Bangkok and perimeter - Provincial area 5) Bank of Ayudhya - Bangkok and perimeter - Provincial area 6) Kasikorn Bank - Bangkok and perimeter - Provincial area 7) UOB (Thai) - Bangkok and perimeter - Provincial area 8) Thanachart Bank - Bangkok and perimeter - Provincial area 9) Siam Commercial Bank - Bangkok and perimeter - Provincial area Remarks : When making payment of over THB 100,000 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	10 Baht / transaction 20 Baht / transaction 15 baht/transaction 20 Baht / transaction 10 Baht / transaction 15 baht/transaction 20 Baht / transaction 20 Baht / transaction 20 Baht / transaction 35 baht/transaction 25 baht/transaction 40 baht/transaction 25 baht/transaction 30 baht/transaction 10 Baht / transaction 10 Baht / transaction 25 baht/transaction 40 baht/transaction	10 Baht / transaction 20 Baht / transaction 15 baht/transaction 20 Baht / transaction 10 Baht / transaction 15 baht/transaction 20 Baht / transaction 20 Baht / transaction 20 Baht / transaction 35 baht/transaction 25 baht/transaction 40 baht/transaction 25 baht/transaction 30 baht/transaction 10 Baht / transaction 10 Baht / transaction 25 baht/transaction 40 baht/transaction	10 Baht / transaction 20 Baht / transaction 15 baht/transaction 20 Baht / transaction 10 Baht / transaction 15 baht/transaction 20 Baht / transaction 20 Baht / transaction 20 Baht / transaction 35 baht/transaction 25 baht/transaction 40 baht/transaction 25 baht/transaction 30 baht/transaction 10 Baht / transaction 10 Baht / transaction 25 baht/transaction 40 baht/transaction	10 Baht / transaction 20 Baht / transaction 15 baht/transaction 20 Baht / transaction 10 Baht / transaction 15 baht/transaction 20 Baht / transaction 20 Baht / transaction 15 baht/transaction 30 baht/transaction 25 baht/transaction 40 baht/transaction 25 baht/transaction 30 baht/transaction 10 Baht / transaction 10 Baht / transaction 25 baht/transaction 40 baht/transaction	- - - - - - - - - - - - - - - - - -	10 Baht / transaction 20 Baht / transaction 15 baht/transaction 20 Baht / transaction 10 Baht / transaction 15 baht/transaction 20 Baht / transaction 20 Baht / transaction 15 baht/transaction 30 baht/transaction 25 baht/transaction 40 baht/transaction 25 baht/transaction 30 baht/transaction 10 Baht / transaction 10 Baht / transaction 25 baht/transaction 40 baht/transaction	10 Baht / transaction 20 Baht / transaction 15 baht/transaction 20 Baht / transaction 10 Baht / transaction 15 baht/transaction 20 Baht / transaction 20 Baht / transaction 15 baht/transaction 30 baht/transaction 25 baht/transaction 40 baht/transaction 25 baht/transaction 30 baht/transaction 10 Baht / transaction 10 Baht / transaction 25 baht/transaction 40 baht/transaction	

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Table 3 Service Charges, Penalties related to Loans^{iv} and Other Service Charges
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Khor/Service charges related to loans	Service Charges						
	Business Installment Loan (BIL)	Business Revolving Line (BRL)	Business Loan : SME - Property Power Term Loan/ SME Mortgage	Business Loan : SME - Property Power/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 - Provincial area	no charge no charge	no charge no charge	no charge no charge	no charge no charge	- -	no charge no charge	no charge no charge
11) Counter Services (<= 30,000 Baht) - Bangkok and perimeter - Provincial area	15 baht/transaction 20 Baht / transaction	15 baht/transaction 20 Baht / transaction	15 baht/transaction 20 Baht / transaction	15 baht/transaction 20 Baht / transaction	- -	15 baht/transaction 20 Baht / transaction	15 baht/transaction 20 Baht / transaction
12) Post Office (<= 50,000 Baht) - Bangkok and perimeter - Provincial area	10 Baht / transaction 15 baht/transaction	10 Baht / transaction 15 baht/transaction	10 Baht / transaction 15 baht/transaction	10 Baht / transaction 15 baht/transaction	- -	10 Baht / transaction 15 baht/transaction	10 Baht / transaction 15 baht/transaction
13) Pay Station (AIS /Telewiz) (<= 50,000 Baht) - Bangkok and perimeter - Provincial area	15 baht/transaction 15 baht/transaction	15 baht/transaction 15 baht/transaction	15 baht/transaction 15 baht/transaction	15 baht/transaction 15 baht/transaction	- -	15 baht/transaction 15 baht/transaction	15 baht/transaction 15 baht/transaction
14) TOT (Just Pay) (<= 30,000 Baht) - Bangkok and perimeter - Provincial area	15 baht/transaction 15 baht/transaction	15 baht/transaction 15 baht/transaction	15 baht/transaction 15 baht/transaction	15 baht/transaction 15 baht/transaction	- -	15 baht/transaction 15 baht/transaction	15 baht/transaction 15 baht/transaction
15) Tesco Lotus (Cash only) - Bangkok and perimeter - Provincial area	10 baht/ transaction 10 baht/ transaction	10 baht/ transaction 10 baht/ transaction	10 baht/ transaction 10 baht/ transaction	10 baht/ transaction 10 baht/ transaction	- -	10 baht/ transaction 10 baht/ transaction	15 baht/transaction 15 baht/transaction

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

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

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Khor. Other Service Charges	Service Charges	Remarks
<u>Advance payment from cheque waiting for clearing</u> 1. Juristic person account 2. Personal account or shop account 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 4. For current account without overdraft from cheque waiting for clearing 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, Nakhon Pathom, Ayutthaya, Chachoengsao, Pathumthani and Chonburi a. Registration of mortgage of land and or condominium b. Redemption and others except from a. i.e. survey charge, division, consolidation of title deed, title request etc 2) Land office in other provinces apart from 1 of which a round trip can be made in one day a. Registration of mortgage of land and or condominium b. Redemption and others except from a. i.e. survey charge, division, consolidation of title deed, title request etc 3) Land office in other provinces 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 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 0.50 % of credit line approved 0.05 % of amount exceeds the limit, services will be charged on the next working day 0.05 % of amount O/D, but not less than 100 baht, services will be charged on the next working day Service charges including travelling expense 2,000 Baht Service charges including travelling expense 1,500 Baht -Service charges 2,000 Baht - Actual travelling expenses but not less than 300 baht -Service charges 3,000 Baht - Actual travelling expenses but not less than 300 baht -Service charges 3,000 Baht - Actual travelling expenses including accommodation not less than 800 baht -Service charges 2,000 Baht - Actual travelling expenses including accommodation not less than 800 baht	

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Ngor. Penalties related to Mortgage Loan (Housing loan)	RATE	Remarks
1. Fee for redemption before maturity (Only refinance with other banks)	3% of the limit under the agreement (within 3 years from the date of making loan agreement)	
 (Mark Devadason) President and Chief Executive Officer Announcement date 2 March 2010		