

Standard Chartered Bank (Thai) Public Company Limited

Details on Interest Rates, Service Charges, Fees and Other Expenses in Using Smart Savings

As of 1 October 2005

1.	Interests, Fines, Fees, Other Charges	18% per annum	
	Interests		
	Fees for using of Limit	-	
	Fines for Late Repayment	-	
	Other Fees or Charges	-	
	Starting Day of Interest Counting	Starting from the date of transaction recording	
2.	Minimum Repayment Rate	-	
3.	Cash Withdrawal Fee via ATM in overseas or via ATM with no sign of ATM Pool or at Other Banks' Counter	3% of the cash amount withdrawn each time	
4.	Grace Period for Payment by Due Date	-	
	Operation Fee	Visa Electron	
		Gold	Classic
5.	Fees for Card of each type (Baht per annum)		
	Joining Fee: Main Card	-	-
	Supplimentary Card	-	-
	Annual Fee: Main Card	-	1,000
	Supplimentary Card	-	-
6.	Fees for Payment Made at pay point at:	-	
7.	New Card Issuing Fee in case of Loss/ Stolen	Visa Electron: 100 Baht/Card	
8.	Fee for Statement Request	-	
9.	Fee for Copy of Sales Slip	1) Domestic: 100 Baht/Slip 2) Overseas: Depend on the rate of each country	
10.	Fee for Original of Sales Slip	1) Domestic: 200 Baht/Slip 2) Overseas: Depend on the rate of each country	
11.	Fee for Money Transfer via ATM	via ORFT 35 Baht/Transaction	
		via within Standard Chartered Bank (Thai) with inter-region area 30 Baht/Transaction	

dy/aw/

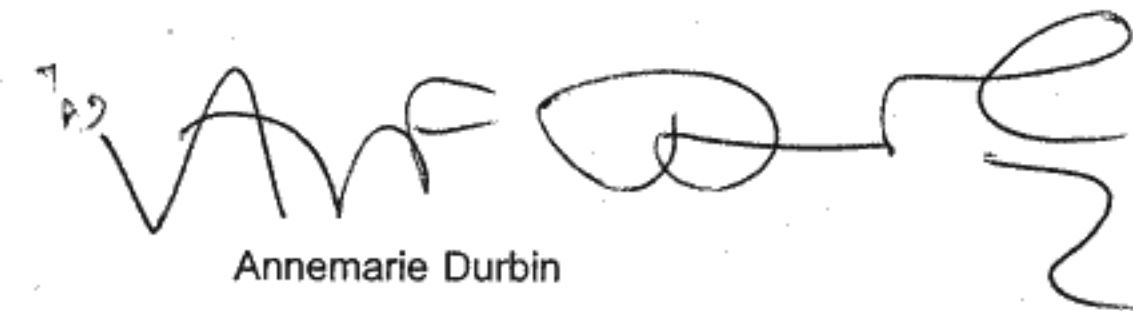
Standard Chartered Bank (Thai) Public Company Limited

Details on Interest Rates, Service Charges, Fees and Other Expenses in Using Smart Savings

As of 1 October 2005

12.	Transaction Checking Fee	No Charge, where there is no need to take step under 9 and 10.
13.	Loan Collection Fee	No Charge

Standard Chartered Bank (Thai) Public Company Limited



Annemarie Durbin

Chief Executive Officer

Announced as at 30 September 2005

