

Standard Chartered Bank (Thai) Public Company Limited

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

As of 1 October 2005

1.	Interests, Fines, Fees, Other Charges				
	Interests	18% per annum			
	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	5% of the amount in the monthly statement, or minimum of 500 Baht, whichever is higher.			
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Withdrawal Fee via ATM in overseas or via ATM with no sign of ATM Pool or at Other Banks' Counter	3% of the cash amount withdrawn each time			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		Visa Electron Picture	
		Gold	Classic	Gold	Classic
5.	Fees for Card of each type (Baht per annum)				
	Joining Fee: Main Card	-	-	-	-
	Supplimentary Card	-	-	-	-
	Annual Fee: Main Card	-	1,000	-	1,000
	Supplimentary Card	-	-	-	-
6.	Fees for Payment Made at pay point at:	Thai Military Bank: 1) Bangkok and Metropolitan Area 20 Baht 2) Upcountry 20 Baht with effective from 1 November 2005			
		Bank of Ayudhaya: 1) Bangkok and Metropolitan Area 20 Baht 2) Upcountry 35 Baht with effective from 1 November 2005			
		Siam Commercial Bank: No Charge			
		Bank of Asia: No Charge			
		Remarks: Such Fee is the actual rate charged by the service provider from the Bank			
7.	New Card Issuing Fee in case of Loss/ Stolen	Visa Electron: 100 Baht/Card			
		Visa Electron Picture: 150 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			

*Signature* 21/04

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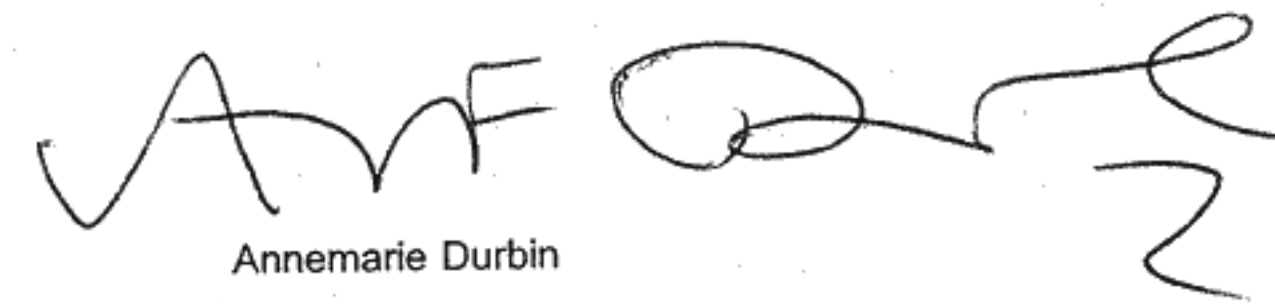
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10.	Fee for Original of Sales Slip	1) Domestic: 200 Baht/Slip 2) Overseas: Depend on the rate of each country
11.	Fee for Money Transfer via ATM	via ORFT 35 Baht/Transaction
		via within Standard Chartered Bank (Thai) with inter-region area 30 Baht/Transaction
12.	Transaction Checking Fee	No Charge, where there is no need to take step under 9 and 10
13.	Loan Collection Fee	No Charge

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Annemarie Durbin

Chief Executive Officer

Announced as at 30 September 2005

