

Industrial and Commercial Bank of China (Thai) Public Company Limited

No. 4/2010

Table 3, Service Charges, Penalties related to Deposits, Loans <sup>1/</sup> and Other Service Charges

Effective from December 15, 2010

B. Service Charges related to loans		Service charges		
B. (1) Service Charges of Consumer Loan : actual and reasonable expenses	Personal Loan		Housing Loan	Remark
	with collateral	without collateral (not under supervision)		
1. Expenses to be paid to governmental agencies				
1) Duty stamp	0.05% of credit limit	0.05% of credit limit	0.05% of credit limit	Maximum 10,000 Baht
2) Mortgage registration	1.00% of mortgaged amount	No charge	1.00% of mortgaged amount	Maximum 200,000 Baht
2. Expenses to be paid to other persons or external entities				
<u>Normal</u>				
1) Checking credit information	Up to 30 Baht	Up to 30 Baht	Up to 30 Baht	
2) Collateral inspection and appraisal <sup>2/</sup>	Up to 0.50% of approved credit limit plus VAT	No charge	Up to 0.50% of approved credit limit plus VAT	Minimum 3,000 Baht / transaction
3) Insurance premium	Up to 0.40% of insured amount	No charge	Up to 0.40% of insured amount	
4) Payment via other counters / means	Up to 35 Baht	Up to 35 Baht	Up to 35 Baht	
<u>Default</u>				
1) Cheque return (in case of other commercial banks' cheque)	Up to 200 Baht	Up to 200 Baht	Up to 200 Baht	
2) Insufficient fund (in case of payment by debiting from the account opened with other financial institutions)	Up to 200 Baht	Up to 200 Baht	Up to 200 Baht	
3) Debt collection <sup>2/</sup>	Up to 5,000 Baht	Up to 5,000 Baht	Up to 5,000 Baht	
3. Expenses that are operating costs of commercial banks				
<u>Normal</u>				
1) Collateral inspection and appraisal <sup>2/</sup>	Up to 0.50% of approved credit limit plus VAT	No charge	Up to 0.50% of approved credit limit plus VAT	Minimum 3,000 Baht / transaction
2) Copy of statement (for the second copy onward)	Up to 200 Baht	Up to 200 Baht	Up to 200 Baht	
<u>Default</u>				
1) Debt collection <sup>2/</sup>	Up to 5,000 Baht	Up to 5,000 Baht	Up to 5,000 Baht	

Remark

1/ Exclude the type of loans that BOT stipulates specific criteria

2/ The same expenses as specified in 2 and 3 shall not be charged repeatedly

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B. (2) Service Charges relating to Commercial Loan	Rate	Remark
1. Front End Fee	2.00% of credit limit	Minimum 2,000 Baht
2. Commitment Fee	2.00% of amount undrawn within the specific period	
3. Cancellation Fee	2.00% of cancelled amount	
4. Prepayment Fee	3.00% of credit limit	
5. Credit Analysis Fee	3.00% of credit limit	
6. Bill Aval Fee	2.50 - 3.00% per annum of aval amount	Minimum 500 Baht / Issue
7. Bill Acceptance Fee	2.50 - 3.00% per annum of accepted amount	Minimum 500 Baht / Issue
8. Fee for Amendment to Aval or Acceptance of bill	200 Baht each	
9. Guarantee Fee		
9.1. Bid bond	1.50 - 2.50% per annum of guaranteed amount	Minimum 3 months. Fraction of month is rounded up to 1 month. Minimum 500 Baht / Issue
9.2. Performance bond	2.00 - 2.75% per annum of guaranteed amount	
9.3. Advance payment, Retention bond	2.00 - 2.75% per annum of guaranteed amount	
9.4. Guarantee for raw material purchase	2.00 - 2.75% per annum of guaranteed amount	
9.5. Guarantee for loan / Bill purchase discount	2.50 - 3.00% per annum of guaranteed amount	
9.6. Guarantee fully secured by cash or deposits or counter guarantee of other commercial banks	1.00 - 1.75% per annum of guaranteed amount	
9.7. Other Guarantee	2.00 - 3.00% per annum of guaranteed amount	
9.8. LG revolving (19 bis)	Minimum 500 Baht each	
9.9. Fee for returning letter of guarantee over than 30 days as from the expiry date	Minimum 3 months commencing from the expiry date	
10. Amendment to letter of guarantee	500 Baht each	
11. Issuance of letter of credit confirmation	2,000 Baht each	
12. Operating expenses related to collateral with a trip to		
- Land Department	1,000 - 3,000 Baht each	
- Department of Industrial Works	1,000 Baht each	
- Securities registrar	500 Baht each	
13. Appraisal of construction work progress in		
- Bangkok and its vicinity	1,500 Baht each	
- Upcountry	2,500 Baht each	
14. Loan Extension Fee (For commercial loan that the outstanding debt is due and payable and the term is extended)		

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B. (2) Service Charges relating to Commercial Loan	Rate	Remark
- Extension up to 6 months	0.50% of credit limit	
- Extension more than 6 months but less than 3 years	1.00% of credit limit	
- Extension up to 3 years	1.50% of credit limit	
15. Duty Stamp		
- Loan agreement	0.05% of credit limit	Maximum 10,000 Baht
- Guarantee agreement	10 Baht each	
- Duplicate of agreement	5 Baht each	
16. Mortgage Registration	1.00% of mortgaged amount	Maximum 200,000 Baht
17. Collateral Surveying and Appraisal		
- Appraised by external appraiser	Actual expenses charged by external appraiser	
- Appraised by the Bank	Up to 0.50% of approved credit limit plus VAT	Minimum 3,000 Baht each
18. Insurance Premium	Actual amount charged by insurance company	
19. Checking credit information	Up to 100 Baht each	
20. Debt collection	Up to 5,000 Baht each	
21. Payment via other counters / means		
- the same clearing region	Up to 35 Baht / transaction	
- the other clearing region	The first 100,000 Baht not exceeds 35 Baht / Transaction, the exceeding of 100,000 Baht will be charged additional 0.10%	Maximum 1,000 Baht
22. Insufficient fund (in case of automatic settlement)	Up to 200 Baht each	
C. Other Service Charges	Service charges	Remark
1. Cheque return (cheque for loan payment)	Up to 200 Baht each	
2. Issuing new documents replacing the (in case of lost / expired one)		
- Document set for ownership transfer of car hire purchased	500 Baht each	
- Other documents	200 Baht each	
3. Finding copy of documents (excluding actual photocopy expense)		
- Dated up to 2 years	200 Baht each	
- Dated more than 2 years but not more than 5 years	500 Baht each	
4. Debt payment made by cheque collection outside clearing region / each	0.10% of cheque amount	Minimum 10 Baht

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D. Penalties related to Housing Loan	Service charges	Remark
<p>1. Prepayment fee</p> <p>- Re-finance to other financial institutions</p> <p>1. During the first 3 years and interest is calculated at floating rate throughout the agreement</p> <p>2. Before the maturity of ...year(s) which the interest rate will be changed from fixed rate to floating rate or newly quoted fixed rate</p> <p>2. Changing interest rate to floating rate prior to the maturity period of interest calculation at fixed rate</p>	<p>Up to 3.00% of credit limit</p> <p>No charge</p> <p>No charge</p>	

The authorized signatory



(Mrs. Jungjai Loharangsikul)

Executive Vice President

Announced on December 14, 2010