ธนาคารใอชีบีซี (เกย) จำกัด (มหาชน)

ธนาคารไอซีบีซี (ไทย) จำกัด (มหาชน) ขั้น 11–13 เอ็มโพเรี่ยม ทาวเวอร์ 622 กนนสุขุมวีท แขวงศลองตัน เขตคลองเตย กทม. 10110 โทรศัพท์ 0 2663 9999 โทรสาร 0 2663 9888 กะเบียนเลขที่ 0107536000251

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

No. 4/2010

Table 3, Service Charges, Penalties related to Deposits, Loans ^{1/} and Other Service Charges Effective from December 15, 2010

B. (1) Service Charges of Consumer Loan : actual and resonable expenses	Personal Loan		Housing Loan	Remark
	with collateral	without collateral (not under supervision)		
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	No charge	1.00% of mortgaged	Maximum 200,000 Baht
	amount		amount	
2. Expenses to be paid to other persons or external entities	-			
Normal	Vertical control of the control of t			
1) Checking credit information	Up to 30 Baht	Up to 30 Baht	Up to 30 Baht	
2) Collateral inspection and appraisal 2/	Up to 0.50% of	No charge	Up to 0.50% of	Minimum 3,000 Baht /
	approved credit limit		approved credit limit	transaction
	plus VAT		plus VAT	
3) Insurance premium	Up to 0.40% of	No charge	Up to 0.40% of	
	insured amount		insured amount	
4) Payment via other counters / means	Up to 35 Baht	Up to 35 Baht	Up to 35 Baht	
Default				
1) Cheque return (in case of other commercial banks'	Up to 200 Baht	Up to 200 Baht	Up to 200 Baht	
cheque)			·	
2) Insufficient fund (in case of payment by debiting	Up to 200 Baht	Up to 200 Baht	Up to 200 Baht	
from the account opened with other financial				
institutions)				
3) Debt collection 2/	Up to 5,000 Baht	Up to 5,000 Baht	Up to 5,000 Baht	
3. Expenses that are operating costs of commercial banks				
Normal				
1) Collateral inspection and appraisal 2/	Up to 0.50% of	No charge	Up to 0.50% of	Minimum 3,000 Baht /
	approved credit limit		approved credit limit	transaction
	plus VAT		plus VAT	
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 ^{2/}	Up to 5,000 Baht	Up to 5,000 Baht	Up to 5,000 Baht	

<u>Remark</u>

- 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 repeatly

ธนาคารใจซีบีซี (ไทย) จำกัด (มหาชน)

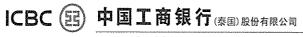
ธนาคารใจซีบีซี (ไทย) จำกัด (มหาชน) ขั้น 11–13 เอ็มโพเรี่ยม ทาวเวอร์ 622 ทนนสุขุมวิท แชวงคลองตัน เชตคลองเตย ททม. 10110 โทรศัพท์ 0 2663 9999 โทรสาร 0 2663 9888 ทะเบียนเลขที่ 0107536000251

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B. (2) Service Charges relating to Commercial Loan	Rate 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	***************************************
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	Minimum 3 months.
9.5. Guarantee for loan / Bill purchase discount	2.50 - 3.00% per annum of guaranteed amount	Fraction of month is
9.6. Guarantee fully secured by cash or deposits or	1.00 - 1.75% per annum of guaranteed amount	rounded up to 1 month
counter guarantee of other commercial banks		Minimum 500 Baht /
9.7. Other Guarantee	2.00 - 3.00% per annum of guaranteed amount	Issue
9.8. LG revolving (19 bis)	Minimum 500 Baht each	
9.9. Fee for returning letter of guarantee over than 30	Minimum 3 months commencing from the expiry date	
days as from the expiry date)	
10. Amendment to letter of guarantee	500 Baht each	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
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	- Open control of the
- 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)		



ธนาคารใอชีบีชี (ไทย) จำกัด (มหาชน)

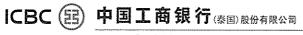
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Table 3, Service Charges, Penalties related to Deposits, Loans ^{1/2} and Other Service Charges Effective from December 15, 2010

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 Bahi		
17. Collateral Surveying and Appraisal				
- Appraised by external appraisor	Actual expenses charged by external appraisor			
- 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	Maximum 1,000 Baht		
	exceeding of 100,000 Baht will be charged additional 0.10%			
22. Insufficient fund (in case of automatic settlement)	Up to 200 Baht each			
C. Other Service Charges	Service charges	Remark		
Cheque return (cheque for loan payment)	Up to 200 Baht each			
Issuing new documents replacing the (in case of lost /				
expired one)				
- Document set for ownership transfer of car hire	500 Baht each			
purchased				
- 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			
Debt payment made by cheque collection outside	0.10% of cheque amount	Minimum 10 Baht		
clearing region / each				



ธนาคารไอซีบีซี (โทย) จำกัด (มหาชน)

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

Effective from December 15, 2010

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

The authorized signatory

(Mrs. Jungjai Loharangsikul)

Executive Vice President

Announced on December 14, 2010