

Table 3, Service Charges, Penalties related to Deposits, Loans ^{1f} and Other Service Charges
Effective from April 1, 2020

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
3) Registration fee of Business Collateral Agreement (DBD)		No charge	No charge	The fee rates are subject to future changes as stipulated by the agencies.
3.1) Collateral agreement registration				
3.1.1) Land	Equivalent to mortgage registration fee			
3.1.2) Assets other than 3.1.1 and Business	0.1% of the secured amount			Maximum 1,000 Baht
3.2) Amendment to increase secured amount of collateral.	0.1% of the secured amount, applicable only to the additional amount.			Maximum 1,000 Baht
3.3) Amendment to agreement registration, except for secured amount of collateral	200 Baht/Amendment			
3.4) Cancellation of agreement registration	200 Baht			
3.5) Issuance of registration evidence	200 Baht each			
3.6) Verification of registration	50 Baht/Verification			
3.7) Information transfer from the computer system	800 Baht/Transfer			
3.8) Recording of information containing not exceeding 200 characters.	0.30 Baht/Record			
3.9) Others	As stipulated by the agencies.			
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 ^{2f}	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	

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B. (1) Service Charges of Consumer Loan : actual and reasonable expenses	Personal Loan		Housing Loan	Remark
	with collateral	without collateral (not under supervision)		
4) Payment via other counters / means	Up to 35 Baht	Up to 35 Baht	Up to 35 Baht	
<u>Default</u>				
1) Debt collection ^{2/}	No charge	No charge	No charge	
3. Expenses that are operating costs of commercial banks				
<u>Normal</u>				
1) Collateral inspection and appraisal ^{2/}	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 ^{2/}	No charge	No charge	No charge	
<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 repeatedly				
B. (2) Service Charges relating to Commercial Loan	Rate			Remark
1. Front End Fee / Management 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 remaining outstanding for SMEs* 3.00% of credit limit for Others			
	*SMEs definitions is subject to the Bank's Criteria for Customer Business Size			
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			

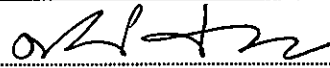
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B. (2) Service Charges relating to Commercial Loan	Rate	Remark
9.9. Fee for returning letter of guarantee over than 30 days as from the expiry date	Minimum 3 months commencing from the expiry date	Minimum 3 months. Fraction of month is rounded up to 1 month. Minimum 500 Baht / Issue
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)		
- 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. Registration fee of Business Collateral Agreement (DBD)		The fee rates are subject to future changes as stipulated by the agencies.
17.1) Collateral agreement registration		
17.1.1) Land	Equivalent to mortgage registration fee	
17.1.2) Assets other than 17.1.1 and Business	0.1% of the secured amount	Maximum 1,000 Baht
17.2) Amendment to increase secured amount of collateral.	0.1% of the secured amount, applicable only to the additional amount.	Maximum 1,000 Baht
17.3) Amendment to agreement registration, except for secured amount of collateral	200 Baht/Amendment	
17.4) Cancellation of agreement registration	200 Baht	
17.5) Issuance of registration evidence	200 Baht each	
17.6) Verification of registration	50 Baht/Verification	
17.7) Information transfer from the computer system	800 Baht/Transfer	

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B. (2) Service Charges relating to Commercial Loan	Rate	Remark
17.8) Recording of information containing not exceeding 200 characters.	0.30 Baht/Record	
17.9) Others	As stipulated by the agencies.	
18. 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
19. Insurance Premium	Actual amount charged by insurance company	
20. Checking credit information	Up to 100 Baht each	
21 Debt collection	Up to 5,000 Baht each	
22. 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
C. Other Service Charges	Service charges	Remark
1. 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	
2. 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	
3. Debt payment made by cheque collection outside clearing region / each	0.10% of cheque amount	Minimum 10 Baht
4. Advisory service	Up to 3% of the amount of equity fund raised for the customer. Up to 3% of the amount of debt raised for the customer.	
D. Penalties related to Housing Loan	Service charges	Remark
1. Prepayment fee		
1. During the first 3 years in case of refinancing to another financial institution	3.00% of full prepayment loan amount	
2. Changing interest rate to floating rate prior to the maturity period of interest calculation at fixed rate	3.00% of loan amount	
The authorized signatory  (Mrs. Sasiwadee Somboonthum) Executive Vice President Announced on March 2, 2020		