

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

Effective from Feb 1, 2026

B. Service Charges related to loans		Service charges	
B. (2) Service Charges relating to Commercial Loan		Rate	Remark
1. Import Services			
1.1. L/C Opening			
- Charged to Applicant		1/4% of L/C amount for each 3 months, or fraction thereof	Minimum 1,000 Baht / transaction
- Charged to Beneficiary		1/4% of L/C amount for each 3 months, or fraction thereof	Minimum USD 75 / transaction (USD 50 for commission and USD 25 for SWIFT charge)
1.2. Revolving L/C Opening		1/4% of L/C amount per each revolving	Minimum 1,000 Baht / transaction
1.3. Domestic L/C Opening		1/5% per month or fraction thereof	Minimum 1,000 Baht / transaction
1.4. Standby L/C Opening			
- Charged to Applicant		2.00% per annum	Minimum 1,000 Baht / transaction
- Charged to Beneficiary		2.00% per annum	Minimum USD 75 / transaction (USD 50 for commission and USD 25 for SWIFT charge)
1.5. L/C, SBLC and Domestic L/C Amendment			
1.5.1. Increase an amount or extend validity		Same as L/C Opening Fee	Minimum 1,000 Baht / transaction
1.5.2. Others			
- Charged to Applicant		500 Baht / transaction	
- Charged to Beneficiary		USD 70 / transaction (USD 50 for commission and USD 20 for SWIFT charge)	
1.6. Revolving L/C Amendment			
1.6.1. Increase an amount or extend validity		Same as Revolving L/C Opening Fee	Minimum 1,000 Baht / transaction
1.6.2. Others		500 Baht / transaction	
1.7. Interest on sight L/C		Subject to arrangement	
1.8. Engagement fee for acceptance of Term Bill		2.50% per annum	Minimum 1,000 Baht / transaction
1.9. Import Bills with amount overdrawn of L/C value (L/C Overdrawn)		1/4% of overdrawn amount	Minimum 1,000 Baht / transaction
1.10. Import Bills under expired L/C		1/4% of collected amount	Minimum 1,000 Baht / transaction
1.11. Discrepancy Fee		USD 50 / transaction (Deduct from the proceeds paid to Beneficiary)	
1.12. Commission in lieu of Exchange		1/4% of Bill amount in lieu of Exchange	Minimum 1,000 Baht / transaction

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2. Import Bill for Collection		
2.1. Collection Commission	1/8% of Bill amount. If the Bill is presented through another bank, the commission will be shared equally between banks	Minimum 1,000 Baht / transaction
- D/A		
- D/P (Sight, Term)		
2.2. Engagement Commission on Usance D/P (In case of releasing documents to customer against Trust Receipt or other collaterals)	2.50% per annum	Minimum 1,000 Baht / transaction
2.3. Unpaid and returned item (Charged to drawer)	USD 100 / transaction and courier charge	
2.4. Protest (Charged to drawer)	USD 100 or equivalent amount / transaction plus the remitting bank's charge	
2.5. The delivery of unpaid bill to customer		
2.5.1. Charged to drawer	USD 100 / transaction	
2.5.2. Charged to drawee	1,000 Baht / transaction	
2.6. Commission in lieu of Exchange	1/4% of Bill amount in lieu of Exchange	Minimum 1,000 Baht / transaction
3. Export Services		
3.1. L/C Pre-Advising	No charge	
3.2. L/C advising without confirmation		
3.2.1. L/C Advising	500 Baht / transaction (if charged to Beneficiary) USD 50 or equivalent amount / transaction (if charged to Applicant)	
3.2.2. L/C Amendment Advising	500 Baht / transaction (if charged to Beneficiary) USD 40 or equivalent amount / transaction (if charged to Applicant)	
3.3. L/C Transfer	1/4% of transferred amount	Minimum 1,000 Baht / transaction
3.4. L/C Confirmation		
3.4.1. Sight L/C	1/4% per month of L/C amount. Fraction of 1 month will be rounded up to 1 month or as otherwise agreed.	Minimum 2,000 Baht / transaction (if charged to Beneficiary) or Minimum USD 60 / transaction (in case charged to Issuing Bank)
3.4.2. Term L/C	1/4% per month of L/C amount. Fraction of 1 month will be rounded up to 1 month or as otherwise agreed. The commission will be calculated til maturity date or otherwise subject to arrangement.	Minimum 2,000 Baht / transaction (if charged to Beneficiary) or Minimum USD 60 / transaction (if charged to Issuing Bank)

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3.5.Extension of L/C Confirmation	1/4% per month of L/C amount, fraction of 1 month will be rounded up to 1 month or as otherwise agreed.	Minimum 2,000 Baht / transaction (in case charged to Beneficiary) or Minimum USD 60 / transaction (in case charged to Issuing Bank)
3.6.Assignment of Proceeds	1/8% on the assigned amount	Minimum 1,000 Baht / transaction
3.7. Negotiation/Discount Fee		
3.7.1. charged to Issuing Bank	1/8% of Bill amount	Minimum USD 50 or equivalent amount / transaction
3.7.2. charged to Beneficiary		
- Settlement in Thai Baht	800 Baht / transaction	
- Settlement in FCY by withdrawal from FCD account	Commission in Lieu of Exchange at 1/4% and Negotiation fee of 800 Baht / transaction	Minimum 1,000 Baht / transaction
3.8. Delayed payment	Delayed payment interest at the agreed rate will be charged to customer after 7 days of Grace Period	
3.9. Reimbursement Fee	USD 50 or equivalent amount / transaction	
3.10. L/C Cancellation Fee	USD 50 / transaction	
charged to Issuing Bank		
3.11. Discount Fee	Subject to arrangement	
3.12. Dishonored Bill	1,000 Baht / transaction	
3.13. Chip charges/Foreign Bank charges (in case of restricted to other bank)	Based on actual payment amount	
4. Export Bills Restricted from Others Bank		
4.1. Negotiation Fee		
4.1.1. Settlement in Thai Baht	1,000 Baht / transaction	
4.1.2. Settlement in FCY	Commission in Lieu of Exchange at 1/8%, Negotiation fee of USD 50 or equivalent amount / transaction and 200 Baht / transaction (in case of settlement by Demand Draft or SWIFT charge 500 Baht / transaction (in case of remitting funds to other bank)	Minimum 1,000 Baht / transaction
4.2. Discrepancy fee	USD 25 / transaction	
4.3. Delayed payment interest	Delayed payment interest at the agreed rate (no Grace Period)	
4.4. Dishonored Bill	1,000 Baht / transaction	

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B. (2) Service Charges relating to Commercial Loan	Rate	Remark
4.5. Discount Rate	Subject to arrangement	
5. Export Bills for Collection		
5.1. Collection Commission		
5.1.1. Settlement by Buyer's A/C	1/8% of Bill amount	Minimum USD 50 / transaction
5.1.2. Settlement by Seller's A/C	500 Baht / transaction	
5.2. Discount Rate	Subject to arrangement	
5.3. Delayed payment	Delayed payment interest at the agreed rate will be charged to customer after 7 days of Grace Period.	
5.4. Dishonored Bill	1,000 Baht / transaction	
6. Loan for Import and Export		
6.1. Packing Credit		
- Interest rate	Subject to arrangement	
- Penalty fee in case of FCY under Packing Credit is not routed.	1/4% on amount without FCY routed to our bank	Minimum 1,000 Baht / transaction
6.2. Trust Receipt		
6.2.1. Interest rate	Subject to arrangement	
6.2.2. Shipping Guarantee Issuance	200 Baht per month / transaction	
6.2.3. Delivery Order or Parcel Post Notification	200 Baht / transaction	
6.3. Pre-payment Fee	Based on actual amount	
7. International Bank Guarantee		
7.1. Non-Financial Bank Guarantee		
7.1.1. Bid Bond	1.00% per annum	Case by case and subject to Approval Authority, Minimum 3 months, fraction of month is rounded up to 1 month, Minimum 1,000 Baht / transaction
7.1.2. Performance bond	1.50% per annum	
7.1.3. Advance payment, Warranty, Retention Bond	1.50% per annum	
7.2. Financial Bank Guarantee		
7.2.1. Merchandise Purchasing Bond	2.00% per annum	
7.2.2. Guarantee for Loan/Bill Purchase Discount	2.50% per annum	
7.2.3. Guarantee fully Secured by Cash or Deposit or Counter Guarantee	1.00% per annum	
7.4 Other guarantee	2.00% per annum	
7.5 Fee for returning letter of guarantee over than 30 days from the expiry date	Same announcement of each type of L/G commencing from the expiry date	

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7.6. Amendment Guarantee		
7.6.1. Increase in Guarantee amount and/or extension of the validity period	Same as issuance commission, Minimum 1,000 Baht / transaction from the expiry date	
7.6.2 Other amendments	1,000 Baht / transaction	
7.7. Advice of letter of Guarantee	500 Baht / transaction	
C. Other Service Charges	Service charges	Remark
1. Stamp duty, SWIFT and others	Charge to customer	
2. Courier		
2.1. Domestic	Per actual rate	Based on documents weight and destination
2.2. International		
2.2.1. Asia	Minimum 800 Baht / transaction	Based on documents weight and destination
2.2.2. Europe	Minimum 1,000 Baht / transaction	Based on documents weight and destination
2.2.3. Other	Per actual rate	Based on documents weight and destination
3. SWIFT for L/C, SBLC Opening	800 Baht / transaction	
4. SWIFT for L/C, SBLC Amendment and others	500 Baht / transaction	
5. SWIFT in case of remitting funds to other bank	500 Baht / transaction	
6. Handling Fee (Import / Export in Baht currency)	1/4% of Bill amount	Minimum 1,000 Baht / transaction
7. Correspondent bank's (Foreign bank's) charges	Charge to customer	
Other		
1. Issuing new documents to replace the lost documents	200 Baht each	
2. Finding copy of documents		
- Dated up to 2 years	200 Baht each	
- Dated more than 2 years but not more than 5 years	500 Baht each	

The authorized signatory.....

(Mrs. Sasiwadee Somboonthum)

Senior Advisor

Announced on Jan 30, 2026