

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

Effective from April 1, 2019

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 /
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 7.6.2 Other amendments 7.7. Advice of letter of Guarantee	Same as issuance commission, Minimum 1,000 Baht / transaction 1,000 Baht / transaction 500 Baht / transaction	
C. Other Service Charges	Service charges	Remark
1. Remittance 1.1. Inward - International Remittance 1.1.1. Draft collection 1.1.2. Beneficiary receives funds in Thai Baht - Credit to Beneficiary's a/c - Beneficiary receives cash at counter - Remit funds to other bank 1.1.3. Beneficiary receives funds in FCY - Credit to Beneficiary's a/c - Remit funds to other bank 1.1.4. Certify true copy of FT forms and other documents 1.2. Outward - International Remittance 1.2.1. Outward Remittance - The transferee to receive the full amount (CHARGE OUR), the additional fee will be charged. - CNY - USD	100 Baht / transaction, Duty Stamp of 3 Baht, foreign bank charge and courier's charge 1/4% of remitted amount, minimum 200 Baht and maximum 500 Baht / transaction 1/4% of remitted amount, minimum 200 Baht and maximum 500 Baht / transaction 1/4% of remitted amount, minimum 200 Baht and maximum 500 Baht / transaction 1/4% of remitted amount, minimum 200 Baht and maximum 500 Baht / transaction Commission in Lieu of Exchange at 1/8%, minimum 500 Baht / transaction, Inward Remittance Commission at 1/4% of remitted amount, minimum 200 Baht and maximum 500 Baht / transaction and SWIFT charge of 500 Baht / transaction. No charge 500 Baht / transaction Additional 800 Baht / transaction Additional 800 Baht or USD 30 / transaction	

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C. Other Service Charges	Service charges	Remark
- EUR	Additional 1,200 Baht or EUR 25 / transaction	Minimum JPY 5,000
- GBP	Additional 1,200 Baht or GBP 20 / transaction	
- JPY	Additional 0.05% of the transfer amount / transaction	
- SGD	Additional 800 Baht or SGD 30 / transaction	
- HKD	Additional 800 Baht or HKD 200 / transaction	
- NZD	Additional 800 Baht or NZD 30 / transaction	
1.2.2. Settlement by the same currency with remitted funds	Commission in Lieu of Exchange at 1/4%, minimum 500 Baht / transaction, plus Outward Remittance fee of 500 Baht / transaction	Employees of the Bank and its group companies have the right for fee deduction subject to the bank policy.
1.2.4. Handling Fee on Amendment or cancellation of Outward Remittance	200 Baht / transaction	
1.3. Personal Pre-fixed Remittance (CNY)		
1.3.1 Personal Pre-fixed Remittance fee		
- Beneficiary has maintained a/c with ICBC in China	600 Baht / transaction	
- Beneficiary has not maintained a/c with ICBC in China	650 Baht / transaction	
1.3.2. Settlement by withdrawal from CNY account.	Commission in Lieu of Exchange at 1/4%, Minimum 500 Baht / transaction, plus Personal Pre-fixed Remittance fee of 600-650 Baht / transaction	
1.3.3. CNY Bank Note Remittance	Commission in Lieu of Exchange same as deposit CNY bank note fee, plus Personal Pre-fixed Remittance fee of 600-650 Baht / transaction	
1.4. Personal CNY Cross-border Remittance		
1.4.1. Inward Remittance for Personal CNY Cross-border Remittance	No charge	
1.4.2. Outward Remittance for Personal CNY Cross-border Remittance	500 Baht / transaction	Employees of the Bank and its group companies have the right for fee deduction subject to the bank policy.
1.4.3. Settlement by withdrawal from CNY account.	No charge (charge only Personal CNY Cross-border Remittance fee of 500 Baht / transaction)	

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C. Other Service Charges	Service charges	Remark
1.4.4. CNY Bank Note Remittance	Commission in Lieu of Exchange same as deposit CNY bank note fee, plus Personal CNY Cross-border Remittance fee of 500 Baht / transaction	Only currency in USD, HKD, JPY, EUR, CHF
1.4.5. Handling Fee on Amendment or cancellation of Outward Remittance	200 Baht / transaction	
1.5. ICBC Express		
1.5.1. Inward remittance for ICBC Express	No charge	
1.5.2. Outward remittance for ICBC Express	350 Baht / transaction	
1.5.3. Settlement by the same currency with remitted funds	Commission in Lieu of Exchange at 1/4%, Minimum 500 Baht / transaction, plus ICBC Express fee of 350 Baht / transaction	Charge only remittance fee of 350 Baht / transaction
1.5.4. Handling Fee on Amendment or cancellation of Outward Remittance	200 Baht / transaction	
1.6. Remittance of THB to Laos People's Democratic Republic		
1.6.1. Fee for remitted amount not over 30,000 Baht	350 Baht / transaction	
1.6.2. Fee for remitted amount 30,001 Baht or more	500 Baht / transaction	
1.6.3. Settlement by the same currency with remitted funds		
- Remitted amount not over 30,000 Baht	No Charge for commission in lieu of exchange	
- Remitted amount 30,001 - 400,000 Baht	Commission in Lieu of Exchange at 1/8%, minimum 300 Baht / transaction, plus remittance fee of 500 Baht / transaction	
- Remitted amount from 400,001 Baht or more	Commission in Lieu of Exchange at 1/4% / transaction, plus remittance fee of 500 Baht / transaction	
1.7. CNY Salary Remittance		
1.7.1. Outward remittance for account to account transaction	300 Baht / transaction, no charge for commission in lieu of exchange	
1.7.2. Outward remittance for cash to account transaction	500 Baht / transaction, plus 1% of remitted amount	

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2. Commission in lieu of exchange	1/4% of the total amount	Minimum 1,000 Baht / transaction
3. Stamp duty, SWIFT and others	Charge to customer	
4. Courier		
4.1. Domestic	Free (Fee Promotion from 14 January 2019 - 14 January 2020)	
4.2. International		
4.2.1. Asia	Minimum 800 Baht / transaction	Based on documents weight and destination
4.2.2. Europe	Minimum 1,000 Baht / transaction	Based on documents weight and destination
4.2.3. Other		Based on documents weight and destination
5. SWIFT for L/C, SBLC Opening	800 Baht / transaction	
6. SWIFT for L/C, SBLC Amendment and others	500 Baht / transaction	
7. SWIFT in case of remitting funds to other bank	500 Baht / transaction	
8. Handling Fee (Import / Export in Baht currency)	1/4% of Bill amount	Minimum 1,000 Baht / transaction
9. Correspondent bank's (Foreign bank's) charges	Charge to customer	
<u>Other</u>		
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)

Executive Vice President

Announced on February 27, 2019