

Bank of Ayudhya Public Company Limited Fees for Deposits-Withdrawals of Foreign Currency Deposit Accounts Effective as from 1 January 2014

	Fees			Commission	-in-lieu		
Currency			% of transaction amount	Minimum	Maximum	Other fees and charges	
	International Fund Transfers	Deposit	Free of Charge	Free of Charge	Free of Charge	0.25% of deposit amount with a minimum of Baht 200 and a maximum of Baht 500	
	(SWIFT / Telex)	Withdrawal	0.25%	THB 1,000	No Maximum Please see Remark * * * * *	SWIFT transmission fee: THB 500 per message (Please see Remark*)	
	International Financial Instruments (Drafts, Cheques, Money orders)	Deposit	0.25%	THB 500	No Maximum Please see Remark * * * * *	Cheque deposit-collection (cash letter basis): THB 200 fee plus THB 3 stamp duty per cheque	
			Free of Charge	Free of Charge	Free of Charge	Cheque deposit-collection (Collection letter basis) USD 10 fee plus THB 3 stamp duty per cheque	
		Withdrawal	0.25%	THB 1,000	No Maximum Please see Remark * * * *	Draft fee of THB 200 plus THB 3 stamp duty per draft Plus: Inter-area draft withdrawal fee as per the Bank's announcement (if any)	
	Traveler's Cheque	Deposit	0.25%	THB 500	No Maximum Please see Remark * * * *	Traveler's cheque fee of THB 30 plus THB 3 stamp duty per ch	
		Withdrawal	Not Available	Not Available	Not Available	Not Available	
	Banknotes	Deposit Withdrawal	1% * *	THB 500	No Maximum Please see Remark * * * *	Please see Remark * * * *	
	Fund Transfer Between Two Parties	Deposit Withdrawal	0.25%	THB 1,000	No Maximum Please see Remark * * * *	Please see Remark * * * *	
	Fund Transfer Between Accounts of the Same Account Owner	Deposit Withdrawal	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * * *	
USD	Export Bills	Deposit	0.25%	THB 1,000	No Maximum Please see Remark * * * *	Please see Remark ***	
	Import Bills	Withdrawal	0.25%	THB 1,000	No Maximum Please see Remark * * * *	Please see Remark ***	
	Foreign Currency Loans (FCY Loans)	Deposit Withdrawal	0.25%	THB 1,000	No Maximum Please see Remark * * * *	Please see Remark ***	
	Conversion of THB to Foreign Currencies for Depositing into FCD/DFCD/DSFCD Accounts	Deposit	Free of Charge	Free of Charge	Free of Charge	Inter-area depost-withdrawal fees are as announced by the Bank (if any).	
	Withdrawal and Conversion to Thai Baht	Withdrawal	Free of Charge	Free of Charge	Free of Charge	Inter-area depost-withdrawal fees are as announced by the Bank (if any).	
	Remarks:	Fee refers to Commission-in-lieu plus other fees and charges. *For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows: USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000 **The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000). ***Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans ****Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any). *****The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale. Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds					
	for converting into THB.						



Deposit and Withdrawal Fees of Foreign Currency Deposit Accounts (Continued)

	Deposit and Withdrawal Fees of Foreign Currency Deposit Accounts					(Continued)		
	Currency Fees			Commission	ı-ın-lieu			
Currency			% of transaction Minimum		Maximum	Other fees and charges		
			amount	Minimum	Maximum			
EUR	International Fund Transfers	Deposit	Free of Charge	Free of Charge	Free of Charge	0.25% of deposit amount with a minimum of Baht 200 and a		
	(No Marriano	maximum of Baht 500		
	(SWIFT / Telex)	Withdrawal	0.50%	THB 1,000	No Maximum	SWIFT transmission fee: THB 500 per message		
JPY					Please see Remark * * * *	(Please see Remark *)		
	International Financial Instruments (Drafts, Cheques, Money orders)	Deposit -	0.50%	THB 500	No Maximum	Cheque deposit-collection (cash letter basis):		
					Please see Remark * * * * *	THB 200 fee plus THB 3 stamp duty per cheque		
GBP			Free of Charge	Free of Charge	Free of Charge	Cheque deposit-collection (Collection letter basis): USD 10 or		
						its equivalent in the currency of the account plus THB 3 stamp		
ALID					N. I. A. Marrianova	duty per cheque		
AUD		Mithdround	0.50%	THB 1,000	No Maximum	Draft fee of THB 200 plus THB 3 stamp duty per draft		
		Withdrawal			Please see Remark * * * * *	Plus: Inter-area draft withdrawal fee as per the Bank's		
OUE						announcement (if any)		
CHF	Traveler's Cheque	Deposit	0.50%	THB 500	No Maximum Please see Remark * * * *	Traveler's cheque fee of THB 30 plus THB 3 stamp duty per cheque		
SGD		Withdrawal	Not Available	Not Available	Not Available	Not Available		
	Banknotes	Deposit	1% * *	THB 500	No Maximum	Please see Remark * * *		
		Withdrawal	170		Please see Remark * * * * *	Liedge gee l/Gilidik		
HKD	Fund Transfer	Deposit	0.50%	THB 1,000	No Maximum	Please see Remark * * *		
	Between Two Parties	Withdrawal		1115 1,000	Please see Remark * * * *	, loade dee nomani		
	Fund Transfer Between Accounts	Deposit	Posit Free of Charge Free of		Free of Charge	Please see Remark * * *		
SEK	of the Same Account Owner	Withdrawal	- 1100 or onlings	Troo or onargo	1100 or onlings	Tibude des Normani		
	Export Bills	Deposit	0.50%	THB 1,000	No Maximum Please see Remark * * * *	Please see Remark * * *		
NOK	Import Bills	Withdrawal	0.50%	THB 1,000	No Maximum			
					Please see Remark * * * *	Please see Remark * * *		
	Foreign Currency Loans	Deposit			No Maximum			
DKK	(FCY Loans)	Withdrawal	0.50%	THB 1,000	Please see Remark * * * *	Please see Remark * * *		
	Conversion of THB to Foreign					Inter-area depost-withdrawal fees are as announced		
	Currencies for Depositing into	Deposit	Free of Charge	Free of Charge	Free of Charge	· ·		
CNY	FCD/DFCD/DSFCD Accounts					by the Bank (if any).		
	Withdrawal and Conversion			Free of Charge	Free of Charge	Inter-area depost-withdrawal fees are as announced		
	to Thai Baht	Withdrawal	Free of Charge			by the Bank (if any).		
						by the ballik (ii ally).		
			Fee refers to Commission-in-lieu <u>plus</u> other fees and charges.					
* For recipients to receive transferred funds in full, an <u>additional</u> fee for the receiving bank transferred, is required as follows: - USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the trans						e for the receiving banks in foreign countries, based on currencies		
						IDV = 0.069/ of the transferred amount or a minimum of IDV 5.000		
	Pomorko:							
	** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THP 1,000)							
		of THB 1,000). ***Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans						
		***** Exclusive of other fees or charges related to Export Bills (racking Credit, Foreign Bill Discount) or import Bills or Foreign Currency Loans **** Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any). ***** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per						
		a branch's banknote reserve for sale. Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds for converting into THB.						
	The source of th							

Authorized Signatory

- Signature -

(Ms. Wanna Thamsirisup)

Head of Operations

Given on 24 December 2013

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Bank of Ayudhya Public Company Limited Conditions and Fees Related to Foreign Currency Deposit Accounts

Effective as from 1 January 2014

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account	
			Individual:	Individual:	Monthly Basis	
			USD 2,000	USD 500	Individual: USD 5,000	
	1.35 ID 314 ID 3.1				Juristic Person: USD 5,000	
	Initial Deposit Amount Required		Juristic Person:	Juristic Person:	Daily Basis	
			USD 2,000	USD 5,000	Individual: USD 500,000	
					Juristic Person: USD 3,000,000	
			Individual:	Individual:	Net Determine d	
	Fees for accounts with an average	Average Minimum	USD 500	USD 500	Not Determined	
	balance of less than	Balance	Juristic Person:	Juristic Person:	Not Determined	
	the minimum balance	Requirement	USD 500	USD 5,000	Not Determined	
	requirement	Account	USD 10/month	USD 10/month	Free of Charge	
USD	Maintenance Fee		USD 10/monin	OSD TO/Month	Free of Charge	
		Inactive	Quenero	Queen	2,000	
	Fee for Inactive Account	Period	2 years	2 years	2 years	
		Fee	Free of Charge	Free of Charge	Free of Charge	

Fee for Returned Cheque/Draft: THB 200 per cheque / draft plus interest (if any)

- Remarks: 1. Foreign bank charges for returned cheque / draft will be collected based on actual expenses charged by foreign banks.
 - 2. For time deposit accounts on a daily basis, each deposit amount shall not be less than the initial minimum requirement. For time deposit accounts on a monthly basis, each deposit amount shall not be less than USD 2,000 or its equivalent. Upon the maturity of a time deposit, if depositors do not contact the Bank, the Bank's deposit system will automatically renew the deposit at the interest rate effective on the deposit renewal date.
 - 3. There is no fee for deposit account opening while deposit withdrawal will be subject to commission in-lieu plus other fees.
 - 4. The principal and interest of these deposit accounts are not protected by the Deposit Protection Agency.
 - 5. Deposit-withdrawal service for FCD accounts on Saturday Sunday and holidays is available only at branches designated by the Bank (Visit www.krungsri.com for the branch list).
 - 6. For savings and current deposit accounts of foreign depositors whose account has an average outstanding balance of less than the minimum balance requirement and has been inactive for at least 90 consecutive days, the Bank will collect the account maintenance fee of USD 10 or its equivalent in the currency of the account per month.
 - 7. For deposit accounts that have been inactive for not less than 2 years from the date of last movement, the Bank will send a notification letter at a one-year interval for not more than 3 consecutive years.
 - 8. For deposit accounts that have been inactive for 365 consecutive days from the date the outstanding balance equals zero (0.00), the Bank reserves the right to close the said accounts without prior notice.
 - 9. Exchange rate of each currency shall be as specified by the Bank.

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)



Conditions and Fees Related to Foreign Currency Deposit Accounts (Continued)

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account			
			Individual:	Individual:	Monthly Basis			
EUR			The equivalent of	The equivalent of	Individual: The equivalent of USD 5,000			
			USD 2,000	USD 500	Juristic person: The equivalent of USD 5,000			
JPY	Initial deposit amount for all currer	icies	Juristic Person:	Juristic Person:	Daily Basis			
				The equivalent of	Individual: The equivalent of USD 500,000			
GBP			USD 2,000	USD 5,000	Juristic person: The equivalent of USD 3,000,000			
			Individual:	Individual:	Not Determined			
AUD		Average Minimum	The equivalent of USD 500	The equivalent of USD 500	Not Determined			
	Fees for accounts with an	Balance	Juristic Person:	Juristic Person:	Not Determined			
CHF	average balance of less than the	Requirement	The equivalent of USD 500	The equivalent of USD 5,000	Not Determined			
		Account	The equivalent of	The equivalent of	Free of Charge			
SGD	minimum balance requirement	Maintenance Fee	USD 10/month	USD 10/month	Free or Charge			
	Fee for Inactive Account	Inactive	2 years	2 years	2 years			
HKD		Period	2 years					
		Fee	Free of Charge	Free of Charge	Free of Charge			
SEK	Fee for Returned Cheque/Draft: THB 200 per cheque / draft plus interest (if any)							
	Remarks: 1. Foreign bank charges for returned cheque / draft will be collected based on actual expenses charged by							
NOK	foreign banks.							
	2. For time deposit accounts on a daily basis, each deposit amount shall not be less than the initial minimum requirement.							
DKK	For time deposit accounts on a monthly basis, each deposit amount shall not be less than USD 2,000 or its equivalent. Upon the							
	maturity of a time deposit, if depositors do not contact the Bank, the Bank's deposit system will automatically							
CNY	renew the deposit at the interest rate effective on the deposit renewal date. 3. There is no fee for deposit account opening while deposit - withdrawal will be subject to commission in-lieu plus other fees.							
	4. The principal and i	nterest of these dep	osit accounts are not protec	ted by the Deposit Protection A	Agency.			
	5. Deposit-withdrawa	I service for FCD ac	counts on Saturday - Sunda	y and holidays is available onl	y at branches designated by the Bank			
	(Visit www.krungsri.com for the branch list). 6. For savings and current deposit accounts of foreign depositors whose account has an average outstanding balance							
	of less than the minimum balance requirement and has been inactive for at least 90 consecutive days, the Bank will							
	collect the account maintenance fee of USD 10 or its equivalent in the currency of the account per month.							
	7. For deposit accounts that have been inactive for not less than 2 years from the date of last movement, the Bank							
	will send a notification letter at a one-year interval for not more than 3 consecutive years.							
	8. For deposit accounts that have been inactive for 365 consecutive days from the date the outstanding balance							
	equals zero (0.00), the Bank reserves the right to close the said accounts without prior notice.							
	9. Exchange rate of each currency shall be as specified by the Bank.							

Authorized Signatory

- Signature -

(Ms. Wanna Thamsirisup) Head of Operations Given on 24 December 2013

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