

Bank of Ayudhya Public Company Limited Fees for Deposits-Withdrawals of Foreign Currency Deposit Accounts Effective as from 24 August 2012

	ency Fees			Commission	ı-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 *)	
		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	
	International Financial Instruments (Drafts, Cheques, Money orders)		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 cheque	
		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 * * * *	
	Export Bills	Deposit	0.25%	THB 1,000	No Maximum Please see Remark * * * * *	Please see Remark * * *	
002	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 2012 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 a			Commission	-in-lieu	(continued)		
Curranau	Currency Fees		% of transaction		iii iiou			
Currency				Minimum	Maximum	Other fees and charges		
			amount					
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		
						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 *)		
			0.50%	THB 500	No Maximum	Cheque deposit-collection (cash letter basis):		
	International Financial Instruments	Deposit			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		
	(Drafts, Cheques, Money orders)					its equivalent in the currency of the account plus THB 3 stamp		
	, , , , , ,					duty per cheque		
AUD			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		
						announcement (if any)		
CHF		Deposit	0.50%	THB 500	No Maximum	Traveler's cheque fee of THB 30 plus THB 3 stamp duty per cheque		
	Traveler's Cheque				Please see Remark * * * * *			
000		Withdrawal	Not Available	Not Available	Not Available	Not Available		
SGD		Di4			No Maximum			
	Banknotes	Deposit Withdrawal	1% * *	THB 500	Please see Remark * * * *	Please see Remark * * * *		
HKD	F 17 (Deposit			No Maximum			
	Fund Transfer	Withdrawal	0.50%	THB 1,000	Please see Remark * * * *	Please see Remark * * * *		
	Between Two Parties Fund Transfer Between Accounts	Deposit 5 (0)			ricase see itemark			
SEK	of the Same Account Owner	Withdrawal	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * * *		
	Export Bills	Deposit	0.50%	THB 1,000	No Maximum			
	Export bills				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	0.50%	TUD 4 000	No Maximum	Diagram and Damada ***		
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					Inter-area depost-withdrawal fees are as announced		
	to Thai Baht	Withdrawal	Free of Charge	Free of Charge	Free of Charge	by the Bank (if any).		
		Fee refers to Commission-in-lieu <u>plus</u> other fees and charges.						
	* For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currence 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 5,00 ** The special fee rate is applicable until 31 December 2012 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.							

Authorized Signatory

- Signature

(Mr. Pornsanong Tuchinda)

Head of Transformation

Given on 23 August 2012

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Bank of Ayudhya Public Company Limited Conditions and Fees Related to Foreign Currency Deposit Accounts Effective as from 24 August 2012

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	
	Initial Deposit Amount Required				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:	Not Determined	
	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	03D 10/1101111	030 10/111011111	Free of Charge	
		Inactive	Quenom.	Quenore.	2 years	
	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.
- 10. Inter-branch foreign banknote deposit service is available at branches designated by the Bank (Visit www.krungsri.com for the branch list).

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)

1222 ถนนพระรามที่ 3 แขวงบางโพงพาง



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		
		-1	USD 2,000	USD 500	Juristic person: The equivalent of USD 5,000		
JPY	Initial deposit amount for all curren	cies	Juristic Person:	Juristic Person:	Daily Basis		
			The equivalent of	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 of Charge		
	Fee for Inactive Account	Inactive	0	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 fee					sion 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						
	(Visit www.krungsri.	com for the branch	list).				
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	will send a notification letter at a one-year interval for not more than 3 consecutive years.						
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(Mr. Pornsanong Tuchinda)
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