



(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Deposit and Withdrawal Fees of Foreign Currency Deposit Accounts

Effective as from 1 January 2012

Currency	Fees		Commission-in-lieu			Other fees and charges
			% of transaction amount	Minimum	Maximum	
USD	International Fund Transfers (SWIFT / Telex)	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
		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 cheque
		Withdrawal	Not Available	Not Available	Not Available	Not Available
	Banknotes	Deposit	1% * *	THB 500	No Maximum	Please see Remark * * * *
		Withdrawal			Please see Remark * * * *	
	Fund Transfer Between Two Parties	Deposit	0.25%	THB 1,000	No Maximum	Please see Remark * * * *
		Withdrawal			Please see Remark * * * *	
	Fund Transfer Between Accounts of the Same Account Owner	Deposit	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * * *
		Withdrawal				
	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	0.25%	THB 1,000	No Maximum	Please see Remark * * *
		Withdrawal			Please see Remark * * * *	
	Withdrawal and Conversion to Thai Baht	Withdrawal	Free of Charge	Free of Charge	Free of Charge	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	Please see Remark * * * *
		Withdrawal	The rate is subject to means of payment	The minimum rate is subject to	No Maximum Please see Remark * * * *	Please see Remark * * * *
	Remarks:	Fee refers to Commission-in-lieu plus other fees and charges.				
		* For recipients to receive transferred funds in full, an <u>additional</u> 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.				



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

Currency	Fees		Commission-in-lieu			Other fees and charges
			% of transaction	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 maximum of Baht 500
JPY	(SWIFT / Telex)	Withdrawal	0.50%	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	0.50%	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 or its equivalent in the currency of the account plus THB 3 stamp duty per cheque	
AUD		Withdrawal	0.50%	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)
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			Please see Remark * * * * *	
HKD	Fund Transfer	Deposit	0.50%	THB 1,000	No Maximum	Please see Remark * * * * *
	Between Two Parties	Withdrawal			Please see Remark * * * * *	
SEK	Fund Transfer Between Accounts of the Same Account Owner	Deposit	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * * * *
		Withdrawal				
NOK	Export Bills	Deposit	0.50%	THB 1,000	No Maximum Please see Remark * * * * *	Please see Remark * * *
	Import Bills	Withdrawal	0.50%	THB 1,000	No Maximum Please see Remark * * * * *	Please see Remark * * *
DKK	Foreign Currency Loans (FCY Loans)	Deposit	0.50%	THB 1,000	No Maximum	Please see Remark * * *
		Withdrawal			Please see Remark * * * * *	
	Withdrawal and Conversion to Thai Baht	Withdrawal	Free of Charge	Free of Charge	Free of Charge	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	Please see Remark * * * * *
		Withdrawal	The rate is subject to means of payment.	The minimum rate is subject to	No Maximum Please see Remark * * * * *	Please see Remark * * * * *
	Remarks:	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 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.				

Authorized Signatory

- Signature -

(Mr. Pornsanong Tuchinda)

Head of Transformation

Given on 30 December 2011



(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited					
Conditions and Fees Related to Foreign Currency Deposit Accounts					
Effective as from 1 January 2012					
Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account
USD	Initial Deposit AmountRequired		Individual: USD 2,000	Individual: USD 500	Monthly Basis Individual: USD 5,000 Juristic Person: USD 5,000
			Juristic Person: USD 2,000	Juristic Person: USD 5,000	Daily Basis Individual: USD 500,000 Juristic Person: USD 3,000,000
	Fees for accounts with an average balance of less than the minimum balance requirement	Average Minimum Balance Requirement	Individual: USD 500	Individual: USD 500	Not Determined
			Juristic Person: USD 500	Juristic Person: USD 5,000	Not Determined
		Account Maintenance Fee	USD 10/month	USD 10/month	Free of Charge
	Fee for Inactive Account	Inactive 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. 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. Deposits-withdrawals of FCD accounts cannot be executed at all branches on bank holidays and weekends. 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 90 consecutive days, the Bank will collect the account maintenance fee of USD 10 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 90 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.					



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

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account
EUR	Initial deposit amount for all currencies		Individual: The equivalent of USD 2,000	Individual: The equivalent of USD 500	Monthly Basis Individual: The equivalent of USD 5,000 Juristic person: The equivalent of USD 5,000
JPY			Juristic Person: The equivalent of USD 2,000	Juristic Person: The equivalent of USD 5,000	Daily Basis Individual: The equivalent of USD 500,000 Juristic person: The equivalent of USD 3,000,000
GBP					
AUD	Fees for accounts with an average balance of less than the minimum balance requirement Fee for Inactive Account	Average Minimum	Individual: The equivalent of USD 500	Individual: The equivalent of USD 500	Not Determined
CHF		Balance	Juristic Person: The equivalent of USD 500	Juristic Person: The equivalent of USD 5,000	Not Determined
		Requirement			
SGD		Account	The equivalent of USD 10/month	The equivalent of USD 10/month	Free of Charge
		Maintenance Fee			
HKD		Inactive	2 years	2 years	2 years
		Period			
		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)				
NOK	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. 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. Deposits-withdrawals of FCD accounts cannot be executed at all branches on bank holidays and weekends. 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 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 90 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.				
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Given on 30 December 2011