

ธนาคารกรุงศรีอยูธยา จำกัด (มหาชน) 1222 ถนนพระรามที่ 3 แขวงบางโพงพาง เขตอานนาวา กรุงเทพฯ 10120 ทะเบียนเอที บมพ. 181 โทรศัพท์ : 466(0) 2296 2000 www.krungsri.com

Bank Of Ayudhya Public Company Limited 1222 Rama III Road, Bang Phongphang Yan Nawa, Bangkok 10120, Thailand PCL.Reg.No. 181 Tel: +66(0) 2296 2000 www.krungsri.com

(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								
				Commission	-in-lieu				
Currency	Fees		% 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 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 * * * *			
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 * * *			
	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	Deposit Withdrawal	Free of Charge The rate is subject	Free of Charge The minimum rate	Free of Charge No Maximum	Please see Remark * * * * Please see Remark * * * *			
	FCD/DFCD/DSFCD Accounts	ED/DSFCD Accounts to means of payment. It is subject to Please see Remark ***** Fee refers to Commission-in-lieu <u>plus</u> other fees and charges.							
	<u>Remarks:</u>	*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							



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

	ency Fees -		Commission-in-lieu					
Currency			% of transaction Minimum		Maximum	Other fees and charges		
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):		
		Deposit			Please see Remark * * * * *	THB 200 fee plus THB 3 stamp duty per cheque		
GBP	International Financial Instruments (Drafts, Cheques, Money orders)	Берозі	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			0.50%	THB 1,000	No Maximum	Draft fee of THB 200 plus THB 3 stamp duty per draft		
		Withdrawal	0.0070			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		
	Traveler's Cheque	Бороск	0.0070		Please see Remark * * * * *	cheque		
		Withdrawal	Not Available	Not Available	Not Available	Not Available		
SGD								
	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 * * * * *			
	Fund Transfer Between Accounts Deposit		Free of Charge	Free of Charge	Free of Charge	Please see Remark * * * *		
SEK	of the Same Account Owner	Withdrawal						
	Export Bills	Deposit	0.50%	THB 1,000	No Maximum	Please see Remark * * *		
	Import Bills	Withdrawal	0.50%	THB 1,000	Please see Remark * * * *			
NOK					No Maximum	Please see Remark * * *		
					Please see Remark * * * *			
DIVIV	Foreign Currency Loans	Deposit	0.50%	THB 1,000	No Maximum	Please see Remark * * *		
DKK	(FCY Loans)	Withdrawal			Please see Remark * * * *			
	Withdrawal and Conversion	Withdrawal	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * * *		
	to Thai Baht	Danasit	F + Ob	F + Ob	Ff Ob	Di D		
	Conversion of THB to Foreign	Deposit	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * * *		
	Currencies for Depositing into	Withdrawal	The rate is subject	The minimum rate	No Maximum	Please see Remark * * * *		
	1 CD/DI CD/D3I CD Accounts	CD/DFCD/DSFCD Accounts to means of payment. is subject to Please see Remark * * * * *						
	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 currencie transferred, is required as follows:							
	Remarks:	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.)						
	remarks.	** 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						
	l	for converting into THB.						

Authorized Signatory

- Signature -

(Mr. Pornsanong Tuchinda)

Head of Transformation

Given on 30 December 2011



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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	
			Individual:	Individual:	Monthly Basis	
			USD 2,000	USD 500	Individual: USD 5,000	
	Initial Deposit AmountRequired				Juristic Person: USD 5,000	
	iniliai Deposil Amountkequired		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	OSD TO/MONUT	OSD TO/MONUT	Tree of Griange	
		Inactive	2 years	2 years	2 years	
	Fee for Inactive Account	Period	2 years	2 years	z 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				
			Individual:	Individual:	Monthly Basis				
EUR			The equivalent of	The equivalent of	Individual: The equivalent of USD 5,000				
	Initial deposit amount for all curren	ciae	USD 2,000	USD 500	Juristic person: The equivalent of USD 5,000				
JPY	initial deposit amount for all current	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 Betermined				
	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 Betermined				
	minimum balance requirement	Account	The equivalent of	The equivalent of	Free of Charge				
SGD	Fee for Inactive Account	Maintenance Fee	USD 10/month	USD 10/month	The of Gharge				
	ree for mactive Account	Inactive	2 years	2 years	2 years				
HKD		Period	2 yours						
		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. Upon the								
	maturity of a time deposit, if depositors do not contact the Bank, the Bank's deposit system will automatically								
	renew the deposit a	the interest rate effe	ective on the deposit renewa	al date.					
	3. There is no fee for d	eposit account oper	ning while deposit - withdrav	val will be subject to commission	on 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	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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