

ธนาคารกรุงศ์รือยุธยา จำกัด (มหาชน) 1222 ถนนพระรามที่ 3 แขวงบางโพงพาง เขตยานนาวา กรุงเทพฯ 10120 ทะเบียนเลขที่ บมจ. 181 ใทรศัพท์ : +66(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 24	1 March 2011		
		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	SWIFT transmission fee: THB 500 per message	
	International Financial Instruments (Drafts, Cheques, Money orders)	Deposit	0.25%	THB 500	Please see Remark * * * * * No Maximum	(Please see Remark *) Cheque deposit-collection (cash letter basis):	
			Free of Charge	Free of Charge	Please see Remark * * * * * Free of Charge	THB 200 fee plus THB 3 stamp duty per cheque Cheque deposit-collection (Collection letter basis)	
			Tree of Charge	Tree or Charge	No Maximum	USD 10 fee plus THB 3 stamp duty per cheque Draft fee of THB 200 plus THB 3 stamp duty per draft	
		Withdrawal	0.25%	THB 1,000	Please see	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	Deposit	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * * *	
	Currencies for Depositing into FCD/DFCD/DSFCD Accounts	Withdrawal	The rate is subject to means of payment.	The minimum rate is subject to means	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,(**The special fee rate is applicable until 31 December 2011 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)

				Commission-i	n-lieu		
Currency			% of transaction amount	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	
	(OMET (T))				N. Mandanan	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 *)	
JF1			+		No Maximum	Cheque deposit-collection (cash letter basis):	
			0.50%	THB 500	Please see Remark * * * *	THB 200 fee plus THB 3 stamp duty per cheque	
GBP		Deposit		Free of Charge	Free of Charge	Cheque deposit-collection (Collection letter basis): USD 10 or	
	International Financial Instruments		Free of Charge			its equivalent in the currency of the account plus THB 3 stamp	
	(Drafts, Cheques, Money orders)					duty per cheque	
AUD			0.50%	THR 1 000	No Maximum	Draft fee of THB 200 plus THB 3 stamp duty per draft	
		Withdrawal	0.3070	THB 1,000	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	
	Traveler's Cheque			1115 300	Please see Remark * * * *	cheque	
SGD		Withdrawal	Not Available	Not Available	Not Available	Not Available	
	Banknotes	Deposit	1% * *	THB 500	No Maximum	Please see Remark * * * *	
		Withdrawal		THB 1,000	Please see Remark * * * * *		
HKD	Fund Transfer	Deposit	0.50%		No Maximum	Please see Remark * * * *	
	Between Two Parties	Withdrawal			Please see Remark * * * *		
SEK	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	0.50%	THB 1,000	No Maximum	Please see Remark * * *	
		Deposit			Please see Remark * * * *	Flease See Nemark	
NOK	Import Bills	Withdrawal		THB 1,000	No Maximum	Please see Remark * * *	
					Please see Remark * * * * *		
	Foreign Currency Loans	Deposit	0.50%	THB 1,000	No Maximum	Please see Remark * * *	
DKK	(FCY Loans) 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	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 * * * *	
	FCD/DFCD/DSFCD Accounts		to means of payment.	is subject to means	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 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					
	Remarks:	**The special fee rate is applicable until 31 December 2011 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).					
	<u>rtomanto.</u>						
		*****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.					

	- Signature -
Authorized Signatory	
	(Mr. Mark John Arnold)
	President & CEO
	Given on 23 March 2011



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

Effective as from 24 March 2011

urrency	Conditions and Othe	r 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
	illiliai Deposit Allioulitrequileu		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
	Maintenance Fee		USD TO/MONUT	OSD TO/MONUT	Free or Charge
		Inactive	2 years	2 years	2 years
	Fee for Inactive Account	Period	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:

- 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.
- $3. \ There is no fee for deposit account opening while deposit with drawal will be subject to commission in-lieu plus other fees.$
- 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 not less than 3 months, 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.
- For deposit accounts that have been inactive for 3 consecutive months 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 currencies		USD 2,000	USD 500	Juristic person: The equivalent of USD 5,000		
JPY	initial deposit amount for all curren	icles	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		
		Average Minimum	Individual:	Individual:	Not Determined		
AUD			The equivalent of USD 500	The equivalent of USD 500			
	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		
	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	Tiee of Charge		
	ree for mactive Account	Inactive	2 years	2 years	2 years		
HKD		Period					
		Fee	Free of Charge	Free of Charge	Free of Charge		
SEK	Fee for Returned Cheque/Draft: The	HB 200 per cheque / d	raft plus interest (if any)				
	Remarks: 1. Foreign bank char	. Foreign bank charges for returned cheque / draft will be collected based on actual expenses charged by					
NOK	foreign banks.	foreign banks.					
	For time deposit a	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				omatically		
	renew the deposi	t at the interest rate ef	ffective on the deposit renew	al date.			
	 There is no fee for deposit account opening while deposit - withdrawal will be subject to commission in-lieu plus other fees. The principal and interest of these deposit accounts are not protected by the Deposit Protection Agency. 						
	Deposits-withdraw	vals of FCD accounts	cannot be executed at all br	anches on bank holidays and v	veekends.		
	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 not less than 3 months, 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 accou	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 notifica	ation letter at a one-ye	ar interval for not more than	3 consecutive years.			
	8. For deposit accou	ints that have been in	active for 3 consecutive months from the date the outstanding balance				
	equals zero (0.00)), the Bank reserves th	ne right to close the said acc	ounts without prior notice.			

	- Signature -
Authorized Signatory	
	(Mr. Mark John Arnold)
	President & CEO
	Given on 23 March 201