ธนาคารกรุงศรีอยุธยา
BANK OF AYUDHYA

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพระรามที่ 3 แขวงบางโพงพาง
เขตยานนาวา กรุงเทพฯ 10120
ทะเบียนเลขที่ บมจ. 181
โทรศัพท์ : +66(0) 2296 2000
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Bank Of Ayudhya Public Company Limited
1222 Rama III Road, Bang Phongphang
Yan Nawa, Bangkok 10120, Thailand
PCL.Reg.No. 181
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(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited
Deposit and Withdrawal Fees of Foreign Currency Deposit Accounts
Effective as from 24 March 2011

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
		Deposit	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 * * *
	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 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 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 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 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)

Currency	Fees		Commission-in-lieu			Other fees and charges
			% of transaction amount	Minimum	Maximum	
EUR JPY GBP AUD CHF SGD HKD SEK NOK DKK	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	0.50%	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
		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)
	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
		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	0.50%	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	0.50%	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 * * *
	Foreign Currency Loans (FCY Loans)	Deposit / Withdrawal	0.50%	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 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 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 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 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.

- 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

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)				

<u>Remarks:</u>

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 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.
8. 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
EUR JPY GBP	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
			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
AUD CHF SGD HKD	Fees for accounts with an average balance of less than the minimum balance requirement	Average Minimum Balance Requirement	Individual: The equivalent of USD 500	Individual: The equivalent of USD 500	Not Determined
			Juristic Person: The equivalent of USD 500	Juristic Person: The equivalent of USD 5,000	Not Determined
		Account Maintenance Fee	The equivalent of USD 10/month	The equivalent of 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
SEK	Fee for Returned Cheque/Draft: THB 200 per cheque / draft plus interest (if any)				
NOK DKK					

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.
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