

ธนาคารกรุงศรีอยุธยา 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

Bank of Ayudhya Public Company Limited Deposit and Withdrawal Fees of Foreign Currency Deposit Accounts

Effective as from 1 January 2011

	Effective as from 1 January 2011							
	urrency Fees		Commission-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	SWIFT transmission fee: THB 500 per message		
					Please see Remark * * * *	(Please see Remark *)		
	International Financial Instruments (Drafts, Cheques, Money orders)	Deposit	0.25%	THB 500	No Maximum	Cheque deposit-collection (cash letter basis):		
					Please see Remark * * * *	THB 200 fee plus THB 3 stamp duty per cheque		
			Free of Charge	Free of Charge		Cheque deposit-collection (Collection letter basis)		
					Free of Charge	USD 10 fee plus THB 3 stamp duty per cheque		
				THB 1,000	No Maximum	Draft fee of THB 200 plus THB 3 stamp duty per draft		
		Withdrawal	0.25%		Please see Remark * * * *	Plus: Inter-area draft withdrawal fee as per the Bank's announcement (if any)		
				THB 500	No Maximum			
	Traveler's Cheque	Deposit	0.25%		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			No Maximum			
		Withdrawal	1% * *	THB 500	Please see Remark * * * *	Please see Remark * * * *		
	Fund Transfer	Deposit		THB 1,000	No Maximum			
	Between Two Parties	Withdrawal	0.25%		Please see Remark * * * *	Please see Remark * * * *		
	Fund Transfer Between Accounts	Deposit		Free of Charge				
	of the Same Account Owner	Withdrawal	Free of Charge		Free of Charge	Please see Remark * * * *		
USD	Export Bills		0.25%	THB 1,000	No Maximum			
		Deposit			Please see Remark * * * *	Please see Remark * * *		
	Import Bills				No Maximum			
		Withdrawal	0.25%	THB 1,000	Please see Remark * * * *	Please see Remark * * *		
	Foreign Currency Loans	Deposit			No Maximum			
	(FCY Loans)	Withdrawal	0.25%	THB 1,000	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		The rate is subject	<u> </u>	No Maximum			
	FCD/DFCD/DSFCD Accounts	Withdrawal	to means of payment.	THB 1,000	Please see Remark * * * *	Please see Remark * * * *		
		Fee refers	o Commission-in-lieu g	olus other fees and cha	<u> </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						
	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						
		*** 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 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, cheques, travelers' cheques or outward remittances for payments for imported goods and withdrawals of funds					
		converted	d into THB.					
	4							



ธนาคารกรุงศรีอยุธยา 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

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

	ency Fees		Commission-in-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 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 *)	
					No Maximum	Cheque deposit-collection (cash letter basis):	
GBP		Deposit	0.50% Free of Charge	THB 500 Free of Charge	Please see Remark * * * * *	THB 200 fee plus THB 3 stamp duty per cheque	
	International Financial Instruments					Cheque deposit-collection (Collection letter basis): USD 10 or	
AUD	(Drafts, Cheques, Money orders)				Free of Charge	its equivalent in the currency of the account plus THB 3 stamp duty per cheque	
					No Maximum	Draft fee of THB 200 plus THB 3 stamp duty per draft	
CHF		Withdrawal	0.50%	THB 1,000		Plus: Inter-area draft withdrawal fee as per the Bank's announcement (if any)	
OH					No Maximum	indication and distribution and do go the banks dimensional (i. diff)	
COD	Tlade Observe	Deposit	0.50%	THB 500		Traveler's cheque fee of THB 30 plus THB 3 stamp duty per cheque	
SGD	Traveler's Cheque				Please see Remark * * * * *		
HKD		Withdrawal	Not Available	Not Available	Not Available	Not Available	
	Banknotes	Deposit	1% * *	THB 500	No Maximum	Please see Remark * * * *	
SEK		Withdrawal		THB 300	Please see Remark * * * *	i lease see Nellialk	
	Fund Transfer	Deposit	0.500/	THB 1,000	No Maximum	Discourse Development	
NOK	Between Two Parties	Withdrawal	0.50%		Please see Remark * * * *	Please see Remark * * * *	
	Fund Transfer Between Accounts	Deposit	5 (0)	5 (0)	F (0)	Please see Remark * * * *	
DKK	of the Same Account Owner	Withdrawal	Free of Charge	Free of Charge	Free of Charge	Hease see Remark	
	Export Bills		posit 0.50%	THB 1,000	No Maximum	8 8 1***	
					Please see Remark * * * *	Please see Remark * * *	
	Import Bills			THB 1,000	No Maximum		
		Withdrawal	0.50%		Please see Remark * * * *	Please see Remark * * *	
	Foreign Currency Loans	Deposit	0.50%	THB 1,000	No Maximum	Please see Remark * * *	
	(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		The rate is subject		No Maximum		
	FCD/DFCD/DSFCD Accounts	Withdrawal	to means of payment.	THB 1,000	Please see Remark * * * * *	Please see Remark * * * *	
				plus other fees and ch			
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				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					
			colusive 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). 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, cheques, travelers' cheques or outward remittances for payments for imported goods and withdrawals of funds						
					осоттов иле лупт по одобите мининамате из рен а втаптите в ванклюте		
					d remittances for payments for imported goods and withdrawals of funds		
	converted into THB.						

	- Signature -
Authorized Signatory	
	(Mr. Mark John Arnold)
	President & CEO

Given on 30 November 2010



ธนาศารกรุงศรีอยุธยา จำกัด (มหาชน) 1222 ถนนพระรามที่ 3 แขวงบางโพงพาง เขตยานนาวา กรุงเทพฯ 10120 ทะเบียนเลขที่ บมจ. 181 โทรศัพท์: +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

Bank of Ayudhya Public Company Limited Conditions and Fees Related to Foreign Currency Deposit Accounts Effective as from 1 April 2010

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account
			Individual:	Individual:	Monthly Basis
				USD 500	Individual: USD 5,000
	Initial Danasit AmountPo	aguirod			Juristic Person: USD 5,000
	Initial Deposit AmountRequired		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 a	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
USD	requirement	Account	USD 10/month	USD 10/month	Free of Charge
		Maintenance Fee	OSD TO/MONUT	OSD TO/MONET	Tiee of Charge
	Fee for Inactive	Inactive	2 years	2 years	2 years
	Account Period		2 yours	2 yours	2 yours
	/ locount	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. Deposit and withdrawal transactions can only be executed at the branches where the FCD accounts were opened.
- 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.



ธนาคารกรุงศรีอยุธยา 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

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	
			USD 2,000	USD 500	Juristic person: The equivalent of USD 5,000	
JPY	Initial deposit amount fo	r all currencies	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	Fees for accounts with a	Average Minimum	The equivalent of USD 500	The equivalent of USD 500	Not Determined	
	balance of less than	Balance	Juristic Person:	Juristic Person:	N.B. i. i.	
CHF	the minimum balance	Requirement	The equivalent of USD 500	The equivalent of USD 5,000	Not Determined	
	requirement	Account	The equivalent of	The equivalent of	F (0)	
SGD		Maintenance Fee	USD 10/month	USD 10/month	Free of Charge	
	Fee for Inactive	Inactive	2 years	2 years	2 years	
HKD	Account	Period	2 years	z years	2 years	
	Account	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					
DKK	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.					
	The principal and interest of these deposit accounts are not protected by the Deposit Protection Agency.					
	5. Deposit and withdrawal transactions can only be executed at the branches where the FCD accounts were opened.					
	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					
	0				and the second s	

	- Signature -
Authorized Signature	(14. 14. 14. 14. 14. 14. 14. 14. 14. 14.
	(Mr. Mark John Arnold)
	President and CEO

Issued on 29 March 2010