ธนาคารกรุงศรีอยุธยา
BANK OF AYUDHYA

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพระรามที่ 3 แขวงบางโพงพาง
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1222 Rama III Road, Bang Phongphang
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(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Notification No. 47/2552

Deposit and Withdrawal Fees of Foreign Currency Deposit Accounts

Effective from 9 November 2009

Currency	Fees		Commission-in-lieu			Other Fees and Charges
			% of deposit or withdrawal 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 THB 200 and a maximum of THB 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 fees of THB 200 plus THB 3 stamp duty per draft.
	Traveler's Cheques	Deposit	0.25%	THB 500	No Maximum Please see Remark * * * * *	Traveler's cheque fee: THB 30 plus THB 3 stamp duty per cheque
		Withdrawal	Not Available	Not Available	Not Available	Not Avaliable
	Bank Notes	Deposit / Withdrawal	1% * *	THB 500	No Maximum Please see Remark * * * * *	Free of charge
	Fund Transfers between Two Parties	Deposit / Withdrawal	0.25%	THB 1,000	No Maximum Please see Remark * * * * *	Free of charge
	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	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	Free of charge
	Conversion of THB to Foreign Currencies for Depositing into FCD / DFCD / DSFCD Accounts	Deposit	Free of charge	Free of charge	Free of charge	Free of charge
		Withdrawal	The rate is subject to means of payment	THB 1,000	No Maximum * * * * *	Please see Remark * * * *
	Remark	Fee refers to Commission-in-lieu plus other fees and charges.				
		* For recipients to receive transferred funds in full, an additional fee for 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 2009 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 withdrawn fund. * * * * * 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 remittance, payments for imported goods and withdrawals of funds converted 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 deposit or withdrawal 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 THB 200 and a maximum of THB 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 fee plus THB 3 stamp duty per cheque.
		Withdrawal	0.50%	THB 1,000	No Maximum Please see Remark * * * * *	Draft fees of THB 200 plus THB 3 stamp duty per draft.
	Traveler's Cheques	Deposit	0.50%	THB 500	No Maximum Please see Remark * * * * *	Traveler's cheque fee: THB 30 plus THB 3 stamp duty per cheque
		Withdrawal	Not Available	Not Available	Not Available	Not Avaliable
	Bank Notes	Deposit Withdrawal	1% * *	THB 500	No Maximum Please see Remark * * * * *	Free of charge
	Fund Transfers between Two Parties	Deposit Withdrawal	0.50%	THB 1,000	No Maximum Please see Remark * * * * *	Free of charge
	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	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	Free of charge
	Conversion of THB to Foreign Currencies for Depositing into FCD / DFCD / DSFCD Accounts	Deposit	Free of charge	Free of charge	Free of charge	Free of charge
		Withdrawal	The rate is subject to means of payment	THB 1,000	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 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 2009 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 withdrawn fund.

* * * * * 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 remittance, payments for imported goods and withdrawals of funds converted into THB.

Authorized Signature -Signature-

(Mr. Tan Kong Khoon)

President and CEO

Issued on 6 November 2009

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Bank of Ayudhya Public Company Limited Notification

Conditions and Fees Related to Foreign Currency Deposit Accounts

Effective from 9 November 2009

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account
USD	Initial Deposit Amount Required		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 the foreign bank.
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 requirement. 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. Deposit and withdrawal transactions can only be performed 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.***

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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 AUD CHF SGD HKD SEK NOK DKK	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
	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
	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 the foreign bank.
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