

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re : Services Fees, Charges and Penalties Related of Deposits, Lending^{1/} and Other Services Charges

Effective from 3 January 2017



b. (2) Fees for Commercial Loans	Rates (THB)	Remark
1. General / corporate loans		
1.1 Front - End fee	2% of credit limit	
1.2 Arrangement fee or Management fee	2% of credit limit	
1.3 Commitment fee	2% of undrawn balance/limit	
1.4 Cancellation fee	3% of cancelled credit limit	
1.5 Prepayment penalty fee	3% of principal payment amount that exceeds the condition or the rate as per agreement with each customer	
2. Credit administration fees		
2.1 Loan agreement processing fee, inclusive of collateral registration fee, or either loan agreement processing fee , except cash secured credit facility.	0.05% of credit limit + VAT with a minimum of THB 1,000 + VAT and a maximum of THB 10,000 + VAT	
2.2 Fee for registration of condominium juristic person or fee for land development authorization.	THB 10,000 + VAT per registration or authorization	
2.3 Land mortgage redemption fee.	THB 1,000 + VAT per redemption or the rate as per agreement with each customer	
2.4 Fee for the Bank's submission of officer to provide consent / endorsement for juristic act related to collateral.	THB 1,000 + VAT per submission	
3. Collateral appraisal		
3.1 Appraisal fees for new / increased credit limit will charge fee only for additional credit limit.	0.25% of credit limit + VAT with a minimum of THB 2,000 + VAT and a maximum of THB 10,000 + VAT	
3.2 Appraisal fee by external appraiser.	Actual cost charged by external appraiser to the Bank + VAT	
3.3 Appraisal fee for project finance.	THB 10,000 + VAT per valuation	
3.4 Fee for examination of construction progress for loan drawdown.	THB 1,000 + VAT per visit or the rate as per agreement with each customer	
3.5 Refund for unapproved loan application.	THB 2,000 + VAT plus excess amount will be refunded to customer	

- No. 1. - 3. are amended as per Circular No. 256/2559, dated 30 November 2016 and effective from 3 January 2017

Authorized Signature

- Signature -

(Ms. Voranuch Dejakaisaya)

Deputy Chief Information and Operations Officer

Acting Chief Information and Operations Officer

Issued on 30 November 2016

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Re : Services Fees, Charges and Penalties Related of Deposits, Lending^{1/} and Other Services Charges

Effective from 3 January 2017

b. (2) Fees for Commercial Loans	Rates (THB)	Remark
1. SME loans		
1.1 Front - End fee		
- General SME customers	2% of credit limit	
- Tun-Jai Loan	} 2% of credit limit with a minimum of THB 20,000	
- Prompt-Ka-Yai Loan		
1.2 Arrangement fee or Management fee		
- General SME customers	2% of credit limit	
- Prompt-Ka-Yai Loan (OD)	1% of OD limit	
1.3 Commitment fee		
- General SME customers	2% of undrawn balance/limit	
1.4 Cancellation fee		
- General SME customers	3% of cancelled credit limit	
- Prompt-Ka-Yai Loan (OD) / Tun-Jai Loan (OD)	2% of cancelled OD limit	Throughout loan contract period
1.5 Prepayment penalty fee		
- General SME customers	3% of principal payment amount that exceeds the condition or the rate as per agreement with each customer	
- Prompt-Ka-Yai Loan (TL) / Tun-Jai Loan (TL)	2% of principal payment amount that exceeds the condition	Throughout loan contract period
2. Credit administration fees		
2.1 Loan agreement processing fee, inclusive of collateral registration fee, or either loan agreement processing fee , except cash secured credit facility.	0.05% of credit limit + VAT with a minimum of THB 1,000 + VAT and a maximum of THB 10,000 + VAT	
2.2 Fee for registration of condominium juristic person or fee for land development authorization.	THB 10,000 + VAT per registration or authorization	
2.3 Land mortgage redemption fee.	THB 1,000 + VAT per redemption or the rate as per agreement with each customer	
2.4 Fee for the Bank's submission of officer to provide consent / endorsement for juristic act related to collateral.	THB 1,000 + VAT per submission	
3. Collateral appraisal		
3.1 Appraisal fees for new / increased credit limit will charge fee only for additional credit limit.	0.25% of credit limit + VAT with a minimum of THB 2,000 + VAT and a maximum of THB 10,000 + VAT	
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