

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending and Other Services Charges

Effective from 4 January 2016

C. Other Service Fees : 12. Cash Management Fee	Rates Fees (THB)	Remark
1. Krungsri Cash Link		
1.1 Krungsri Payroll		
• <u>Payroll Credit Sameday</u>		
- In Clearing Zone	- THB 20 per Transaction	
- Out Clearing Zone	- THB 35 per Transaction	
• <u>Payroll Credit Next Day</u>		
- In Clearing Zone	- THB 15 per Transaction	
- Out Clearing Zone	- THB 30 per Transaction	
1.2 Krungsri Direct Credit		
• <u>Direct Credit Sameday</u>		
- In Clearing Zone	- THB 20 per Transaction	
- Out Clearing Zone	- THB 35 per Transaction	
• <u>Direct Credit Next Day</u>		
- In Clearing Zone	- THB 15 per Transaction	
- Out Clearing Zone	- THB 30 per Transaction	
1.3 Krungsri Inhouse Fund Transfer		
- Outzone clearing beneficiary account	1) 0.1% of transferred amount (Max. THB 1,000) 2) Communication line fee at THB 20 per Transaction	
1.4 Krungsri E-Tax	- THB 15 per Transaction	

- No. 1.1 - 1.4 are amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

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(Mr. Pornsanong Tuchinda)

Head of Commercial Banking

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C. Other Service Fees : 12. Cash Management Fee	Rates Fees (THB)		Remark																									
1.5 Krungsri SMART Credit SMART Credit Sameday Amount <= THB 100,000 Amount > THB 100,000 <= THB 500,000 Amount > THB 500,000 <= THB 2,000,000 SMART Credit Next Day Amount <= THB 2,000,000	- THB 20 per Transaction - THB 75 per Transaction - THB 200 per Transaction - THB 12 per Transaction		- Maximum amount THB 2,000,000																									
1.6 Krungsri BAHTNET <table><tr><th><u>Sending Bank</u></th><th><u>Receiving Bank</u></th><th><u>Sender</u></th><th><u>Beneficiary</u></th></tr><tr><td>- Bangkok / Metropolitan</td><td>- Bangkok / Metropolitan</td><td>THB 150</td><td>THB 100</td></tr><tr><td>- Bangkok / Metropolitan</td><td>- Upcountry</td><td>THB 150</td><td>THB 100 + Inter-region transferred fee*</td></tr><tr><td>- Upcountry</td><td>- Bangkok / Metropolitan</td><td>THB 150</td><td>THB 100</td></tr><tr><td></td><td></td><td>+ Inter-region transferred fee*</td><td></td></tr><tr><td>- Upcountry</td><td>- Upcountry</td><td>THB 150</td><td>THB 100 + Inter-region transferred fee*</td></tr></table>	<u>Sending Bank</u>	<u>Receiving Bank</u>	<u>Sender</u>	<u>Beneficiary</u>	- Bangkok / Metropolitan	- Bangkok / Metropolitan	THB 150	THB 100	- Bangkok / Metropolitan	- Upcountry	THB 150	THB 100 + Inter-region transferred fee*	- Upcountry	- Bangkok / Metropolitan	THB 150	THB 100			+ Inter-region transferred fee*		- Upcountry	- Upcountry	THB 150	THB 100 + Inter-region transferred fee*	<table><tr><td>Metropolitan including Nonthaburi, Patumpani, Samutprakarn, Samusakorn and Nakkompratoom</td></tr><tr><td>* = Inter-region Transferred fee is 0.1% (Max. THB 750)</td></tr></table>		Metropolitan including Nonthaburi, Patumpani, Samutprakarn, Samusakorn and Nakkompratoom	* = Inter-region Transferred fee is 0.1% (Max. THB 750)
<u>Sending Bank</u>	<u>Receiving Bank</u>	<u>Sender</u>	<u>Beneficiary</u>																									
- Bangkok / Metropolitan	- Bangkok / Metropolitan	THB 150	THB 100																									
- Bangkok / Metropolitan	- Upcountry	THB 150	THB 100 + Inter-region transferred fee*																									
- Upcountry	- Bangkok / Metropolitan	THB 150	THB 100																									
		+ Inter-region transferred fee*																										
- Upcountry	- Upcountry	THB 150	THB 100 + Inter-region transferred fee*																									
Metropolitan including Nonthaburi, Patumpani, Samutprakarn, Samusakorn and Nakkompratoom																												
* = Inter-region Transferred fee is 0.1% (Max. THB 750)																												
1.7 Krungsri Cheque Payment - Distribute Cheque at the Bank Counter - Mail to beneficiary - Return to Applicant	- THB 25 per Transaction - THB 20 per Transaction + Mailing Fee - THB 20 per Transaction																											

- No. 1.5 - 1.7 are amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

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C. Other Service Fees : 12. Cash Management Fee	Rates Fees (THB)	Remark
1.8 <u>Krungsri Cheque Express</u>	- THB 35 per Transaction	
1.9 <u>Krungsri Direct Debit</u>		
- In Clearing Zone	- THB 15 per Transaction	
- Out Clearing Zone	- THB 30 per Transaction	
1.10 <u>Krungsri Cheque collection</u>		
• <u>Due Dated Cheque</u>		
- In Clearing Zone Cheque (CL)	- THB 10 per Transaction	
- Out Clearing Zone Cheque (BC)	- 0.1% of cheque amount (Min. THB 10 per cheque) , regardless of whether the collection is realized or not.	
- Return Cheque	- THB 30 per Transaction	
- Reference Fee	- THB 3 per Transaction	
• <u>Post Dated Cheque</u>		
- Cheque Custody (Up to 90 days)	- THB 10 per Transaction	
- Stop cheque before due date	- THB 10 per Transaction	
1.11 <u>Krungsri Liquidity Management Service</u>		
- In Clearing Zone	- THB 15 per Transaction	
- Out Clearing Zone	- THB 15 per Transaction + Inter-region transferred fee 0.1% (Max. THB 1,000)	

- No. 1.8 - 1.11 are amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

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C. Other Service Fees : 12. Cash Management Fee	Rates Fees (THB)	Remark
1.12 <u>Krungsri Cashlink (Internet Banking)</u>		
- Setup Fee	- THB 3,000 (one-time)	
- Annual Fee	- THB 3,000 per year	
1.13 <u>Statement Inquiry via SWIFT (MT940)</u>	- THB 3,000 per month per account	
1.14 <u>Cancellation Transaction</u>	- THB 20 per Transaction	
2. <u>Krungsri e-Customs Paperless</u>	- THB 30 per Transaction	
3. <u>Krungsri Paperless Electronic Payment</u>	- THB 30 per Transaction	
4. <u>Krungsri EBPP : (Electronic Bill Presentment) via Krungsri Supply Chain</u>		
4.1 Initial Fee (Charged Corporate)	- THB 20,000	
4.2 Invoice Posting Fee (Charged Corporate)		
(1) Less than and equal to 5,000 invoices per month	- THB 5,000 per month	
(2) Greater than 5,000 invoices per month	- THB 10,000 per month	
4.3 Invoice Inquiry Fee (Charged Dealer)	- THB 3,000 per year	
4.4 Transaction Fee (Charged Corporate/ Dealer)	- THB 50 per Transaction	
4.5 Out zone Transaction Fee (Charged Corporate/ Dealer)	- 0.08% of payment amount	

- No. 1.12 - 1.14 , No. 2 and No. 4 are amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

- No. 3 is amended as per Circular No. 53/2558, dated 7 April 2015 and effective from 9 April 2015

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C. Other Service Fees : 12. Cash Management Fee	Rates Fees (THB)	Remark
4. GCMS/ GCMS Plus and MTS Internet (Global Cash Management Service and Multi Thai Baht Payment Service)		
4.1 Payment Service		
4.1.1 Transfer within Home Branch/ Book Transfer		
- Thru GCMS / GCMS Plus	- Free of Charge	- No Regional Transfer Service & Charge
- Thru MTS Internet	- THB 0 - 10* per Transaction * with additional service e.g. Document Delivery Service	- No Regional Transfer Service & Charge
4.1.2 E-Revenue Payment		
- Thru GCMS / GCMS Plus (Book Transfer)	- THB 15 per Transaction	
4.1.3 SMART Credit Transfer		
<u>SMART Credit Same Day</u>		
Amount <=THB100,000	- THB 20/30* per Transaction	
Amount >100,000-<=THB 500,000	- THB 75/85* per Transaction	
Amount >500,000-<=THB 2,000,000	- THB 200/210* per Transaction	
<u>SMART Credit Next Day</u>		
Amount >0-<=THB 2,000,000	- THB 12/22* per Transaction * with additional service e.g. Document Delivery Service	

- No. 4.1.1 - 4.1.3 are amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

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C. Other Service Fees : 12. Cash Management Fee		Rates Fees (THB)		Remark
4.1.4 BATHNET Transfer				
<u>Sending Bank</u>	<u>Receiving Bank</u>	<u>Sender</u>	<u>Beneficiary</u>	Metropolitan including Nonthaburi, Patumpani, Samutprakarn, Samusakorn and Nakkompratom
Bangkok	Bangkok / Metropolitan	THB 150-160* per Transaction	THB 100 per Transaction	
Bangkok	Upcountry	THB 150-160* per Transaction	THB 100+Inter-region transferred fee*	
		* with additional service e.g. Document Delivery Service		* = Inter-region Transferred fee is 0.1% (Max. THB 750)
4.1.5 Direct Credit Transfer				
<u>Direct Credit Same Day</u>				
- In Clearing Zone		- THB 20/30* per Transaction		
- Out Clearing Zone		- THB 35/45* per Transaction		
<u>Direct Credit to Alliance Bank (Credit Next Day)</u>				
- Bangkok Bank PCL (BBL)				
In Clearing Zone (Amount <= THB 99,000,000)		- THB 45/55* per Transaction		
Out Clearing Zone (Amount <= THB 99,000,000)		- THB 75/85* per Transaction		
- Siam Commercial Bank PCL (SCB)				
In Clearing Zone (Amount <= THB10,000,000)		- THB 25/35* per Transaction		
Out Clearing Zone (Amount <= THB 3,000,000)		- THB 50/60* per Transaction		

- No. 4.1.4 is amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

- No. 4.1.5 is amended as per Circular No. 188/2558, dated 6 November 2015 and effective from 4 January 2016

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C. Other Service Fees : 12. Cash Management Fee	Rates Fees (THB)	Remark
- Kasikom Bank PCL (KBank) In Clearing Zone (Amount <= THB 99,000,000) Out Clearing Zone (Amount <= THB 99,000,000) <u>Direct Credit Same Day via GCMS/GCMS Plus</u> In Clearing Zone/Out Clearing Zone (Amount <= THB 99,000,000) <u>Direct Credit Next Day via MTS Internet</u> In Clearing Zone (Amount <= THB 99,000,000) Out Clearing Zone (Amount <= THB 99,000,000) <u>Inhouse Fund Transfer</u> Outzone clearing beneficiary account 4.1.6 Cashier's Cheque Issuance thru MTS Internet (Cheque Issuing Service) - Distribute Cheque at the Bank Counter - Mail to beneficiary - Return to Applicant - Stop Payment / Cheque	- THB 50/60* per Transaction - THB 50/60* per Transaction * with additional service e.g. Document Delivery Service - THB 35 per Transaction - THB 15/25* per Transaction - THB 30/40* per Transaction * with additional service e.g. Document Delivery Service 1) 0.1% of transferred amount (Max. THB 1,000) 2) Communication line fee at THB 20 per Transaction - THB 25 per Transaction - THB 45 per Transaction (incl. Register Mail) - THB 20 per Transaction - THB 20 per Transaction (Max. THB 500)	

- No. 4.1.5 is amended as per Circular No. 188/2558, dated 6 November 2015 and effective from 4 January 2016

- No. 4.1.6 is amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

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C. Other Service Fees : 12. Cash Management Fee	Rates Fees (THB)	Remark
4.2 Collection Service		
4.2.1 Cheque Collection Service		
1. In Clearing Zone Cheque	- THB 10 per cheque	
2. Out Clearing Zone Cheque (BC)	- 0.1% of cheque amount (Min. THB 10 per cheque) , regardless of whether the collection is realized or not.	
3. Cheque Custody (Up to 90Days)	- THB10 per Transaction	
4. Cancel Post Date Cheque	- THB 10 per Transaction	
5. Return Cheque	- THB 30 per Transaction	
4.2.2 Bill Payment Service		
1. Thru Bank Channels		
- In Clearing Zone	- THB15 per Transaction	
- Out Clearing Zone	- THB 30 per Transaction	In case transferred amount exceeds THB 100,000 it shall be additional charged at the rate of 0.1% of exceeding amount with Maximum fee THB 1,000
2. Thru Alliance Banks	- Monthly Fee THB 3,000 per Alliance Bank	
2.1 Siam Commercial Bank PCL (SCB)		
- In Clearing Zone	- THB 25 per Transaction	
- Out Clearing Zone	- THB 40 per Transaction	In case transferred amount exceeds THB 100,000 it shall be additional charged at the rate of 0.1% of exceeding amount with Maximum fee THB 1,000
	- Electronic Channels THB 20 per Transaction	
2.2 Kasikom Bank PCL (KBank)		
- In Clearing Zone	- THB 20 per Transaction	
- Out Clearing Zone	- THB 35 per Transaction	In case transferred amount exceeds THB 100,000 it shall be additional charged at the rate of 0.1% of exceeding amount with Maximum fee THB 1,000
	- Electronic Channels THB 30 per Transaction	

- No. 4.2.2 is amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

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C. Other Service Fees : 12. Cash Management Fee	Rates Fees (THB)	Remark
4.3 Liquidity Management and Treasury Management		
4.3.1 Initial Fee (Local Pooling)	- THB 300,000 .-	
4.3.2 Monthly Fee	- THB 3,000 per month per account	
4.4 Global Cash Management Service and Multi Thai Baht Payment Service		
4.4.1 Initial Fee	- THB 2,000	GCMS Cross Border/GCMS Plus Cross Border: The initial fee will be exempted for an existing GCMS or GCMS Plus Customer
4.4.2 Annual Fee	- THB 18,000 per year	GCMS Cross Border/GCMS Plus Cross Border.
4.4.3 SecurID Cards/ IC Cards	- Free of Charge for 5Users - 6th User Onward 4,800 per year per user	
4.5 Statement Report thru E-Mail Notification Service (ENS)		
4.5.1 Annual Fee	- THB 6,000 per year	

- No. 4.3 - 4.5 are amended as per Circular No. 153/2557, dated 2 December 2014 and effective from 5 January 2015

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