

Bank of Ayudhya Public Company Limited

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

Effective from 12 October 2017



C. Other Services: 7. Electronic banking service (2)	Rate (THB)	Remark
1. <u>Withdrawal via Krungsri ATM using a card issued by a card issuer in a foreign country</u> (1) VISA Card / MasterCard (2) UnionPay card (3) BCEL card	- THB 220 / transaction - THB 150 / transaction - THB 50 / transaction	
2. <u>Withdrawal via Krungsri ATM using an American Express card</u> (1) Domestic AMEX card (2) International AMEX card	- THB 20 / transaction - THB 50 / transaction	
3. <u>Automated Deposit Machine (ADM) service</u> (1) Intra-bank transactions - Inter-region cash deposit (2) Inter-bank transactions - Inter-bank cash deposit via ADM <u>Limit</u> Up to THB 10,000 More than THB 10,000 up to THB 20,000 More than THB 20,000 up to THB 30,000 More than THB 30,000 up to THB 40,000 More than THB 40,000 up to THB 50,000 More than THB 50,000 up to THB 65,000 More than THB 65,000 up to THB 80,000 More than THB 80,000 up to THB 100,000	- THB 10 for every THB 10,000 The minimum fee is THB 10 with the leased line fee of THB 20 / transaction - THB 50 - THB 60 - THB 70 - THB 80 - THB 90 - THB 100 - THB 110 - THB 120	
4. <u>Cardless ATM service</u>	- THB 30 / transaction	
5. <u>ATM withdrawal using a VISA / Master card issued by a card issuer in Thailand</u> - Fee for withdrawal via Krungsri ATM using a VISA / Master card issued by a card issuer in Thailand and not an ATM Pool member	- THB 20 / transaction	
6. <u>Withdrawal via counter at Krungsri Branches & Booths using an International VISA Card</u>	- THB 200 / transaction	

- No. 1.(1) is amended as per Circular No. 25/2560 dated 24 January 2017 and effective from 25 February 2017

- No. 1.(2) is amended as per Circular No. 272/2559 dated 23 December 2016 and effective from 23 January 2017.

- No. 1.(3) is amended as per Circular No. 68/2557 dated 16 May 2014 and effective from 19 May 2014.

- No. 2. is amended as per Circular No. 70/2557 dated 23 May 2014 and effective from 21 June 2014.

- No. 3.(1) is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

- No. 3.(2) is amended as per Circular No. 36/2552 dated 23 March 2009 and effective from 24 March 2009.

- No. 4. is amended as per Circular No. 42/2550 dated 4 May 2007 and effective from 9 May 2007.

- No. 5. is amended as per Circular No. 183/2554 dated 30 September 2011 and effective from 1 November 2011.

- No. 6. is amended as per ANN_KCO_287/2560 dated 12 September 2017 and effective from 12 October 2017.

-Signature-

Authorized Signature.....

(Mr. Rohit Khanna)

Head of Corporate Strategy and Planning Group

Issued on 12 September 2017

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C. Other services: 7. Electronic Banking Service Fees (3)	Service Fees (THB)	Remark
1. Krungsri Online Service		
(1) Entrance fee	- Free of charge	
(2) Annual fee		
- Individuals with ATM card or VISA Electron/VISA Debit card	- Free of charge	
- Individuals without ATM card or VISA Electron/VISA Debit card	- Free of charge	
- Juristic Persons (for Krungsri Online service only)	- Free of charge	
(3) Domestic money transfer		
(3.1) Money transfer between accounts of the same customer (registered accounts) within the Bank (no daily transfer limit)		
- Money transfer within the same region	- Free of charge	
- Inter-region money transfer	- Free of charge for the first 5 transactions of the month; THB 10 / transaction for subsequent transactions.	- The number of inter-region money transfer transactions via Internet Banking and Mobile Banking channels will be combined with the money transfer between accounts of the same customer (both registered and non-registered) and transfer to other parties having accounts with the Bank.
(3.2) Money transfer between accounts of the same customer (non-registered accounts) / to other parties having accounts with the Bank (a maximum of THB 100,000 / transaction up to THB 500,000 / day / user ID)		
- Money transfer within the same region	- Free of charge	
- Inter-region money transfer	- Free of charge for the first 5 transactions of the month; THB 10 / transaction for subsequent transactions.	- The number of inter-region money transfer transactions via Internet Banking and Mobile Banking channels will be combined with the money transfer between accounts of the same customer (both registered and non-registered) and transfer to other parties having accounts with the Bank.
(3.3) Cardless ATM money transfer service	- THB 30 / transaction	
(3.4) Online retail fund transfer		
- Up to THB 20,000	- THB 25 / transaction	- Up to THB 50,000 / transaction and up to THB 300,000 / day / user ID.
- More than THB 20,000 up to THB 50,000	- THB 35 / transaction	
(4) Foreign remittance		
- SWIFT fund transfer (outward remittance)	- THB 350 / transaction	
- Purchase of foreign demand draft	- THB 200 / draft and stamp duty of THB 3 per draft and registered mail fee of THB 100 per letter nationwide.	
(5) Bill payment	- Depending on agreement of each service provider.	

- No. (1) - (2) are amended as per SorPorThor.(KorRor.) LNP 476/2548 dated 8 September 2005 effective from 8 September 2005 and Circular No. 128/2551 dated 8 August 2008 effective from 9 August 2008.

- No. (3.1) - (3.2) are amended as per Circular No. 64/2556 dated 27 June 2013 and effective from 1 July 2013.

- No. (3.3) is amended as per Circular No. 42/2550 dated 4 May 2007 and effective from 9 May 2007.

- No. (3.4) is amended as per Circular No. 60/2554 dated 12 April 2011 and effective from 18 May 2011.

- No. (4) - (5) are amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

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C. Other services: 7. Electronics Banking Service Fees (3)	Service Fees (THB)	Remark
2. <u>Krungsri E-Payment Service (payment services via the Internet)</u> (1) Payment by credit card (1.1) <u>Existing customers</u> - Entrance fee - Annual fee (1.2) <u>New customers</u> - Entrance fee - Annual fee (2) Charge for payments by direct debit (3) Charge for payments by credit card	- Baht 4,000 / merchant ID - Baht 2,000 / merchant ID / year	- Fees are collected on the anniversary day from merchants with less than 20 transactions / year and from 17 April 2014 onwards, the same rate as that applicable to the new customers will be applied on the anniversary day.
	- Baht 5,000 / merchant ID - Baht 10,000 / merchant ID / year - Baht 25,000 / merchant ID / year	• Effective from 19 March 2014 onwards for new customers. } Applicable to the merchants using the service of the online credit card fraud prevention system.
	- depending on the agreement between the Bank and the service providers.	
	- depending on the agreement between the Bank and the service providers.	
3. <u>Krungsri Virtual EDC Service</u> (1) Payment by credit card - Entrance fee - Annual fee (2) Charge for payments by credit card	- THB 4,000 / merchant ID - THB 2,000 /merchant ID / year	- Fees are collected on the anniversary day from merchants with less than 20 transactions / year.
	- depending on the agreement between the Bank and the service providers.	

- No.2 (2), (3) and no. 3. is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

- No. 2(1) is amended as per Circular No. 47/2557 dated 18 March 2014 and effective from 19 March 2014.

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C. Other services: 7 Electronic Banking Service Fees (4)	Service Fee Rates (THB)	Remark
1. Krungsri Phone 1572 Service (1) Entrance fee (2) Annual fee - Individuals with ATM card or VISA Electron/ VISA Debit card - Individuals without ATM card or VISA Electron/ VISA Debit card - Juristic persons (3) New code issuance fee (4) Money transfer within the Bank - inter-region money transfer (5) Money transfer for payment of goods and services	- Free of charge - Free of charge - THB 200 / year - THB 200 / year - THB 50 / time - THB 10 for every THB 10,000 with a minimum of THB 10. - Depending upon agreement between the Bank and each product/service seller.	
2. Krungsri-OVS-Dials-Voice Banking Service - Application Fee - PIN Reissuing Fee - Account Number Adding Fee	- THB 300 - THB 100 / time - THB 100 / time	This service is for juristic persons having a deposit account with Bank of Ayudhya Public Company Limited which was transferred from Bank of Tokyo- Mitsubishi UFJ Ltd., Bangkok Branch and juristic persons opening a deposit account with Bangkok Sathorn Branch who are allowed by the Bank to use this service.

- No.1 is amended as per Circular No. 10/2548 dated 15 March 2005 and effective as from 15 March 2005.

- No. 2 is amended as per Circular No. 157/2557 dated 3 December 2014 and effective as from 5 January 2015.

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C. Other services: 7 Electronic Banking Service Fees (5)	Service Fee Rates (THB)	Remark
1. Krungsri Mobile Banking Services (1) Initial Fee (2) Annual Fee (3) Account Information Inquiry - Balance Inquiry - Statement Inquiry (4) Money Transfer (4.1) Fund Transfer between Accounts Opened with the Bank - Money Transfer Within the Same Region - Inter-region Money Transfer (4.2) Online Retail Fund Transfer - Up to THB 20,000 - More than THB 20,000 up to THB 50,000 (5) Payment of Goods and Services (6) KRUNGSRI Yellow Points Inquiry	- Free of charge - Free of charge - Free of charge - Free of charge - Free of charge - Free of charge - Free of charge for the first 5 transactions of the month; THB 10 / transaction for subsequent transactions. - THB 25 / transaction - THB 35 / transaction - Depending on agreement between Bank and product/ service providers. - Free of charge	* Collection of inter-region funds transfer fees shall include those of Internet banking and mobile banking

- No.1 is amended as per Circular No. 161/2552 dated 5 November 2009 and effective as from 6 November 2009.

- No. (4.1) is amended as per Circular No. 64/2556 dated 27 June 2013 and effective as from 1 July 2013.

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C. Other services: 7 Electronic Banking Service Fees (5)	Service Fee Rates (THB)		Remark
	Transaction Fee	SMS Fee	
2. Krungsri Banking SIM			
(1) Initial Fee	- Free of charge		* SMS fees exclusive of VAT are collected by mobile phone service providers.
(2) Krungsri Banking SIM Fee	- Free of charge		
(3) Service Fee	- THB 15 per month		
(4) Balance Inquiry	- Free of charge	THB 3 per transaction*	
(5) Money Transfer			* Collection of inter-region funds transfer fees shall include those of Internet banking and mobile banking transactions.
(5.1) Between accounts of the same customers / other parties having accounts with the Bank			
- Money Transfer Within the Same Region	- Free of charge	- Free of charge	
- Inter-region Money Transfer	- Free of charge for the first 5 transactions of the month; THB 10 / transaction for subsequent transactions.	- Free of charge	
(5.2) Online Retail Fund Transfer			
- Up to THB 20,000	- THB 25 per transaction	- Free of charge	
- More than THB 20,000 up to THB 50,000	- THB 35 per transaction	- Free of charge	
(6) Topping up of Prepaid Mobile Phone Service	- Depending on agreement between Bank and product/ service providers.	- Free of charge	
(7) Payment of Goods and Services	- Depending on agreement between Bank and product/ service providers.	- Free of charge	
(8) Transaction Verification	- Free of charge	THB 3 per transaction*	
(9) KRUNGSRI Yellow Point Service			* SMS fees exclusive of VAT are collected by mobile phone service providers.
(9.1) Point Check	- Free of charge	THB 3 per transaction*	
(9.2) Cash Reward Redemption	- Free of charge	THB 3 per transaction*	

- No. 2.(1)-(4), (5.2) and (6)-(9) are amended as per Circular No. 89/2554 , dated 3 June 2011 and effective from 13 June 2011.

- No. (5.1) is amended as per Circular No. 64/2556 dated 27 June 2013 and effective as from 1 July 2013.

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	Per Month	Per Transaction	
3. <u>Krungsri SMS Banking Services</u>			
(1) Financial Alert	} THB 9 / month	- Free of charge	<u>New Customers</u> The Bank will discontinue the service effective from 6 June 2014 onwards. <u>Existing Customers</u> The Bank can continue to use.
- Money Deposit Alerts		- Free of charge	
- Money Withdrawal Alerts		- Free of charge	
- Debit Card Usage Alerts		- Free of charge	
- Auto Payment Debit Result Alerts		- Free of charge	
- Inactive Account Alerts (Account No.- Movement Alerts)		- Free of charge	
(2) Financial Inquiry s			} Subject to rates that each service provider of mobile phone collects from customers.
- Account Balance Inquiry		- THB 3 / transaction	
- Last 3 Transaction Inquiry		- THB 3 / transaction	
(3) Money Transfer Alert			} Subject to rates that each service provider of mobile phone collects from customers.
- Between the Bank's accounts, either within the same region or inter-region (BAY to BAY)	- Free of charge	- Free of charge	
- Online Retail Fund Transfer (ORFT)	- Free of charge	- Free of charge	
(4) Bank Information Inquiry			} Subject to rates that each service provider of mobile phone collects from customers.
- Foreign Currency Exchange Rate Inquiry	- Free of charge	- THB 3 / transaction	
- Deposit Rate Inquiry	- Free of charge	- THB 3 / transaction	
- Leading Rate Inquiry	- Free of charge	- THB 3 / transaction	

- No. 3. is amended as per Circular No. 74/2553 , dated 31 May 2010 and effective from 1 July 2010 and Circular No. 78/2557 , dated 5 June 2014 effective from 6 June 2014.

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- No. 4. is amended as per Circular No. 78/2557 , dated 5 June 2014 effective from 6 June 2014.
- No. 5. is amended as per Circular No. 47/2558 , dated 30 March 2015 effective from 31 March 2015.

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