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Bank of Ayudhya Public Company Limited

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

Effective from 5 January 2015

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	0.05% of credit limit + VAT with a minimum of THB 1,000 + VAT and a maximum of THB 10,000 + VAT	
2.2 Either loan agreement processing fee or collateral registration fee	0.025% of credit limit + VAT with a minimum of THB 1,000 + VAT and a maximum of THB 10,000 + VAT	
2.3 Fee for occasional loan drawdown without credit limit	Same rate as that in 2.1 or 2.2	
2.4 Fee for registration of condominium juristic person or fee for land development authorization	THB 10,000 + VAT per registration or authorization	
2.5 Land mortgage redemption fee	THB 1,000 + VAT per redemption	
2.6 Fee for authority delegation to the Bank's officer to process on behalf of customer	THB 1,000 + VAT per delegation	
2.7 Fee for the Bank's submission of officer to provide consent / endorsement for juristic act related to collateral / instalment payment	THB 1,000 + VAT per submission	
2.8 Fee for rescheduling of contract signing /collateral registration date / other juristic acts without 1-business-day prior notification or failure to undertake juristic act after sending employees on scheduled date due to faults not caused by the Bank	THB 1,000 + VAT per rescheduling	
2.9 Fee for change to contract conditions without impact on credit limit that results in new collateral registration/contract signing	THB 2,000 + VAT per contract	
2.10 Fee for issuance of non-standard contracts of the Bank (Thai/English contracts)	Rate as per agreement on a case-by-case basis with a minimum of THB 10,000 + VAT per contract	

- No. 1. - 2. are amended as per Circular No158 /2557, dated 4 December 2014 and effective from 5 January 2015

Authorized Signature - Signature -

(Mr. Noriaki Goto)

Chief Executive Officer

Issued on 4 December 2014

Bank of Ayudhya Public Company Limited
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Effective from 5 January 2015

b. (2) Fees for Commercial Loans	Rates (THB)	Remark
3. Collateral appraisal		
3.1 Appraisal fees for loan application, debt composition/asset valuation for debt repayment, request for credit limit increases with existing / new collateral (if new appraisal is required, the Bank 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 for project finance	THB 10,000 + VAT per valuation	
3.3 Appraisal fee by external appraiser	Actual cost charged by external appraiser to the Bank + VAT	
3.4 Re-appraisal fee for contract renewal / credit line extension / collateral revaluation (not related to debt composition / asset valuation for repayment)	THB 2,000 + VAT per review or rate as agreed on a case-by-case basis	
3.5 Refund for unapproved loan application	THB 2,000 + VAT plus excess amount will be refunded to customer	
3.6 Fee for examination of construction progress for loan drawdown	THB 1,000 + VAT per visit	

- No. 3. is amended as per Circular No.158/2557, dated 4 December 2014 and effective from 5 January 2015

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(Mr. Noriaki Goto)

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