

ธนาคารกรุงศ์รือยุลยา จำกัด (มหาชน) 1222 ถนนพระรามที่ 3 แขวงบางโพงพาง เขตยานนาวา กรุงเทพฯ 10120 ทะเบียนเลขที่ บมจ. 181 โทรศัพท์ : +66(0) 2296 2000 www.krungsri.com

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(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Fee Rate on KRUNGSRI First Choice Debit Card

Bank of Ayudhya Public Company Limited has launched KRUNGSRI First Choice Debit Card; therefore, the Bank would collect the fees at the following rate:

| Service | Service Fee |
|-----------------------------------|-----------------------|
| Card Issuance Fee/Replacement Fee | THB 100 / card |
| Annual Fee | THB 200 / card / year |

The Bank collects the other service fees of KRUGSRI First Choice debit card at the same rate as KRUNGSRI Visa debit card as per the Bank's Notifications.

The Notification shall take effect from 23 May 2011 onward.

Authorized Signature

-Signature-

(Mr. Mark John Arnold)

President and CEO

Issued on 20 May 2011