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(Translation for Reference Purpose Only)

## Bank of Ayudhya Public Company Limited

## Re: Fee Rate on KRUNGSRI Banking SIM Services

To provide the convenient services to customers, Bank of Ayudhya Public Company has launched "KRUNGSRI Banking SIM Services". With the mentioned services, customers can undertake transactions every time at every place via their mobile phones in the AIS, DTAC and True Move networks as well as others in the future. In connection, the fee rate on "KRUNGSRI Banking SIM Services" is as follows:

Service Type	Fee Rate	
	Transaction Fees	SMS Fees
1. Initial Fee	- Free of charge	
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		
5.1. between accounts of the same customers		
- Money Transfer Within the Same Region	- Free of charge	- Free of charge
- Inter-region Money Transfer	- THB 10 for every THB 10,000 with	- Free of charge
	a minimum fee of THB 10	
5.2. between accounts of the same customers and other		
parties having accounts with the Bank		
- Money Transfer Within the Same Region	- Free of charge	- Free of charge
- Inter-region Money Transfer	- THB 10 for every THB 10,000 with	- Free of charge
	a minimum fee of THB 10	
5.3. 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. Toping up of Prepaid Mobile Phone Service	- Depending on agreement between Bank	- Free of charge
	and product/service providers	
7. Payment of Goods and Services	- Depending on agreement between Bank	- Free of charge
	and product/service providers	
8. Transaction Verification	- Free of charge	- THB 3 per transaction*
9. KRUNGSRI Yellow Point		
9.1. Point Check	- Free of charge	- THB 3 per transaction*
9.2. Cash Reward Redemption	- Free of charge	- THB 3 per transaction*

\*Remark: SMS fees exclusive of VAT are collected by mobile phone service providers.

The Notification shall take effect from 13 June 2011 onward.

Authorized Signature

-Signature-

(Mr. Mark John Arnold)

President and CEO

Issued on 3 June 2011