

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
<u>ATM Card and VISA Electron / Krungsri Debit Card</u> <u>Krungsri Debit Chip Card</u> (1) <u>Card Issuance Fee/ Replacement Fee</u> (1.1) ATM Generic card and 3-Dimension ATM card (1.2) ID ATM card (1.3) FCD ATM card / Krungsri FCD Chip card (1.4) VISA Electron / Krungsri Debit Generic card / Krungsri Debit Generic Chip card (with and without personalized) (1.5) ID VISA Electron / Krungsri Debit ID card / Krungsri Debit ID Chip card (2) <u>Inter-branch Card Issuance Fee</u> (3) <u>Annual fee</u> (3.1) ATM Generic card and 3-Dimension ATM card (3.2) ID ATM card (3.3) FCD ATM card / Krungsri FCD Chip card (3.4) VISA Electron / Krungsri Debit Generic card / Krungsri Debit Generic Chip card (with and without personalized) (3.5) ID VISA Electron / Krungsri Debit ID card / Krungsri Debit ID Chip card (4) <u>Krungsri's ATM card / VISA Electron/ Krungsri Debit card and</u> <u>Krungsri Debit Chip Card usage</u> (4.1) via Krungsri's ATMs (4.1.1) Inter-region cash withdrawal (4.1.2) Inter-region money transfer (4.1.3) Inter-bank money transfer - Less than or equal THB 10,000 - Over THB 10,000 up to THB 50,000 (4.1.4) Payment of goods and services	- THB 100/card - THB 100/card - THB 200/card - THB 100/card - THB 100/card - THB 30/card - THB 200/card/ year - THB 200/card/ year - THB 300/card/ year - THB 200/card - THB 200/card/ year - THB 15/ transaction - The first transaction of the month is free of charge and the next transaction is THB 10/ transaction. - THB 25/ transaction - THB 35/ transaction - THB 10 - 15/ transaction	- Including card renewal in case the card is expired not over 6 months. - New card issuance/ replacement fee will be additionally collected. - Including card renewal in case the card is expired not over 6 months. - Fee is subject to the Bank's agreement with goods distributors and service providers.

- No. (1.1)-(1.2) are amended as per Circular No.15/2552 dated 23 February 2009 and effective from 1 April 2009.

- No. (1.3) , (3.3) and (4) are amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

- No. (1.4),(1.5),(3.4) and (3.5) are amended as per ANN_RBD_273/2560 dated 23 August 2017 and effective from 1 September 2017.

- No. (2) and (4.1.4) are amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

- No. (3.1) - (3.2) are amended as per Circular No.117/2553 dated 2 August 2010 and effective from 1 September 2010.

- No. (4.1.1) is amended as per Circular No.27/2554 dated 24 February 2011 and effective from 25 March 2011.

- No. (4.1.2) is amended as per Circular No. 64/2556 dated 27 June 2013 and effective from 1 July 2013.

- No. (4.1.3) is amended as per Circular No. 34/2557 dated 26 February 2014 and effective from 8 March 2014.

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(4.2) via Mini ATMs (Service counters of domestic branches)		
(4.2.1) Inter-region cash withdrawal	- THB 10 for every THB 10,000 with a minimum fee of THB 10 and line fees of THB 20/ transaction	
(4.3) via Mini ATMs (service counters of branches in Laos PDR)		
(4.3.1) Inter-region cash withdrawal	- THB 10 for every THB 10,000 with a minimum fee of THB 10 and line fees of THB 20/ transaction.	
(4.3.2) Communication Charge	- 1.5% of THB withdrawal amount with a minimum of THB 100 and maximum of THB 400.	
(4.4) via other banks' ATMs		
(4.4.1) Cash withdrawal outside of Bangkok area at ATMs located in the same province as the issuance branches	- No fee	Inter-region withdrawal transaction and/or balance inquiry made with other banks will be counted with inter-bank transaction in the same province of each month.
(4.4.2) Inter-region cash withdrawal	- THB 20/ transaction	
(4.4.3) Total Cash withdrawal and/or balance inquiries above 4th transactions/ month	- THB 10/ transaction	
(5) <u>VISA Electron / Krungsri Debit card / Krungsri Debit Chip card usage transaction</u>		
(5.1) via oversea ATMs		
(5.1.1) Cash withdrawal	- THB 100/ transaction	- Excluding transaction fees by bank's ATM machine operator of particular oversea bank.
		- The exchange rate shall not be more than the reference rate announced by VISA International Inc. plus the hedging premium of 2.5%.
(5.1.2) Balance inquiry	- THB 15/ transaction	
(5.2) via EDC (the Bank's service counters)		
- Inter-region cash withdrawal	- THB 10 for every THB 10,000 with a minimum fee of THB 10 and line fees of THB 20/ transaction.	
(5.3) via other banks' service counters	- THB 100/ transaction	

- No. (4.2) is amended as per Circular No.2/2544 dated 10 January 2001 and effective from 15 February 2001.

- No. (4.3) is amended as per Circular No.42/2547 dated 26 August 2004 and effective from 6 September 2004.

- No. (4.4) is amended as per Circular No.78/2554 dated 13 May 2011 and effective from 18 June 2011.

- No. (5) is amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

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(Mr. Pairote Cheunkrut)

Chief Strategy Officer

Issued on 14 February 2020

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(6) <u>Copy of Sales Slip request fees for VISA Electron /</u> Krungsri Debit Card / Krungsri Debit Chip Card - Domestic Sales Slip - Overseas Sales Slip	- THB 80 / copy - THB 100 / copy	
(7) <u>Statement request fees for VISA Electron /</u> <u>Krungsri Debit Card / Krungsri Debit Chip Card</u>	- THB 200 / card / year	
(8) <u>Krungsri Debit Manchester United Card</u> <u>Krungsri Debit Manchester United Chip Card</u> - Card Issuance Fee / Replacement Fee - Annual Fee	- THB 150 / card - THB 300 / card / year	- Including card renewal in case the card is expired not over 6 months. - The Bank collects the service fees of Krungsri Debit Manchester United card at the same rate as the Krungsri Debit card as per the Bank's Notifications.
(9) <u>Krungsri Debit AF the Winner</u> - Card Issuance Fee/Replacement Fee - Annual Fee	- THB 150 / card - THB 300 / card / year	- Including card renewal in case the card is expired not over 6 months. - The Bank collects the service fees of Krungsri AF The Winner Debit Card at the same rate as the Krungsri Debit card as per the Bank's Notifications.
(10) <u>Krungsri Debit Prompt Card</u> <u>Krungsri Debit Prompt Chip Card</u> - Card Issuance Fee/Replacement Fee - Annual Fee	- THB 150 / card - THB 599 / card / year	- Cancel issuing new cards and cancel issuing replacement cards from 1 December 2019 onwards. - Cards issued before 1 December 2019 are entitled to their respective card benefits until their cards expire.
(11) <u>Krungsri Debit First Choice Card</u> - Card Issuance Fee/Replacement Fee - Annual Fee	- THB 100 / card - THB 200 / card / year	- Including card renewal in case the card is expired not over 6 months. - The Bank collects the other service fees of Krungsri First Choice Debit card at the same rate as the Krungsri Debit card as per the Bank's Notifications.

- No. (6)-(8) are amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

- No. (9) and (11) are amended as per Circular No. 137/2555 dated 31 October 2012 and effective from 1 November 2012.

- No. (10) is amended as per ANN_RBD_325/2562 dated 31 October 2019 and effective from 1 December 2019.

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C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(12) <u>KRUNGSRI Debit No Annual Fee Card</u> / <u>KRUNGSRI Debit No Annual Fee Chip Card</u> / (1) Card - related fees - Card issuance fee - Replacement fee - Annual fee - Inter-branch card issuance fee (2) Fees for transactions executed via Krungsei ATMs - Cash withdrawal from Krungsri accounts (same region) - Cash withdrawal from Krungsri accounts (inter-region) (3) Fees for transactions executed via ATMs of other banks - Cash withdrawal and / or balance inquiry from the 1 st - 4 th transaction / month. - Cash withdrawal and / or balance inquiry total above 4 th transaction. - Inter-bank cash withdrawal (inter-region) (4) Penalty Fee in case of unqualified cardholder	- No - THB 100 / card - No - THB 30 / card - No - THB 15/ transaction - THB 10/ transaction - THB 10/ transaction - THB 20/ transaction - THB 50 / month	- <u>Cancel</u> issuing new cards and <u>cancel</u> issuing replacement cards from 1 December 2019 onwards. - Cards issued before 1 December 2019 are entitled to their respective card benefits until their cards expire. <u>Cardholders's qualification :</u> 1. The savings account link to the card must be maintained the average monthly deposit balance with the minimum of THB 15,000. 2. Krungsri SMS Banking service must applied and used through of card holding.
(13) <u>KRUNGSRI Debit ALL ATMs Card</u> / <u>KRUNGSRI Debit ALL ATMs Chip Card</u> (Formerly known as "KRUNGSRI Debit One Time Fee card") (1) Card - related fees - Card issuance fee - Replacement fee - Annual fee - Inter-branch card issuance fee (2) Fees for transactions executed via Krungsei ATMs - Cash withdrawal from Krungsri accounts (same region) - Cash withdrawal from Krungsri accounts (inter-region) (3) Fees for transactions executed via ATMs of other banks - Cash withdrawal and / or balance inquiry - Inter-bank cash withdrawal (inter-region) (4) Penalty Fee in case of unqualified cardholder	- THB 480 / 3 years - THB 100 / card - No - THB 30 / card - No - No - No - THB 50 / month	<u>Cardholders's qualification :</u> - Krungsri SMS Banking service must applied and used through of card holding.

- No. (12) is amended as per ANN_RBD_325/2562 dated 31 October 2019 and effective from 1 December 2019.

- No. (13) is amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

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Issued on 14 February 2020

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending^{1/} and other services charges

Effective from 17 February 2020



C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(14) <u>Krungsri Exclusive Debit Card / Krungsri Exclusive Debit Chip Card</u> (Formerly known as " Exclusive Banking Debit Card") - Card issuance fee / Card replacement fee - Annual fee - Bill Payment via e-Channel - Inter -branch card issuance fee	- No - No - waiver for 5 bills / month (Include Transaction within Krungsri Group) - No	<u>Cardholders's qualification</u> : Customers of Krungsri Exclusive. - In case of customer is not property of Krungsri Exclusive. Bank will collection fee at the same rate as Krungsri Debit card as per the Bank's Notifications. - Including card renewal in case the card is expired not over 6 months. - The Bank collects the other service fees of Krungsri Exclusive Debit card at the same rate as Krungsri Debit card as per the Bank's Notifications.
(15) <u>Krungsri Gift Card</u> - Card issuance fee	- THB 30 / card	
(16) <u>Krungsri Debit Jad Hal Savings Card / Krungsri Debit Jad Hal Savings Chip Card</u> (1) Card-related fees - Card issuance fee - Replacement fee - Annual fee - Inter -branch card issuance fee (2) Fees for transactions executed via Krungsri ATMs - cash withdrawal from Krungsri accounts (same region) - cash withdrawal from Krungsri accounts (inter -region) (3) Fees for transactions executed via ATMs of other banks - cash withdrawal and / or balance inquiry from the 1st - 4th transaction / month - cash withdrawal and / or balance inquiry total above 4th transaction - Inter-bank cash withdrawal (inter-region)	- No - THB 100 - THB 400 - THB 30 / card - No - No - No - No - No	<u>Cardholders's qualification</u> : must have a "Jud Hai Savings account"

- No. (14) is amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

- No. (15) is amended as per ANN_RBD_273/2560 dated 23 August 2017 and effective from 1 September 2017.

- No. (16) is amended as per ANN_RBD_369/2560 dated 1 December 2017 and effective from 1 January 2018.

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Issued on 14 February 2020

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending^{1/} and other services charges

Effective from 17 February 2020



C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(17) <u>Krungsri Debit Smart Card</u>		
(1) Card-related fees		
- Card issuance fee	- THB 480 / 3 years	- For customer who register since 1 Oct 2012 - 31 Dec 2012 Collection fee THB 333 / 3 years.
- Replacement fee	- THB 100 / card	
- Annual fee	- No	
- Inter-branch card issuance fee	- Baht 30 / card	
(2) Fees for transaction executed via Krungsri ATMs		
- Cash withdrawal from Krungsri accounts (same region)	- No	
- Cash withdrawal from Krungsri accounts (inter-region)	- No	
(3) Fees for transaction executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry	- No	
- Inter-bank cash withdrawal (inter-region)	- No	
(4) Penalty fee in case of unqualified cardholder	-THB 50 / month	<u>Cardholders's qualification :</u> - Krungsri SMS Banking (Package 29 Baht) service must be applied and used throughout of card hlding. - Exeception fee for first 3 years.
(5) Account Management fee for Krungsri Cash Connect	- THB 700 / month	
(18) <u>Krungsri ATM NRBA (VISA CARD) /</u> <u>Krungsri ATM NRBA (VISA CARD) Chip Card</u>		
- Card issuance fee	- THB 200 / card	- Including card renewal in case the card is expired not over 6 months.
- Replacement fee	- THB 200 / card	
- Annual fee	- THB 300 / card	- The Bank collects the other service fees of Krungsri ATM NRBA (VISA CARD) at the same rate as Krungsri Debit card as per the Bank's Notifications.
- Inter-branch card issuance fee	- THB 30 / card	
(19) <u>Krungsri ATM card usage transaction via BCEL bank's ATMs</u> <u>(Banque Pour Le Commerce Exterieur Lao)</u>		
- Card Withdrawal	- THB 100 / transaction	- Excluding transaction fees by bank's ATM machine operatot of particular oversea bank. - Risk rate from changing rate plus not over 2.0%
- Balance inquiry	- THB 15 / transaction	

- No. (17) is amended as per Circular No.114/2555 dated 27 September 2012 and effective from 1 October 2012.

- No. (18) is amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

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

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C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(20) <u>Krungsri Thai Debit Card / Krungsri Thai Debit Chip Card</u>		<u>Cardholders's qualification</u> : Owners of Krungsri Thai Savings Deposit Accounts / Krungsri Thai Savings TR Deposit Accounts.
(1) Card-related fees		
- Card issuance fee	- THB 100 / card	
- Replacement fee	- THB 100 / card	
- Annual fee	- THB 350 / year	- This fee shall be collected an annual basis.
- Inter-branch card issuance fee	- THB 30 / card	
(2) Fees for transactions executed via Krungsri ATMs		
- Cash withdrawal from Krungsri accounts (same region)	- No	
- Cash withdrawal from Krungsri accounts (inter-region)	- No	
(3) Fees for transaction executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry	- No	
- Inter-bank cash withdrawal (inter-region)	- No	
(21) <u>Krungsri Debit OPD Card / Krungsri Debit OPD Chip Card</u>		- <u>Cancel</u> issuing new cards and <u>cancel</u> issuing replacement cards from 1 December 2019 onwards.
- Card issuance fees	- No	
- Replacement fee	- THB 150 / Card	- Cards issued before 1 December 2019 are entitled to their respective card benefits until their cards expire.
- Annual fee	- THB 3,999 / year	
(22) <u>Krungsri Debit Rilakkuma Card / Krungsri Debit Rilakkuma Chip Card</u>		
- Card issuance fee	- THB 300 / Card	
- Replacement fee	- THB 300 / Card	
- Annual fee	- THB 250 / year	- This fee shall be collected an annual basis.

- No. (20) and No. (22) are amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

- No. (21) is amended as per ANN_RBD_325/2562 dated 31 October 2019 and effective from 1 December 2019.

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C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(20) <u>Krungsri Boarding Card</u>		
(1) Card issuance fee	- THB 150 / card	<u>except</u> for customers who apply for the service to 31 May 2020 where the fee will be waived.
(2) Foreign currency withdrawal fee		- cash withdrawal limit per day THB 100,000 or equivalent.
<u>Currency</u>		- <u>except</u> for the withdrawal of JPY currency made at the overseas ATM to 31 May 2020 where the fee will be waived.
JPY	350 JPY	
KRW	4,320 KRW	
HKD	27 HKD	
SGD	5 SGD	
USD	4 USD	
EUR	3 EUR	
AUD	5 AUD	
CAD	5 CAD	
CHF	4 CHF	
CNY	26 CNY	
DKK	24 DKK	
GBP	3 GBP	
NOK	32 NOK	
NZD	6 NZD	
SEK	34 SEK	
TWD	128 TWD	
Other Currency	100 THB	
(3) Selling of foreign currency from the fourth transactions of each month.		
<u>Currency</u>		
JPY	350 JPY	
KRW	4,320 KRW	
HKD	27 HKD	
SGD	5 SGD	
USD	4 USD	
EUR	3 EUR	
AUD	5 AUD	
CAD	5 CAD	
CHF	4 CHF	
CNY	26 CNY	
DKK	24 DKK	
GBP	3 GBP	
NOK	32 NOK	
NZD	6 NZD	
SEK	34 SEK	
TWD	128 TWD	

- No. (23) is amended as per ANN_RBD_64/2563 dated 14 February 2020 and effective from 17 February 2020.

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Issued on 14 February 2020