(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Services Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Services Charges

Effective from 30 April 2018

b. Service Fees related to Loans	Rates (THB)			Remark
b. (1) Fees for Consumer Loans as actually paid and as deemed appropriate and reasonable.	Personal Loans: Secured	Personal Loans: Unsecured (not under supervision of BOT)	Mortgage Loans	
1. Expenses Paid to Government Agencies				
1.1 Stamp Duty				
1) For the original copy of loan contract.	- THB 1 for every THB 2,000 of credit limit, fractions of THB 2,000, charge THB 1	- Free of charge	- THB 1 for every THB 2,000 of credit limit, fractions of THB 2,000, charge THB 1	
2) For original copy of guarantee contract (if any).	- THB 10 per contract	- Free of charge	- THB 10 per contract	
1.2 Mortgage Registration Fees	- 1% of credit limit with a maximum of THB 200,000		- 1% of credit limit with a maximum of THB 200,000	
2. Expenses Paid to a Third Party or External Units				
For Normal Loans				
2.1 Fees for NCB Check	- Free of charge	- Free of charge	- Free of charge	
2.2 Appraisal Fees[2/]	- THB 3,000 (exclusive of VAT)		- THB 3,000 (exclusive of VAT)	
2.3 Insurance Premiums	- Rates as determined by insurance companies		- Rates as determined by insurance companies	
2.4 Fees for Bill Payment at other service counters or through other channels.				
1) Counter Services	- THB 15 per payment	- THB 15 per payment	- THB 15 per payment	
2) Pay at Post	- THB 10 per payment	- THB 10 per payment	- THB 10 per payment	
For Overdue Payments				
2.5 Cheque Return Fees (cheques of other commercial banks).	- Free of charge	- Free of charge	- Free of charge	
2.6 Fees for Insufficient Funds (for payments deducted by other commercial institutes).	- Free of charge	- Free of charge	- Free of charge	
2.7 Collection Fees [2/]				
- For one overdue payment or more	- Free of charge	- THB 100 per payment	- Free of charge	
3. Expenses resulting from Operating Costs of Commercial Bank				
For Normal Loans				
3.1 Appraisal Fees[2/]	- THB 3,000 (exclusive of VAT)		- THB 3,000 (exclusive of VAT)	
3.2 Statement Request Fees (for the second set or more)	- Free of charge	- Free of charge	- Free of charge	
For Loans with Overdue Payments				
3.3 Collection Fees[2/]	- Free of charge	- Free of charge	- Free of charge	

Remark: 2/ The Bank are prohibited to collect double payments of the same fee as per no. 2 and 3.
- No. 2.2 and 3.1 are amended as per Circular No. 187/2551, dated 1 December 2008 and Effective from 2 January 2009.
- No. 2.7 is amended as per Circular No. 180/2558, dated 22 October 2015 and Effective from 25 October 2015.

Authorized signature - Signature -
(Mr. Rohit Khanna)
Head of Corporate Strategy and Planning Group
Issued on 29 March 2018

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Re: Services Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Services Charges

Effective from 30 April 2018

b. Service Fees related to Loans	Rates (THB)	Remark
b. (1) Fees for Consumer Loans as actually paid and as deemed appropriate and reasonable		
Consumer Secured Loan		
1. O/D facility - "Home For Cash O/D"		
1.1 Appraisal Fees	- THB 3,000 per customer (exclusive of VAT)	
1.2 Overdraft Maintenance Fees (collected when credit term is renewed.)	- THB 2,000 per year	
2. Loan of General Purposes (Krungsri Home For Cash) Loan for home improvement i.e. repair, decoration or extension		
2.1 Appraisal Fees	- THB 3,000 per customer (exclusive of VAT)	
2.2 Prepayment penalty fees for repayment of debt in full ahead of the schedule within the first 3 years from the contract date.	- 3% of the loan amount specified in the contract.	
3. Krungsri Home Loan for purchase of new house/second-hand houses/ self-build/ Krungsri Home Refinance		
3.1 Appraisal Fees	– THB 3,000 per customer (exclusive of VAT)	
3.2 Fees for Examination of Construction Progress (for self-build)	– THB 1,000 + VAT per visit	
4. Krungsri Deposit for Loan		
- Cancellation Fees	– 3% of cancelled credit limit and the sum of paid interest and cancellation fees shall not exceed the maximum interest rates as per Bank of Ayudhya's Notification.	

- No. 1.1, 2.1 and 3.1 are amended as per Circular No. 187/2551, dated 1 December 2008 and Effective from 2 January 2009.
- No. 4. is amended as per Circular No. 73/2553, dated 26 May 2010 and Effective from 27 May 2010 and Circular No. 133/2556, dated 24 October 2013 and Effective date for customer who registration on 25 October 2013 onwards.
- No. 1.- 3. are amended as per Circular No. 133/2556, dated 24 October 2013 and Effective date for customer who registration on 25 October 2013 onwards.
- No. 3. Is amended as per ANN_RBD_312/2560, dated 4 October 2017 and Effective from 5 October 2017 onwards.

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Effective from 30 April 2018

b. Service Fees related to Loans	Rates (THB)	Remark
b. (1) Fees for Consumer Loans as actually paid and as deemed appropriate and reasonable		
<u>Consumer Unsecured Loan</u>		
1. Krungsri E-Loan		
1.1 Application Fees	- 0.5% of credit limit with a minimum of THB 1,500	
1.2 Annual Fees (collected upon credit term renewal)	- Free of charge	
2. Welfare Loan: Personal Loan (not under supervision of BOT)		
2.1 Front-end Fees	- THB 1,000	
2.2 Loan Processing Fees	- Free of charge	
3. Welfare Loan: Consumer Product Loan (not under supervision of BOT)		
3.1 Front-end Fees	- A maximum of THB 500	
3.2 Loan Processing Fees	- A maximum of THB 500	
4. Welfare Loan: Provident Fund Loan (not under supervision of BOT)		
4.1 Front-end Fees	- THB 1,000	
4.2 Loan Processing Fees	- Free of charge	

- No. 1. - 4. are amended as per ANN_RBD_79/2561, dated 29 March 2018 and Effective from 30 April 2018.

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