



Bank of Ayudhya Public Company Limited
Details of interest rates, penalties, service charges, fees and actual and reasonable expenses
related to personal loan under supervision of the Bank of Thailand

Effective from 1 March 2013

Interest, penalties, service charges or fees	Rate
1. Interest, penalties, service charges and fees	
1.1 Interest	28% per annum
Actual and reasonable expenses	
2. Expenses paid to government agencies	
2.1 Revenue stamp	-
3. Expenses paid to external entities or persons	
3.1 Expenses on bill payment service	
• Direct debit via account of Bank of Ayudhya	-
• Service counter of Bank of Ayudhya	-
• Krungsri Phone 1572	-
• Krungsri Online	-
• Krungsri ATM	-
• Krungsri ADM	-
• Counter Service (cash only)	Baht 15 / transaction (VAT included)
- Payment worth not more than Baht 30,000 per transaction for Greater Bangkok	
- Payment worth not more than Baht 10,000 per transaction for other provinces	
• Pay at Post (cash only)	Baht 10 / transaction (VAT excluded)
- Payment worth not more than Baht 50,000 per transaction	
• Tesco Lotus (cash only)	Baht 10 / transaction (VAT included)
- Payment worth not more than Baht 49,000 per transaction	
3.2 Expenses on credit information enquiry	-
3.3 Expenses on debt collection	
• Overdue for 1-2 payment periods	Baht 250/payment period
• Overdue for 3 payment periods or longer	Baht 350/payment period
4. Expenses being operating costs	
4.1 Expenses on unsuccessful account debit	-
4.2 Expenses related to returned cheques	-
4.3 Card replacement fee in case of loss/damage	Baht 200 per time
4.4 PIN re-generation fee	Baht 200 per time

- Remark 1. As regards customers transferred from GE Money Retail Bank Pcl., interests, discounts, penalties, service charges, fees and other expenses shall be at the rates and as per the rules specified in the contracts binding upon GE Money Retail Bank Pcl. and its customers until the end of that particular loan period. As regards the reference interest rates for loans which are MLR, please refer to the interest rates of the same type as per Bank of Ayudhya's Notification instead. (Please refer to details of GE Money Retail Bank Pcl.'s Notification Re: Interest rates and actual and reasonable expenses related to loans as per Attachment.)
2. Customers of personal loans under the BOT's supervision who are transferred from Hongkong and Shanghai Banking Corporation Limited, Bangkok Branch ("HSBC") shall remain obligated to comply with the terms and rules specified in the contracts between the customers and HSBC. In this regard, the Bank will refer to the interest rates, penalties, service charges, fees and expenses as specified in HSBC's Notification Re: Interest rates for loans under supervision of the Bank of Thailand which is effective on the date on which the Bank receives the transfer of the business from HSBC (31 March 2012) until there is any announcement of changes thereto.

Authorized signature

- Signature -

(Mr. Pornsanong Tuchinda)

Head of Corporate Banking

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