



ธนาคารกรุงศรีอยุธยา
BANK OF AYUDHYA

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพระรามที่ 3 แขวงบางโพงพาง
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(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Notification No. 25/2551

Re: Interest Rates, Penalties, Service Charges, Fees, Actual and Reasonable Charges

Related to Personal Loans under Supervision of the Bank of Thailand

Effective from 7 July 2008

1 Interest, Penalties, Charges and Fees Interest, Penalties, Charges and Fees	28% per annum
Actual and Reasonable Charges	
2 Expenses Paid to Government Agencies	
2.1 Stamp Duty	-
2.2 Others	-
3 Expenses Paid to External Parties	
3.1 Fees for Bill Payment Services (at counter service or other channels)	
3.1.1 Counter Service	THB 15 per bill
3.1.2 Pay at Post	THB 10 per bill
3.2 Credit Information Checking Fee	-
3.3 Fees for Insufficient Funds	-
(debt repayment by direct debit from accounts with other financial institutions)	
3.4 Debt Collection Fee	-
3.4.1 For the first and second overdue payments	THB 250 per payment
3.4.2 For third overdue payment and more	THB 350 per payment
4 Operating Costs of Commercial Banks	
4.1 Debt Collection Fee	-
4.2 Cheque Return Fee	-
4.3 Card Replacement Fee in case of loss or damage, inclusive of PIN Issuance Fee (if used for withdrawals)	for ATM cards: THB 100 per time, for VISA Debit cards: THB 100 per time
4.4 Duplicate Statement Request Fee (for the second set or more)	-
4.5 Transaction Investigation Fee	-

Authorized Signature

-Signature-

(Mr. Tan Kong Khoon)

President and CEO

Issued on 7 July 2008