(Translation for Reference Purpose Only)

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 August 2020

Interest, penalties, service charges or fees	**Rate**
1. Interest, penalties, service charges and fees	
1.1 Interest	25% 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 Mobile Application (KMA)	-
• Krungsri ATM	-
• Krungsri ADM	-
• Counter Service (cash only)	Baht 15 / transaction (VAT included)
- Payment worth not more than Baht 49,000 per transaction	
• 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	Baht 100/payment period
4. Expenses being operating costs	
4.1 Expenses on unsuccesful account debit	-
4.2 Expenses related to returned cheques	-
4.3 Card replacement fee in case of loss/damage	-
4.4 PIN re-generation fee	-

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 Li 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 s HSBC's Notification Re: Interest rates for loans under supervision of the Bank of Thailand which is effective on the date on which th receives the transfer of the business from HSBC (31 March 2012) until there is any announcement of changes thereto.

3. The maximum interest rate shall be 25% applicable for installment loans approved from 1 August 2020 onwards, and revolving loans/cash cards (Active Account), <u>except</u> for the cases of debts incurred by judgments of the court, which need to comply with the court's orders.

Authorized signature Signature -

(Mr. Phonganant Thanattraia)

Head of Retail Banking and Distribution Group

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