

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re : Services Fees, Charges and Penalties Related of Deposits, Lending and Other Services Charges

Effective from 25 October 2015



b. Service Fees related to Loans	Rates (THB)			Remark
	Personal Loans		Mortgage Loans	
	Secured	Unsecured (not under supervision of BOT)		
b. (1) Fees for Consumer Loans as actually paid and as deemed appropriate and reasonable				
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				
<u>For Normal Loans</u>				
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	
<u>For Overdue Payments</u>				
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				
<u>For Normal Loans</u>				
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	
<u>For Loans with Overdue Payments</u>				
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. Pomsanong Tuchinda)

Head of Commercial Banking

Announced on 22 October 2015

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Bank of Ayudhya Public Company Limited

Re : Services Fees, Charges and Penalties Related of Deposits, Lending and Other Services Charges

Effective from 1 August 2013



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 Unsecured Loan		
1. "Sawaddeekarnkueakun" Welfare Loan		
1.1 Application Fees	- THB 500 /customer	
1.2 Loan Processing Fees/ collateral right registration Fees		
- Credit limit of not exceeding THB 100,000	- THB 300	
- Credit limit of over THB 100,000 - THB 300,000	- THB 400	
- Credit limit of over THB 300,000	- THB 500	
2. KRUNGSRI E-Loan		
2.1 Application Fees	- 0.5% of credit limit with a minimum of THB 1,500	
2.2 Annual Fees (collected upon credit term renewal)	- THB 1,000 per year	
3. KRUNGSRI Ready Clinic/Pharma/ Veterinarian Loans		
3.1 Application Fees	- THB 500 per customer	
3.2 Loan Processing Fees/ collateral right registration Fees	- Fee of THB 500 + VAT	
4. Motorcycle Loan for Officers of the Ministry of Health		
4.1 Vehicle Registration Fees, License Plate Renewal Fees and Insurance Premium for Compulsory Third Party Insurance for 3 years as well as Processing Fees	- THB 2,600	
4.2 Application Fees	- THB 400	
5. Loan for Home Furniture (KRUNGSRI INDEX FURNITURE LOAN)		
- Application Fees	- THB 500	
6. Welfare Loan: Personal Loan (not under supervision of BOT)		
6.1 Front-end Fees	- Free of charge	
6.2 Loan Processing Fees	- Free of charge	
7. Welfare Loan: Consumer Product Loan (not under supervision of BOT)		
7.1 Front-end Fees	- A maximum of THB 500	
7.2 Loan Processing Fees	- A maximum of THB 500	
8. Welfare Loan: Provident Fund Loan (not under supervision of BOT)		
8.1 Front-end Fees	- Free of charge	
8.2 Loan Processing Fees	- A maximum of THB 500	

Effective from
31 December 2009
(Circular No.
186/2552
dated 30 December
2009)

- No. 6. - 8. are amended as per Circular No. 186/2552, dated 30 December 2009 and Effective from 31 December 2009

Authorized signature

- Signature -

(Mr. Philip Tan Chen Chong)

President

Announced on 31 July 2013

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(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending and Other Services Charges

Effective from 5 January 2015

b. (2) Fees for Commercial Loans	Rates (THB)	Remark
1. General / corporate loans		
1.1 Front - End fee	2% of credit limit	
1.2 Arrangement fee or Management fee	2% of credit limit	
1.3 Commitment fee	2% of undrawn balance/limit	
1.4 Cancellation fee	3% of cancelled credit limit	
1.5 Prepayment penalty fee	3% of principal payment amount that exceeds the condition or the rate as per agreement with each customer	
2. Credit administration fees		
2.1 Loan agreement processing fee, inclusive of collateral registration fee	0.05% of credit limit + VAT with a minimum of THB 1,000 + VAT and a maximum of THB 10,000 + VAT	
2.2 Either loan agreement processing fee or collateral registration fee	0.025% of credit limit + VAT with a minimum of THB 1,000 + VAT and a maximum of THB 10,000 + VAT	
2.3 Fee for occasional loan drawdown without credit limit	Same rate as that in 2.1 or 2.2	
2.4 Fee for registration of condominium juristic person or fee for land development authorization	THB 10,000 + VAT per registration or authorization	
2.5 Land mortgage redemption fee	THB 1,000 + VAT per redemption	
2.6 Fee for authority delegation to the Bank's officer to process on behalf of customer	THB 1,000 + VAT per delegation	
2.7 Fee for the Bank's submission of officer to provide consent / endorsement for juristic act related to collateral / instalment payment	THB 1,000 + VAT per submission	
2.8 Fee for rescheduling of contract signing / collateral registration date / other juristic acts without 1-business-day prior notification or failure to undertake juristic act after sending employees on scheduled date due to faults not caused by the Bank	THB 1,000 + VAT per rescheduling	
2.9 Fee for change to contract conditions without impact on credit limit that results in new collateral registration/contract signing	THB 2,000 + VAT per contract	
2.10 Fee for issuance of non-standard contracts of the Bank (Thai/English contracts)	Rate as per agreement on a case-by-case basis with a minimum of THB 10,000 + VAT per contract	

- No. 1. - 2. are amended as per Circular No 158/2557, dated 4 December 2014 and effective from 5 January 2015

Authorized Signature

- Signature -

(Mr. Noriaki Goto)

Chief Executive Officer

Issued on 4 December 2014

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(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending and Other Services Charges

Effective from 5 January 2015

b. (2) Fees for Commercial Loans	Rates (THB)	Remark
3. Collateral appraisal		
3.1 Appraisal fees for loan application, debt composition/asset valuation for debt repayment, request for credit limit increases with existing / new collateral (if new appraisal is required, the Bank will charge fee only for additional credit limit)	0.25% of credit limit + VAT with a minimum of THB 2,000 + VAT and a maximum of THB 10,000 + VAT	
3.2 Appraisal fee for project finance	THB 10,000 + VAT per valuation	
3.3 Appraisal fee by external appraiser	Actual cost charged by external appraiser to the Bank + VAT	
3.4 Re-appraisal fee for contract renewal / credit line extension / collateral revaluation (not related to debt composition / asset valuation for repayment)	THB 2,000 + VAT per review or rate as agreed on a case-by-case basis	
3.5 Refund for unapproved loan application	THB 2,000 + VAT plus excess amount will be refunded to customer	
3.6 Fee for examination of construction progress for loan drawdown	THB 1,000 + VAT per visit	

- No. 3. is amended as per Circular No.158/2557, dated 4 December 2014 and effective from 5 January 2015

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(Mr. Noriaki Goto)

Chief Executive Officer

Issued on 4 December 2014





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Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending and Other Services Charges

Effective from 5 January 2015

b. (2) Fees for Commercial Loans	Rates (THB)	Remark
1. SME loans		
1.1 Front - End fee		
- General SME customers	2% of credit limit	
- Tun-Jai Loan	} 2% of credit limit with a minimum of THB 20,000	
- Prompt-Ka-Yai Loan		
1.2 Arrangement fee or Management fee		
- General SME customers	2% of credit limit	
- Prompt-Ka-Yai Loan (OD)	1% of OD limit	
1.3 Commitment fee	2% of undrawn balance/limit	
1.4 Cancellation fee	3% of cancelled credit limit	
- Prompt-Ka-Yai Loan (OD)	2% of OD limit	Throughout loan contract period (3-7 yrs)
1.5 Prepayment penalty fee	3% of principal payment amount that exceeds the condition or the rate as per agreement with each customer	
- Prompt-Ka-Yai Loan (TL)	2% of credit limit	Throughout loan contract period (3-7 yrs)
2. Credit administration fees		
2.1 Loan agreement processing fee, inclusive of collateral registration fee	0.05% of credit limit + VAT with a minimum of THB 1,000 + VAT and a maximum of THB 10,000 + VAT	
2.2 Either loan agreement processing fee or collateral registration fee	0.025% of credit limit + VAT with a minimum of THB 1,000 + VAT and a maximum of THB 10,000 + VAT	
2.3 Fee for occasional loan drawdown without credit limit	Same rate as that in 2.1 or 2.2	
2.4 Fee for registration of condominium juristic person or fee for land development authorization	THB 10,000 + VAT per registration or authorization	
2.5 Land mortgage redemption fee	THB 1,000 + VAT per redemption	

- No. 1. and No. 2.1 - 2.5 are amended as per Circular No158/2557, dated 4 December 2014 and effective from 5 January 2015

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(Mr. Noriaki Goto)

Chief Executive Officer

Issued on 4 December 2014

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Bank of Ayudhya Public Company Limited

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Effective from 5 January 2015

b. (2) Fees for Commercial Loans	Rates (THB)	Remark
2.6 Fee for authority delegation to the Bank's officer to process on behalf of customer	THB 1,000 + VAT per delegation	
2.7 Fee for the Bank's submission of officer to provide consent / endorsement for juristic act related to collateral / instalment payment	THB 1,000 + VAT per submission	
2.8 Fee for rescheduling of contract signing / collateral registration date / other juristic acts without 1-business-day prior notification or failure to undertake juristic act after sending employees on scheduled date due to faults not caused by the Bank	THB 1,000 + VAT per rescheduling	
2.9 Fee for change to contract conditions without impact on credit limit that results in new collateral registration/contract signing	THB 2,000 + VAT per contract	
2.10 Fee for issuance of non-standard contracts of the Bank (Thai/English contracts)	Rate as per agreement on a case-by-case basis with a minimum of THB 10,000 + VAT per contract	
3. <u>Collateral appraisal</u>		
3.1 Appraisal fees for loan application, debt composition/asset valuation for debt repayment, request for credit limit increases with existing / new collateral (if new appraisal is required, the Bank will charge fee only for additional credit limit)	0.25% of credit limit + VAT with a minimum of THB 2,000 + VAT and a maximum of THB 10,000 + VAT	
3.2 Appraisal fee for project finance	THB 10,000 + VAT per valuation	
3.3 Appraisal fee by external appraiser	Actual cost charged by external appraiser to the Bank + VAT	
3.4 Re-appraisal fee for contract renewal / credit line extension / collateral revaluation (not related to debt composition / asset valuation for repayment)	THB 2,000 + VAT per review or rate as agreed on a case-by-case basis	
3.5 Refund for unapproved loan application	THB 2,000 + VAT plus excess amount will be refunded to customer	
3.6 Fee for examination of construction progress for loan drawdown	THB 1,000 + VAT per visit	

- No. 2.6 - 2.10 and No. 3 are amended as per Circular No. 158/2557, dated 4 December 2014 and effective from 5 January 2015

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(Mr. Noriaki Goto)

Chief Executive Officer

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Effective from 5 January 2015

b. (2) Fees for Commercial Loans	Rates (THB)	Remark
Fees for other loans		
1. Initial fee for purchase of account receivables	1%	
2. Initial fee for bills of exchange discounting transaction	2%	
3. Letter of Guarantee (L/G) , Re-Issue Type of Letter of Guarantee, Revolving Guarantee (RGS), E-Guarantee		Items No. 3.1, 3.3 and 3.5 shall apply to newly approved credit facilities and shall be effective from 5 January 2015 onwards.
3.1 E-guarantee issuance fee	2.5% p.a. with a minimum of THB 500 / letter / year	Minimum 3-month charge; a fraction of month shall be rounded up to a whole month.
3.2 E-guarantee transaction fee	THB 30 / transaction	
3.3 Revolving guarantee (RGS) issuance fee	2.5% p.a. with a minimum of THB 500 / letter / year	
3.4 Revolving guarantee (RGS) discharge fee	THB 300 / case	
3.5 L/G issuance/renewal fee	2.5% p.a. with a minimum of THB 500 / letter / year	Minimum 3-month charge; a fraction of month shall be rounded up to a whole month.
3.6 Re-issue Type of Letter of Guarantee	2.5% p.a. with a minimum of THB 500 / letter / year	Minimum 3-month charge; a fraction of month shall be rounded up to a whole month.
3.7 L/G re-issuance fee	THB 500 for amendment / letter	
3.8 Fee for issuance of documents related to L/G	THB 500 / letter	
3.9 Fee for cancellation of LG before customer receives the original / before effective date	THB 500 / letter	
3.10 Fee for Advising L/G (with instruction from domestic bank)	THB 800 / case	
3.11 Fee for Advising L/G (with instruction from overseas bank)	USD 40 / case	
4. Avals/Acceptance of Bills	2.5% p.a. with a minimum of THB 500 / letter	calculated on a daily basis

- No. 1. - 4. are amended as per Circular No. 158 /2557, dated 4 December 2014 and effective from 5 January 2015

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- Signature -

(Mr. Noriaki Goto)

Chief Executive Officer

Issued on 4 December 2014

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Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending and Other Services Charges

Effective from 5 January 2015

b. (2) Fees for Commercial Loans	Rates (THB)	Remark
5. Issuance Fee for credit certificates or financial support letters		
5.1 For classification of contractor or registration/renewal of contractor	THB 50 for every THB 100,000 of credit limit with a minimum of THB 500 per letter and a maximum of THB 30,000 / letter	
5.2 For bidding		
- In case the statement "according to the Bank's regulations and conditions" or "according to the Bank's regulations and operating procedures" is present.	THB 50 for every THB 100,000 of credit limit with a minimum of THB 500 per letter and a maximum of THB 30,000 / letter	
- In case the statement "according to the Bank's regulations and conditions" or "according to the Bank's regulations and operating procedures" is not present.	2% of certified amount with a maximum of THB 200,000 / letter	
5.3 Fee for issuance of certificate but customer does not collect and cancels such certificate		The Bank shall not return the fee in the case where the customer already received the certificate from the Bank.
- Certified amount of less than THB 100 million	THB 500 / letter	
- Certified amount of THB 100 million and above	THB 1,000 / letter	
6. Fee for Credit Balance Certificate	THB 100 / case	
7. Fee for Auditor's Confirmation	THB 100 / case	
8. Communication Charges (TELEX/SWIFT)		
- L/G new issuance	THB 1,000 / case	
- L/G amendment/communications	THB 500 / case	
9. Stamp duty	Subject to revenue code	

- No. 5. - 9. are amended as per Circular No. 158/2557, dated 4 December 2014 and effective from 5 January 2015

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(Mr. Noriaki Goto)

Chief Executive Officer

Issued on 4 December 2014

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Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending^{1/} and Other Services Charges

Effective from 29 July 2016

b. (2) Fees for Commercial Loans	Service fee (THB)	Remark
Fees payable to government agencies^{3/} i.e.		
1. Registration fee of commercial collateral agreement, registration verification, and other fees related to commercial collateral		The fee rates are determined by the ministerial rule of the Department of Commerce dated 21 June 2016.
1.1 Collateral agreement registration		
1.1.1 Land	Equivalent to mortgage registration fee	
1.1.2 Assets other than 1.1.1 and business	0.1% of the secured amount but not exceeding Baht 1,000	
1.2 Amendment to increase secured amount of collateral.	0.1% of the secured amount, applicable only to the additional amount but not exceeding Baht 1,000	
1.3 Amendment to agreement registration, except for secured amount of collateral	Baht 200 per amendment	
1.4 Cancellation of agreement registration	Baht 200	
1.5 Issuance of registration evidence	Baht 200 each	
1.6 Verification of registration	Baht 50 per verification	
1.7 Information transfer from the computer system	Baht 800 per transfer	
Recording of information containing not exceeding 200 characters	Baht 0.30 per record	

Remark: ^{3/} Expense payable to the government agencies are current rates, which are subject to future changes as stipulated by the agencies.

- No 1. is amended as per Circular No. 152/2559 , date 28 July 2016 and effective from 29 July 2016

Authorized Signature - Signature -

(Ms. Wanna Thamsirisup)

Chief Information and Operations Officer

Issued on 28 July 2016