

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending^{1/} and other services charges

Effective from 8 March 2014

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
<u>ATM Card and VISA Electron / VISA Debit Card</u>		
(1) <u>Card Issuance Fee/ Replacement Fee</u>		
- ATM card services		
(1.1) Normal ATM card and 3-Dimension ATM card	- THB 100/card	
(1.2) ID ATM card	- THB 100/card	
(1.3) FCD ATM card	- THB 200/card	
- VISA Electron / VISA Debit card		- Including card renewal in case the card is expired not over 6 months.
(1.4) Normal VISA Electron / VISA Debit card (with or without personalized)	- THB 100/card	
(1.5) ID VISA Electron/ VISA Debit card (ID VISA Electron/ ID VISA Debit card)	- THB 100/card	
(2) <u>Inter-branch Card Issuance Fee</u>	- THB 30/card	- New card issuance/ replacement fee will be additionally collected.
(3) <u>Annual fee</u>		
- ATM card services		
(3.1) Normal ATM card and 3-Dimension ATM card	- THB 200/card/ year	
(3.2) ID ATM card	- THB 200/card/ year	
(3.3) FCD ATM card	- THB 300/card/ year	
- VISA Electron/ VISA Debit service fees		- Including card renewal in case the card is expired not over 6 months.
(3.4) Normal VISA Electron / VISA Debit card (with or without personalized)	- THB 200/card/ year	
(3.5) ID VISA Electron / ID VISA Debit card (ID VISA Electron/ ID VISA Debit card)	- THB 200/card/ year	
(4) <u>Krungsri's ATM card and VISA Electron/VISA Debit card usage</u>		
(4.1) via Krungsri's ATMs		
(4.1.1) Inter-region cash withdrawal	- THB 15/ transaction	
(4.1.2) Inter-region money transfer	- The first transaction of the month is free of charge and the next transaction is THB 10/ transaction.	
(4.1.3) Inter-bank money transfer		
- Less than or equal THB 10,000	- THB 25/ transaction	
- Over THB 10,000 up to THB 50,000	- THB 35/ transaction	- Effective from 8 March 2014
(4.1.4) Payment of goods and services	- THB 10 - 15/ transaction	- Fee is subject to the Bank's agreement with goods distributors and service providers

- No. (1.1)-(1.2) are amended as per Circular No.15/2552 dated 23 February 2009 and effective from 1 April 2009

- No. (1.3) and (3.3) are amended as per Circular No.109/2550 dated 18 October 2007 and effective from 25 October 2007

- No. (1.4)-(1.5) and (3.4)-(3.5) are amended as per Circular No.137/2555 dated 31 October 2012 and effective from 1 November 2012

- No. (2) and (4.1.4) are amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005

- No. (3.1) - (3.2) are amended as per Circular No.117/2553 dated 2 August 2010 and effective from 1 September 2010

- No. (4.1.1) is amended as per Circular No.27/2554 dated 24 February 2011 and effective from 25 March 2011

- No. (4.1.2) is amended as per Circular No. 64/2556 dated 27 June 2013 and effective from 1 July 2013

- No. (4.1.3) is amended as per Circular No. 34/2557 dated 26 February 2014 and effective from 8 March 2014

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(Mr. Philip Tan Chen Chong)

President

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending^{1/} and other services charges

Effective from 8 March 2014

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(4.2) via Mini ATMs (Service counters of domestic branches) - Inter-region cash withdrawal	- THB 10 for every THB 10,000 with a minimum fee of THB 10 and line fees of THB 20/ transaction	
(4.3) via Mini ATMs (service counters of branches in Laos PDR) - Inter-region cash withdrawal - Communication Charge	- THB 10 for every THB 10,000 with a minimum fee of THB 10 and line fees of THB 20/ transaction - 1.5% of THB withdrawal amount with a minimum of THB 100 and maximum of THB 400	
(4.4) via other banks' ATMs (4.4.1) Cash withdrawal outside of Bangkok area at ATMs located in the same province as the issuance branches (4.4.2) Inter-region cash withdrawal	- No fee - THB 20/ transaction	Inter-region withdrawal transaction and/or balance inquiry made with other banks will be counted with inter-bank transaction in the same province of each month.
(4.4.3) Total Cash withdrawal and/or balance inquiries above 4th transactions/ month	- THB 10/ transaction	
(5) <u>VISA Electron / VISA Debit card usage transaction</u> (5.1) via oversea ATMs (5.1.1) Cash withdrawal	- THB 100/ transaction	- Additional service fee may be charged by ATM machine operator of particular oversea bank. - The exchange rate shall not be more than the reference rate announced by VISA International Inc. plus the hedging premium of 2.5%
(5.1.2) Balance inquiry (5.2) via EDC (the Bank's service counters) - Inter-region cash withdrawal	- THB 15/ transaction - THB 10 for every THB 10,000 with a minimum fee of THB 10 and line fees of THB 20/ transaction	
(5.3) via other banks' service counters	- THB 100/ transaction	

- No. (4.2) and (5.2) - (5.3) are amended as per Circular No.2/2544 dated 10 January 2001 and effective from 15 February 2001

- No. (4.3) is amended as per Circular No.42/2547 dated 26 August 2004 and effective from 6 September 2004

- No. (4.4) is amended as per Circular No.78/2554 dated 13 May 2011 and effective from 18 June 2011

- No. (5.1.1) is amended as per Circular No.105/2552 dated 30 June 2009 and effective from 1 July 2009

- No. (5.1.2) is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005

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(Mr. Philip Tan Chen Chong)

President

Announced on 26 February 2014

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending ^{1/} and other services charges

Effective from 1 November 2012

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
<u>ATM Card and VISA Electron / VISA Debit Card</u>		
(6) <u>Copy of Sale Slip request fees for VISA Electron/VISA Debit cards</u>		
- Domestic Sales Slip	- THB 80 / copy	
- Overseas Sales Slip	- THB 100 / copy	
(7) <u>Statement request fees for VISA Electron/VISA Debit</u>	- THB 200 /card / year	
(8) <u>Manchester United VISA Debit Card</u>		
- Card Issuance Fee/Replacement Fee	- THB 150 / card	- Including card renewal in case the card is expired not over 6 months.
- Annual Fee	- THB 300 /card / year	- The Bank collects the other service fees of Manchester United VISA Debit card at the same rate as KRUNGSRI Visa Debit card as per the Bank's Notifications.
(9) <u>Krungsri AF The Winner Debit Card</u>		
- Card Issuance Fee/Replacement Fee	- THB 150 / card	- Including card renewal in case the card is expired not over 6 months.
- Annual Fee	- THB 300 /card / year	- The Bank collects the other service fees of KRUNGSRI AF the Winner Debit card at the same rate as KRUNGSRI Visa Debit card as per the Bank's Notifications.
(10) <u>KRUNGSRI Debit Prompt Card</u>		
- Card Issuance Fee/Replacement Fee	- THB 150 / card	- The Bank collects the other service fees of KRUNGSRI Debit Prompt card at the same rate as KRUNGSRI Visa Debit card as per the Bank's Notifications.
- Annual Fee	- THB 599 /card / year	
(11) <u>KRUNGSRI First Choice Debit Card</u>		
- Card Issuance Fee/Replacement Fee	- THB 100 / card	- The Bank collects the other service fees of KRUNGSRI First Choice Debit card at the same rate as KRUNGSRI Visa Debit card as per the Bank's Notifications.
- Annual Fee	- THB 200 /card / year	

- No. (6) is amended as per Circular No.18/2548 dated 24 May 2005 and effective from 29 June 2005

- No. (7) is amended as per Circular No.201/2542 dated 28 December 1999 and effective from 1 January 2000

- No. (10) is amended as per Circular No.70/2553 dated 7 May 2010 and effective from 10 May 2010

- No. (8)-(9) and No.(11) are amended as per Circular No.137/2555 dated 31 October 2012 and effective from 1 November 2012

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(Mr. Pomsanong Tuchinda)

Head of Corporate Banking

Announced on 31 October 2012

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending^{1/} and other services charges

Effective from 1 November 2012

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
<u>ATM Card and VISA Electron / VISA Debit Card</u>		
(12) <u>KRUNGSRI Debit No Annual Fee Card</u>		
(1) Card-related fees		
- Card issuance fee	- No	
- Replacement fee	- Baht 100 / card	
- Annual fee	- No	
- Inter-branch card issuance fee	- Baht 30 / card	
(2) Fees for transactions executed via Krungsri ATMs		
- Cash withdrawal from Krungsri accounts (same region)	- No	
- Cash withdrawal from Krungsri accounts (inter-region)	- THB 15 / transaction	
(3) Fees for transactions executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry from the 1 st - 4 th transaction / month	- THB 10 / transaction	
- Cash withdrawal and / or balance inquiry total above 4 th transaction / month	- THB 10 / transaction	
- Cash withdrawal and / or balance inquiry (inter-region)	- THB 20 / transaction	
(4) Penalty fee in case of unqualified cardholder	- THB 50 / month	<u>Cardholders' s qualification :</u> 1. The savings account link to the card must be maintained the average monthly deposit balance with the minimum of THB 15,000 2. Krungsri SMS Banking service must be applied and used throughout of card holding
(13) <u>KRUNGSRI Debit ALL ATMs Card</u>		
(Formerly known as "KRUNGSRI Debit One Time Fee card")		
(1) Card-related fees		
- Card issuance fee	- THB 480 / 3 years	
- Replacement fee	- Baht 100 / card	
- Annual fee	- No	
- Inter-branch card issuance fee	- Baht 30 / card	
(2) Fees for transactions executed via Krungsri ATMs		
- Cash withdrawal from Krungsri accounts (same region)	- No	
- Cash withdrawal from Krungsri accounts (inter-region)	- No	
(3) Fees for transactions executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry	- No	
- Cash withdrawal and / or balance inquiry (inter-region)	- No	
(4) Penalty fee in case of unqualified cardholder	- THB 50 / month	<u>Cardholders' s qualification :</u> - Krungsri SMS Banking service must be applied and used throughout of card holding

- No. (12) is amended as per Circular No. 161/2554 dated 24 August 2011 and effective from 25 August 2011

- No. (13) is amended as per Circular No. 206/2554 dated 24 November 2011 and effective from 25 November 2011

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(Mr. Pomsanong Tuchinda)

Head of Corporate Banking

Announced on 31 October 2012

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending1/ and other services charges

Effective from 1 February 2014

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
<u>ATM Card and VISA Electron / VISA Debit Card</u>		
(14) <u>Krungsri Exclusive Debit Card</u> (Formerly known as "Exclusive Banking Debit card")		<u>Cardholders's qualification</u> : Customers of Krungsri Exclusive
- Card issuance fee / Card replacement fee	- No	} - In case of customer is not property of Krungsri Exclusive. Bank will collection fee at the same rate as Krungsri Visa Debit card as per the Bank's Notifications.
- Annual fee	- No	
- Bill Payment via e-Channel	- Waiver for 5 bill / month (Include transaction within Krungsri Group)	
- Inter-branch card issuance fee	- No	
(15) <u>Krungsri Gift Card</u>		- The Bank collects the other service fees of Krungsri Exclusive Debit card at the same rate as KRUNGSRI Visa Debit card as per the Bank's Notifications.
- Card issuance fee	- Baht 30 / card	This fee shall be collected an annual basis
- Card maintenance fee	- THB 50 / year	
(16) <u>Krungsri Debit Jad Hai Savings Card</u>		<u>Cardholders's qualification</u> : must have a "Jud Hai Savings account"
(1) Card-related fees		- Including card renewal in case the card is expired not over 6 months.
- Card issuance fee	- No	
- Replacement fee	- Baht 100 / card	
- Annual fee	- Baht 350 / card	
- Inter-branch card issuance fee	- Baht 30 / card	
(2) Fees for transactions executed via Krungsri ATMs		
- Cash withdrawal from Krungsri accounts (same region)	- No	
- Cash withdrawal from Krungsri accounts (inter-region)	- No	
(3) Fees for transactions executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry from the 1 st - 4 th transaction / month	- No	
- Cash withdrawal and / or balance inquiry total above 4 th transaction / month	- No	
- Cash withdrawal and / or balance inquiry (inter-region)	- No	

- No. (15) is amended as per Circular No. 6/2555 dated 16 January 2012 and effective from 17 January 2012

- No. (14) is amended as per Circular No. 137/2555 dated 31 October 2012 and effective from 1 November 2012

- No. (16) is amended as per Circular No. 165/2556 dated 26 December 2013 and effective from 1 February 2014

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(Ms. Wanna Thamsirisup)

Head of Operations

Announced on 26 December 2013

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending1/ and other services charges

Effective from 19 May 2014

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
<u>ATM Card and VISA Electron / VISA Debit Card</u>		
(17) <u>Krungsri Debit Smart Card</u>		
(1) Card-related fees		
- Card issuance fee	- THB 480 / 3 years	- For customer who register since 1 Oct 2012 - 31 Dec 2012 Collection fee THB 333 / 3 years
- Replacement fee	- THB 100 / card	
- Annual fee	- No	
- Inter-branch card issuance fee	- Baht 30 / card	
(2) Fees for transactions executed via Krungsri ATMs		
- Cash withdrawal from Krungsri accounts (same region)	- No	
- Cash withdrawal from Krungsri accounts (inter-region)	- No	
(3) Fees for transactions executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry	- No	
- Cash withdrawal and / or balance inquiry (inter-region)	- No	
(4) Penalty fee in case of unqualified cardholder	- THB 50 / month	<u>Cardholders' s qualification :</u> - Krungsri SMS Banking (Package 29) service must be applied and used throughout of card holding
(5) Account Management fee for Krungsri Cash Connect	- THB 700 / month	- Exception fee for first 3 years
(18) <u>Krungsri ATMNRBA (VISA CARD)</u>		
- Card issuance fee	- THB 200 / card	- Including card renewal in case the card is expired not over 6 months. - The Bank collects the other service fees of Krungsri ATMNRBA (VISA CARD) at the same rate as KRUNGSRI Visa Debit card as per the Bank's Notifications.
- Replacement fee	- THB 200 / card	
- Annual fee	- THB 300 / card	
- Inter-branch card issuance fee	- THB 30 / card	
(19) <u>Fee charge for transactions with ATM / Debit card issued by BCEC (Banque Pour Le Commerce Extérieur Lao)</u>		
- Card withdrawal	- THB 100 / transaction	- Excluding transaction fees by other bank - Risk rate from changing rate plus not over 2 percent
- Balance inquiry	- THB 15 / transaction	

- No. (17) is amended as per Circular No. 114/2555 dated 27 September 2012 and effective from 1 October 2012

- No. (18) is amended as per Circular No. 137/2555 dated 31 October 2012 and effective from 1 November 2012

- No. (19) is amended as per Circular No. 68/2557 dated 16 May 2014 and effective from 19 May 2014

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(Mr. Philip Tan Chen Chong)

President

Announced on 16 May 2014

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

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

Effective from 1 January 2016



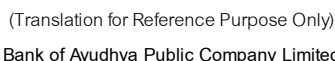
c. Other Services : Electronic Banking Service Fee (1)	Rates Fees (THB)	Remark
ATM Card and VISA Electron / VISA Debit Card (20) <u>Krungsri Thai Debit Card</u> (1) Card-related fees - Card issuance fee - Replacement fee - Annual fee - Inter-branch card issuance fee (2) Fees for transactions executed via Krungsri ATMs - Card withdrawal from Krungsri accounts (same region) - Card withdrawal from Krungsri accounts (inter-region) (3) Fees for transactions executed via ATMs of other banks - Card withdrawal and / or balance inquiry - Card withdrawal and / or balance inquiry (inter-region)	 - Baht 100 / card - Baht 100 / card - Baht 350 - Baht 30 / card - No - No - No - No	<u>Cardholders' s qualification :</u> Owner of Krungsri Thai Savings Deposit Accounts / Krungsri Thai Savings TR Deposit Account - This fee shall be collected an annual basis
(21) <u>Krungsri OPD Debit Card</u> - Card issuance fee - Replacement fee - Annual fee	 - No - Baht 150 / card - Baht 3,999	 - For Customer who register on 1 January 2016 – 30 June 2016 collection fee 3,500 baht / year
(22) <u>Krungsri Rilakkuma Debit Card</u> - Card issuance fee - Replacement fee - Annual fee	 - Baht 300 / card - Baht 300 / card - Baht 250	 - This fee shall be collected an annual basis

- No. (20) is as per Circular No. 104/2557, dated 4 August 2014 and effective from 5 August 2014.
- No. (21) is as per Circular No. 214 /2558, dated 24 December 2015 and effective from 1 January 2016
- No. (22) is as per Circular No. 40 /2558, dated 19 March 2015 and effective from 20 March 2015

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(Mr. Pomsanong Tuchinda)
Head of Commercial Banking
Issued on 24 December 2015



C. Other Services: Electronic banking service (2)	Rate (THB)	Remark
1. <u>Withdrawal via Krungsri ATM using a card issued by a card issuer in a foreign country</u> (1) VISA Card / MasterCard (2) UnionPay card (3) BCEL card	- THB 200 / transaction - THB 50 / transaction - THB 50 / transaction	
2. <u>Withdrawal via Krungsri ATM using an American Express card</u> (1) Domestic AMEX card (2) International AMEX card	- THB 20 / transaction - THB 50 / transaction	
3. <u>Automated Deposit Machine (ADM) service</u> (1) Intra-bank transactions - Inter-region cash deposit (2) Inter-bank transactions - Inter-bank cash deposit via ADM <u>Limit</u> Up to THB 10,000 More than THB 10,000 up to THB 20,000 More than THB 20,000 up to THB 30,000 More than THB 30,000 up to THB 40,000 More than THB 40,000 up to THB 50,000 More than THB 50,000 up to THB 65,000 More than THB 65,000 up to THB 80,000 More than THB 80,000 up to THB 100,000	- THB 10 for every THB 10,000 The minimum fee is THB 10 with the leased line fee of THB 20 / transaction - THB 50 - THB 60 - THB 70 - THB 80 - THB 90 - THB 100 - THB 110 - THB 120	
4. <u>Cardless ATM service</u>	- THB 30 / transaction	
5. <u>ATM withdrawal using a VISA / Master card issued by a card issuer in Thailand</u> - Fee for withdrawal via Krungsri ATM using a VISA/ Master card issued by a card issuer in Thailand and not an ATPool member	- THB 20 / transaction	

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(Ms. Janice Rae Van Ekeren)

Senior Executive Vice President

Acting President and Chief Executive Officer

Issued on 6 October 2015

Notification of Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending^{1/} and other services charges

Effective as from 5 January 2015

C. Other services: 7 Electronic Banking Service Fees (4)	Service Fee Rates (THB)	Remark
1. Krungsri Phone 1572 Service		
(1) Entrance fee	- Free of charge	
(2) Annual fee		
- Individuals with ATM card or VISA Electron/ VISA Debit card	- Free of charge	
- Individuals without ATM card or VISA Electron/ VISA Debit card	- THB 200 / year	
- Juristic persons	- THB 200 / year	
(3) New code issuance fee	- THB 50 / time	
(4) Money transfer within the Bank - inter-region money transfer	- THB 10 for every THB 10,000 with a minimum of THB 10	
(5) Money transfer for payment of goods and services	- Depending upon agreement between the Bank and each product/service seller	
2. Krungsri-OVS-Dials-Voice Banking Service		
- Application Fee	- THB 300	This service is for juristic persons having a deposit account with Bank of Ayudhya Public Company Limited which was transferred from Bank of Tokyo- Mitsubishi UFJ Ltd., Bangkok Branch and juristic persons opening a deposit account with Bangkok Sathorn Branch who are allowed by the Bank to use this service.
- PIN Reissuing Fee	- THB 100 / time	
- Account Number Adding Fee	- THB 100 / time	

- No.1 is amended as per Circular No. 10/2548 dated 15 March 2005 and effective as from 15 March 2005.

- No. 2 is amended as per Circular No. 157/2557 dated 3 December 2014 and effective as from 5 January 2015.

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(Mr. Noriaki Goto)

Chief Executive Officer

Announced on 3 December 2014

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