

(Translation for Reference Purpose Only)

**Bank of Ayudhya Public Company Limited**

**Re: Service Fees, Charges and Penalties Related to Deposits, Lending<sup>1/</sup> and Other Services Charges**

**Effective from 1 September 2015**

| a. Service Fees related to Deposits                                                     | Rates Fees (THB)                       | Remark                                                                                   |
|-----------------------------------------------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------|
| 1 Account Maintenance Fees                                                              |                                        |                                                                                          |
| 1.1 Current Account                                                                     | - THB 100 per month                    | - Balances not exceed THB 2,000 which have been inactive more than 12 consecutive months |
| 1.2 Savings Account                                                                     | - THB 50 per month                     | - Balances not exceed THB 2,000 which have been inactive more than 12 consecutive months |
| 1.3 Non-resident Baht Account                                                           |                                        | - Current accounts of foreign financial institutions only                                |
| 1.3.1 Account Maintenance Fees for outstanding balances less than THB 100,000 per month | - THB 500 per month                    |                                                                                          |
| 1.3.2 Transaction Fees                                                                  | - THB 25 per transaction               |                                                                                          |
| 1.3.3 Management Fees                                                                   | - THB 1,000 per transaction            |                                                                                          |
| 1.4 Krungsri Global Current Account / JVS Current Account                               |                                        |                                                                                          |
| - Monthly average balance less than THB 100,000                                         | - THB 300 per month                    | - JVS Current/JVS Savings Account for juristic customers                                 |
|                                                                                         |                                        | - Available at Bangkok Sathorn branch only                                               |
| 1.5 Krungsri Global Savings Account / JVS Savings Account                               |                                        |                                                                                          |
| - Monthly average balance less than THB 100,000                                         | - THB 300 per month                    |                                                                                          |
| 2 Others                                                                                |                                        |                                                                                          |
| 2.1 Replacement Fees for lost deposit passbooks / Fixed Deposit Receipt                 | - THB 100 per transaction per account  |                                                                                          |
| 2.2 Coin Counting Fees for depositing or exchanging of 100 coins or more                | - 2% of the deposit or exchange amount |                                                                                          |

Remark:

1/ Exclusive of loans that the Bank of Thailand has determined specific criteria such as personal loans under the supervision of the Bank of Thailand.

- No. 1.1 is as per Circular No. 119/2552, dated 11 August 2009 and effective from 11 September 2009.
- No. 1.2 is as per Circular No. 45/2550, dated 18 May 2007 effective from 20 June 2007.
- No. 1.3 is as per Circular No. 234/2540, dated 27 June 1997 and effective from 2 July 1997.
- No. 1.4 - 1.5 are as per Circular No. 219 /2557 dated 30 December 2014 ,effective from 5 January 2015
- No. 2.1 is as per Circular No. 111/2558, dated 29 July 2015 and effective from 1 September 2015
- No. 2.2 is as per Circular No. 76/2543, dated 2 October 2000 and effective from 1 November 2000.

Authorized Signature

-Signature-

(Mr. Pornsanong Tuchinda)

Head of Commercial Banking

Issued on 29 July 2015

(Translation for Reference Purpose Only)

**Bank of Ayudhya Public Company Limited**

**Re: Service Fees, Charges and Penalties Related to Deposits, Lending<sup>1/</sup> and Other Services Charges**

**Effective from 5 January 2015**

| a. Service Fees related to Deposits                                                                                            | Rates Fees (THB)                                                                                                | Remark                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.3 Coin Counting Fees for depositing to children's account                                                                    | - Free of Charge                                                                                                | - For branches outside of the Bangkok Clearing District, the minimum time charged for long-distance call is 3 minutes (according to the TOT, fractions of a minute are counted as a minute). |
| 2.4 Statement Fees via FAX (KES)                                                                                               | - for 1-2 pages per day per account: THB 300 per month<br>- Over 3 pages per day per account: THB 500 per month |                                                                                                                                                                                              |
| 2.5 Fees for KRUNGSRI Cash Connect Services                                                                                    | - THB 700 per annum                                                                                             |                                                                                                                                                                                              |
| 2.5.1 Account Management Fees                                                                                                  |                                                                                                                 |                                                                                                                                                                                              |
| 2.6 Fees for KRUNGSRI Mix and Max / Max Savings / Max Savings#2 / Max Savings#3 / Step Savings Special Saving Deposit Accounts |                                                                                                                 | - "Withdrawal Transaction" means any withdrawal or fund transfer via all of the Bank's channels which also include automatic account deduction and the closing of account.                   |
| 2.6.1 Withdrawal Transaction Fees                                                                                              |                                                                                                                 |                                                                                                                                                                                              |
| - Up to 2 transaction per month                                                                                                | - No fee                                                                                                        |                                                                                                                                                                                              |
| - From the 3 <sup>rd</sup> transaction onward within the same month                                                            | - THB 500 per transaction                                                                                       |                                                                                                                                                                                              |
| 2.7 Fees for Savings Mee Tae Dai Deposit Accounts                                                                              |                                                                                                                 | - "Withdrawal Transaction" means any withdrawal or fund transfer via all of the Bank's channels which also include automatic account deduction and the closing of account.                   |
| 2.7.1 Withdrawal Transaction Fees                                                                                              |                                                                                                                 |                                                                                                                                                                                              |
| - Up to 2 transaction per month                                                                                                | - No fee                                                                                                        |                                                                                                                                                                                              |
| - From the 3 <sup>rd</sup> transaction onward within the same month                                                            | - THB 50 per transaction                                                                                        |                                                                                                                                                                                              |
| 2.8 Deposit fees via Postal Office                                                                                             | - THB 30 per transaction                                                                                        |                                                                                                                                                                                              |
| 2.9 Krungsri Thai Savings Deposit Accounts / Krungsri Thai Savings TR Deposit Accounts                                         |                                                                                                                 |                                                                                                                                                                                              |
| - Monthly average balance less than THB 20,000                                                                                 | - THB 100/month                                                                                                 |                                                                                                                                                                                              |

Remark:

- No. 2.3 is as per Circular No. 176/2551, dated 17 November 2008 and effective from 17 November 2008.
- No. 2.4 is as per Circular No. 34/2536, dated 5 February 1993 and effective from 1 February 1993.
- No. 2.5 is as per Circular No. 67/2548, dated 16 November 2005 and effective from 17 November 2005.
- No. 2.6 are as per Circular No. 141/2553, dated 4 October 2010 and effective from 6 October 2010, Circular No. 49 /2554, dated 21 March 2011 and effective from 22 March 2011, Circular No. 179/2554, dated 16 September 2011 and effective from 19 September 2011 and Circular No. 53/2555, dated 3 April 2012 and effective from 4 April 2012.
- No. 2.7 is as per Circular No. 69 /2555, dated 1 June 2012 and effective from 5 June 2012.
- No. 2.8 is as per Circular No. 181/2554, dated 19 September 2011 and effective from 20 September 2011.
- No. 2.9 is as per Circular No. 104 /2557, dated 4 August 2014 and effective from 5 August 2014.

Authorized Signature

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(Mr. Noriaki Goto)

Chief Executive Officer

Issued on 30 December 2014