

Bank of Ayudhya Public Company Limited

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

Effective from 11 September 2020



C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
Krungsri Debit Chip Card		
(1) <u>Card Issuance Fee/ Replacement Fee</u>		
(1.1) Krungsri FCD Chip card	- THB 200/card	
(1.2) Krungsri Debit Generic Chip card (with and without personalized)	- THB 100/card	- Including card renewal in case the card is expired not over 6 months.
(1.3) Krungsri Debit ID Chip 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>		
(3.1) Krungsri FCD Chip card	- THB 300/card/ year	
(3.2) Krungsri Debit Generic Chip card (with and without personalized)	- THB 200/card	- Including card renewal in case the card is expired not over 6 months.
(3.3) Krungsri Debit ID Chip card	- THB 200/card/ year	
(4) <u>Krungsri Debit Chip Card usage transaction</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	
(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. (2) is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

- No. (1), (3) and (4) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

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■■■■■■■■(4.2) via Mini ATMs (Service counters of domestic branches) (4.2.1) Inter-region cash withdrawal (4.3) via Mini ATMs (service counters of branches in Laos PDR) (4.3.1) Inter-region cash withdrawal (4.3.2) Communication Charge ■■■■■■■■(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 (4.4.3) Total Cash withdrawal and/or balance inquiries above 4th transactions/ month (5) <u>Krungsri Debit Chip card usage transaction</u> (5.1) via oversea ATMs (5.1.1) Cash withdrawal (5.1.2) Balance inquiry (5.2) via EDC (the Bank's service counters) - Inter-region cash withdrawal (5.3) via other banks' service counters	- THB 10 for every THB 10,000 with a minimum fee of THB 10 and line fees of THB 20/ transaction - 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. - No fee - THB 20/ transaction - THB 10/ transaction - THB 100/ transaction - THB 15/ transaction - THB 10 for every THB 10,000 with a minimum fee of THB 10 and line fees of THB 20/ transaction. - THB 100/ 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. - From 5th transaction - Excluding transaction fees by bank's 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%.

- No. (4.2) is 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) is amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

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(6) <u>Copy of Sales Slip request fees for Krungsri Debit Chip Card</u> - Domestic Sales Slip - Overseas Sales Slip (7) <u>Statement request fees for Krungsri Debit Chip Card</u> (8) <u>Krungsri Debit Manchester United Chip Card</u> - Card Issuance Fee / Replacement Fee - Annual Fee (9) <u>Krungsri Debit Prompt Card / Krungsri Debit Prompt Chip Card</u> - Card Issuance Fee/Replacement Fee - Annual Fee : Krungsri Debit Prompt Card - Annual Fee : Krungsri Debit Prompt Chip Card	- THB 80 / copy - THB 100 / copy - THB 200 / card / year - THB 150 / card - THB 300 / card / year - THB 150 / card - THB 399 / card / year - THB 599 / card / year	 - Including card renewal in case the card is expired not over 6 months. - The Bank collects the service fees of Krungsri Debit Manchester United Chip Card at the same rate as the Krungsri Debit card as per the Bank's Notifications. - Cancel issuing new cards and cancel issuing replacement cards from 1 December 2019 onwards. - Cards issued before 1 December 2019 are entitled to their respective card benefits until their cards expire.

- No. (6)-(9) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

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C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(10) <u>KRUNGSRI Debit No Annual Fee Chip Card</u>		
(1) Card - related fees		- <u>Cancel</u> issuing new cards and <u>cancel</u> issuing replacement cards from 1 December 2019 onwards.
- Card issuance fee	- No	- Cards issued before 1 December 2019 are entitled to their respective card benefits until their cards expire.
- Replacement fee	- THB 100 / card	
- Annual fee	- No	
- Inter-branch card issuance fee	- THB 30 / card	
(2) Fees for transactions executed via Krungsei 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.	- THB 10/ transaction	
- Inter-bank cash withdrawal (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 applied and used through of card holding.
(11) <u>KRUNGSRI Debit ALL ATMs Chip Card</u>		
(1) Card - related fees		
- Card issuance fee	- THB 480 / 3 years	
- Replacement fee	- THB 100 / card	
- Annual fee	- No	
- Inter-branch card issuance fee	- THB 30 / card	
(2) Fees for transactions executed via Krungsei 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	
- Inter-bank cash withdrawal (inter-region)	- No	
(4) Penalty Fee in case of unqualified cardholder	- THB 50 / month	<u>Cardholders's qualification :</u> - Krungsri SMS Banking service must applied and used through of card holding.

- No. (10)-(11) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

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C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(12) <u>Krungsri Exclusive Debit Chip Card</u> - Card issuance fee / Card replacement fee - Annual fee - Bill Payment via e-Channel - Inter -branch card issuance fee	- No - No - waiver for 5 bills / month (Include Transaction within Krungsri Group) - No	<u>Cardholders's qualification</u> : Customers of Krungsri Exclusive. - In case of customer is not property of Krungsri Exclusive. Bank will collection fee at the same rate as Krungsri Debit card as per the Bank's Notifications. - Including card renewal in case the card is expired not over 6 months. - The Bank collects the other service fees of Krungsri Exclusive Debit card at the same rate as Krungsri Debit card as per the Bank's Notifications.
(13) <u>Krungsri Gift Card</u> - Card issuance fee	- THB 30 / card	
(14) <u>Krungsri Debit Jad Hai Savings Chip 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 - cash withdrawal from Krungsri accounts (same region) - cash withdrawal from Krungsri accounts (inter -region) (3) Fees for transactions executed via ATMs of other banks - cash withdrawal and / or balance inquiry from the 1 st - 4 th transaction / month - cash withdrawal and / or balance inquiry total above 4 th transaction - Inter-bank cash withdrawal (inter-region)	- No - THB 100 - THB 400 - THB 30 / card - No - No - No - No - No	<u>Cardholders's qualification</u> : must have a "Jud Hai Saving account"

- No. (13) is amended as per ANN_RBD_273/2560 dated 23 August 2017 and effective from 1 September 2017.

- No. (12),(14) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

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C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(15) <u>Krungsri NRBA (VISA CARD) Chip Card</u>		
- Card issuance fee	- THB 200 / card	- Including card renewal in case the card is expired not over 6 months.
- Replacement fee	- THB 200 / card	- The Bank collects the other service fees of Krungsri NRBA (VISA CARD) at the same rate as Krungsri Debit card as per the Bank's Notifications.
- Annual fee	- THB 300 / card	
- Inter-branch card issuance fee	- THB 30 / card	
(16) <u>Krungsri Thai Debit Chip Card</u>		<u>Cardholders's qualification</u> : Owners of Krungsri Thai Savings Deposit Accounts / Krungsri Thai Savings TR Deposit Accounts.
(1) Card-related fees		
- Card issuance fee	- THB 100 / card	- This fee shall be collected an annual basis.
- Replacement fee	- THB 100 / card	
- Annual fee	- THB 350 / year	
- Inter-branch card issuance fee	- THB 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 transaction executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry	- No	
- Inter-bank cash withdrawal (inter-region)	- No	
(17) <u>Krungsri Debit OPD Card / Krungsri Debit OPD Chip Card</u>		- Cancel issuing new cards and cancel issuing replacement cards from 1 December 2019 onwards.
- Card issuance fees	- No	- Cards issued before 1 December 2019 are entitled to their respective card benefits until their cards expire.
- Replacement fee	- THB 150 / Card	
- Annual fee : KrungSri Debit OPD Card	- THB 3,799 / year	
- Annual fee : KrungSri Debit OPD Chip Card	- THB 3,999 / year	
(18) <u>Krungsri Debit Rilakkuma Chip Card</u>		
- Card issuance fee	- THB 300 / Card	- This fee shall be collected an annual basis.
- Replacement fee	- THB 300 / Card	
- Annual fee	- THB 250 / year	

- No. (15)-(18) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(19) <u>Krungsri Boarding Card</u>		
(1) Card-related fees		} <u>except</u> for customers who apply for the service to 31 May 2020 where card fee will be waived.
- Card issuance fee	- THB 150 / card	
- Card Replacement fee	- THB 150 / card	
(2) Foreign currency withdrawal fee		- cash withdrawal limit per day THB 100,000 or equivalent.
<u>Currency</u>		- <u>except</u> for the withdrawal of JPY currency made at the overseas ATM to 31 May 2020 where the fee will be waived.
JPY	350 JPY	
KRW	4,320 KRW	
HKD	27 HKD	
SGD	5 SGD	
USD	4 USD	
EUR	3 EUR	
AUD	5 AUD	
CAD	5 CAD	
CHF	4 CHF	
CNY	26 CNY	
DKK	24 DKK	
GBP	3 GBP	
NOK	32 NOK	
NZD	6 NZD	
SEK	34 SEK	
TWD	128 TWD	
Other Currency	100 THB	
(3) Selling of foreign currency from the fourth transactions of each month.		
<u>Currency</u>		
JPY	350 JPY	
KRW	4,320 KRW	
HKD	27 HKD	
SGD	5 SGD	
USD	4 USD	
EUR	3 EUR	
AUD	5 AUD	
CAD	5 CAD	
CHF	4 CHF	
CNY	26 CNY	
DKK	24 DKK	
GBP	3 GBP	
NOK	32 NOK	
NZD	6 NZD	
SEK	34 SEK	
TWD	128 TWD	

- No. (19) is amended as per ANN_RBD_162/2563 dated 15 May 2020 and effective from 19 May 2020.

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

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C. Other services: Electronic Banking Services (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	- THB 220 / transaction - THB 150 / 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 ATM Pool member	- THB 20 / transaction	
6. <u>Withdrawal via counter at Krungsri Branches & Booths using an International VISA Card</u>	- THB 200 / transaction	
7. <u>Withdrawal / Cash Advance via Krungsri ATM using a Personal Loan Card</u> (1) AEON Personal Loan Card (2) UMay+ Personal Loan Card (3) Ngern Tid Lor Personal Loan Card	- THB 13 / transaction - THB 13 / transaction - THB 13 / transaction	

- No. 1.(1) is amended as per Circular No. 25/2560 dated 24 January 2017 and effective from 25 February 2017
- No. 1.(2) is amended as per Circular No. 272/2559 dated 23 December 2016 and effective from 23 January 2017.
- No. 2. is amended as per Circular No. 70/2557 dated 23 May 2014 and effective from 21 June 2014.
- No. 3.(1) is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.
- No. 3.(2) is amended as per Circular No. 36/2552 dated 23 March 2009 and effective from 24 March 2009.
- No. 4. is amended as per Circular No. 42/2550 dated 4 May 2007 and effective from 9 May 2007.
- No. 5. is amended as per Circular No. 183/2554 dated 30 September 2011 and effective from 1 November 2011.
- No. 6. is amended as per ANN_KCO_287/2560 dated 12 September 2017 and effective from 12 October 2017.
- No. 7. is amended as per ANN_RBD_311/2563 dated 8 September 2020 and effective from 11 September 2020.

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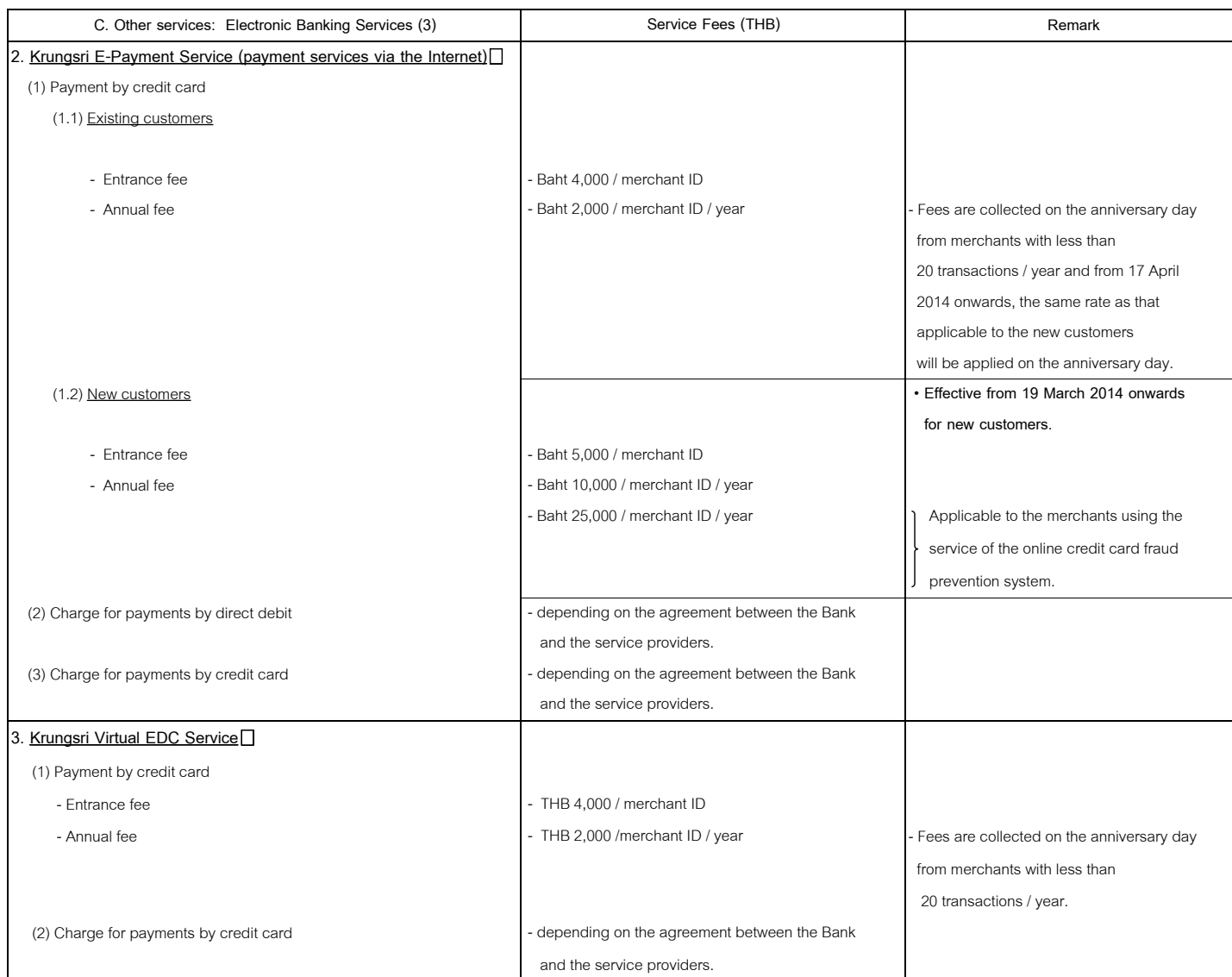
C. Other services: Electronic Banking Services (3)	Service Fees (THB)	Remark
1. Krungsri Online Service		
(1) Entrance fee	- Free of charge	
(2) Annual fee		
- Individuals with ATM card or VISA Electron/VISA Debit card	- Free of charge	
- Individuals without ATM card or VISA Electron/VISA Debit card	- Free of charge	
- Juristic Persons (for Krungsri Online service only)	- Free of charge	
(3) Domestic money transfer		
(3.1) Money transfer between accounts of the same customer (registered accounts) within the Bank (no daily transfer limit)		
- Transfer within the same region	- Free of charge	
- Inter-region transfer	- Free of charge	
(3.2) Real-time transfer to another bank account (ORFT)		
(3.3) Cardless ATM money transfer service	- THB 30 / transaction	
(4) Foreign remittance		
- SWIFT fund transfer (outward remittance)	- THB 350 / transaction	
- Purchase of foreign demand draft	- THB 200 / draft and stamp duty of THB 3 per draft and registered mail fee of THB 100 per letter nationwide.	
(5) Bill payment	- Free of charge	

- No. (1) - (3) and (5) are amended as per ANN_RBD_84/2561 dated 30 March 2018 effective from 1 April 2018.

- No. (4) is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

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- No. 2(1) is amended as per Circular No. 47/2557 dated 18 March 2014 and effective from 19 March 2014.

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C. Other services: Electronic Banking Services (4)	Service Fee Rates (THB)	Remark
1. <u>Krungsri Phone 1572 Service</u> (1) Entrance fee (2) Annual fee - Individuals with ATM card or VISA Electron/ VISA Debit card - Individuals without ATM card or VISA Electron/ VISA Debit card - Juristic persons (3) New code issuance fee (4) Money transfer within the Bank - inter-region money transfer (5) Money transfer for payment of goods and services	- Free of charge - Free of charge - THB 200 / year - THB 200 / year - THB 50 / time - THB 10 for every THB 10,000 with a minimum of THB 10. - Depending upon agreement between the Bank and each product/service seller.	
2. <u>Krungsri-OVS-Dials-Voice Banking Service</u> - Application Fee - PIN Reissueing Fee - Account Number Adding Fee	- THB 300 - THB 100 / time - THB 100 / time	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.

- 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.

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

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

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C. Other services: Electronic Banking Services (5)	Service Fee Rates (THB)	Remark
1. Krungsri Mobile App (KMA)		
(1) Initial Fee	- Free of charge	
(2) Annual Fee	- Free of charge	
(3) Account Information Inquiry		
- Balance Inquiry	- Free of charge	
- Statement Inquiry	- Free of charge	
(4) Domestic money transfer		
(4.1) Transfer to Krungsri account		
- Transfer within the same region	- Free of charge	
- Inter-region transfer	- Free of charge	
(4.2) Real-time transfer to another bank account (ORFT)	- Free of charge	
(5) Payment of Goods and Services	- Free of charge	

- No. (1) is amended as per ANN_RBD_84/2561 dated 30 March 2018 effective from 1 April 2018.

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C. Other services: Electronic Banking Services (5)	Service Fee Rates (THB)		Remark
	Per Month	Per Transaction	
2. <u>Krungsri SMS Banking Services</u>			
(1) Financial Alert			<u>New Customers</u>
- Money Deposit Alerts	THB 9 / month	- Free of charge	The Bank will discontinue the service effective from 6 June 2014 onwards.
- Money Withdrawal Alerts		- Free of charge	
- Debit Card Usage Alerts		- Free of charge	
- Auto Payment Debit Result Alerts		- Free of charge	
- Inactive Account Alerts (Account No.- Movement Alerts)		- Free of charge	
(2) Money Transfer Alert			<u>Existing Customers</u>
- Between the Bank's accounts, either within the same region or inter-region (BAY to BAY)	- Free of charge	- Free of charge	The Bank can continue to use.
- Online Retail Fund Transfer (ORFT)	- Free of charge	- Free of charge	

- No. 2. is amended as per ANN_DBI_321/2561, dated 18 October 2018 and effective from 20 November 2018.

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- No. 3. is amended as per ANN_DBI_321/2561, dated 18 October 2018 and effective from 20 November 2018.
- No. 4. is amended as per Circular No. 47/2558, dated 30 March 2015 effective from 31 March 2015.

- Signature -

Head of Retail Banking and Distribution Group

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