

Bank of Ayudhya Public Company Limited

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

Effective from 19 May 2020



C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
<u>ATM Card and VISA Electron / Krungsri Debit Card</u>		
<u>Krungsri Debit Chip Card</u>		
(1) <u>Card Issuance Fee/ Replacement Fee</u>		
(1.1) ATM Generic card and 3-Dimension ATM card	- THB 100/card	- Including card renewal in case the card is expired not over 6 months.
(1.2) ID ATM card	- THB 100/card	
(1.3) FCD ATM card / Krungsri FCD Chip card	- THB 200/card	
(1.4) VISA Electron / Krungsri Debit Generic card / Krungsri Debit Generic Chip card (with and without personalized)	- THB 100/card	
(1.5) ID VISA Electron / Krungsri Debit ID card / 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) ATM Generic card and 3-Dimension ATM card	- THB 200/card/ year	- Including card renewal in case the card is expired not over 6 months.
(3.2) ID ATM card	- THB 200/card/ year	
(3.3) FCD ATM card / Krungsri FCD Chip card	- THB 300/card/ year	
(3.4) VISA Electron / Krungsri Debit Generic card / Krungsri Debit Generic Chip card (with and without personalized)	- THB 200/card	
(3.5) ID VISA Electron / Krungsri Debit ID card / Krungsri Debit ID Chip card	- THB 200/card/ year	
(4) <u>Krungsri's ATM card / VISA Electron/ Krungsri Debit card and Krungsri Debit Chip Card usage</u>		
(4.1) via Krungsri's ATMs		
(4.1.1) Inter-region cash withdrawal	- THB 15/ transaction	- Fee is subject to the Bank's agreement with goods distributors and service providers.
(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	

- 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) , (3.3) and (4) are amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

- No. (1.4),(1.5),(3.4) and (3.5) are amended as per ANN_RBD_273/2560 dated 23 August 2017 and effective from 1 September 2017.

- 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. 24/2557 dated 26 February 2014 and effective from 8 March 2014.

Bank of Ayudhya Public Company Limited

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

Effective from 19 May 2020



C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(4.2) via Mini ATMs (Service counters of domestic branches)		
(4.2.1) 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)		
(4.3.1) 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.	
(4.3.2) Communication Charge	- 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	- No fee	} 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.
(4.4.2) Inter-region cash withdrawal	- THB 20/ transaction	
(4.4.3) Total Cash withdrawal and/or balance inquiries above 4th transactions/ month	- THB 10/ transaction	- From 5th transaction
(5) <u>VISA Electron / Krungsri Debit card / Krungsri Debit Chip card usage transaction</u>		
(5.1) via oversea ATMs		
(5.1.1) Cash withdrawal	- THB 100/ 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%.
(5.1.2) Balance inquiry	- THB 15/ transaction	
(5.2) via EDC (the Bank's service counters)		
- 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.	
(5.3) via other banks' service counters	- THB 100/ transaction	

- 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 Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

Bank of Ayudhya Public Company Limited

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

Effective from 19 May 2020



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

- No. (6)-(8) are amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

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

- No. (10) is amended as per ANN_RBD_325/2562 dated 31 October 2019 and effective from 1 December 2019.

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(12) <u>KRUNGSRI Debit No Annual Fee Card /</u> <u>KRUNGSRI Debit No Annual Fee 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 Krungsei 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) (4) Penalty Fee in case of unqualified cardholder (13) <u>KRUNGSRI Debit ALL ATMs Card /</u> <u>KRUNGSRI Debit ALL ATMs Chip Card</u> (Formerly known as "KRUNGSRI Debit One Time Fee card") (1) Card - related fees - Card issuance fee - Replacement fee - Annual fee - Inter-branch card issuance fee (2) Fees for transactions executed via Krungsei 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 - Inter-bank cash withdrawal (inter-region) (4) Penalty Fee in case of unqualified cardholder	- No - THB 100 / card - No - THB 30 / card - No - THB 15/ transaction - THB 10/ transaction - THB 10/ transaction - THB 20/ transaction - THB 50 / month - THB 480 / 3 years - THB 100 / card - No - THB 30 / card - No - No - No - No - THB 50 / month	- 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. <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. <u>Cardholders's qualification :</u> - Krungsri SMS Banking service must applied and used through of card holding.

- No. (12) is amended as per ANN_RBD_325/2562 dated 31 October 2019 and effective from 1 December 2019.

- No. (13) is amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

Bank of Ayudhya Public Company Limited

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

Effective from 19 May 2020



C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(14) <u>Krungsri Exclusive Debit Card /</u> <u>Krungsri Exclusive Debit Chip Card</u> (Formerly known as " Exclusive Banking Debit Card") - Card issuance fee / Card replacement fee - Annual fee - Bill Payment via e-Channel - Inter -branch card issuance fee (15) <u>Krungsri Gift Card</u> - Card issuance fee (16) <u>Krungsri Debit Jad Hai Savings Card /</u> <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 - No - waiver for 5 bills / month (Include Transaction within Krungsri Group) - No - THB 30 / card - No - THB 100 - THB 400 - THB 30 / card - No - No - No - No - 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. <u>Cardholders's qualification</u> : must have a "Jud Hai Savings account"

- No. (14) is amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

- No. (15) is amended as per ANN_RBD_273/2560 dated 23 August 2017 and effective from 1 September 2017.

- No. (16) is amended as per ANN_RBD_369/2560 dated 1 December 2017 and effective from 1 January 2018.

Bank of Ayudhya Public Company Limited

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

Effective from 19 May 2020



C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(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 transaction 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	
(4) Penalty fee in case of unqualified cardholder	-THB 50 / month	<u>Cardholders's qualification :</u> - Krungsri SMS Banking (Package 29 Baht) service must be applied and used throughout of card hlding. - Exeception fee for first 3 years.
(5) Account Management fee for Krungsri Cash Connect	- THB 700 / month	
(18) <u>Krungsri ATM NRBA (VISA CARD) /</u> <u>Krungsri ATM 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	
- Annual fee	- THB 300 / card	- The Bank collects the other service fees of Krungsri ATM NRBA (VISA CARD) at the same rate as Krungsri Debit card as per the Bank's Notifications.
- Inter-branch card issuance fee	- THB 30 / card	

- 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. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(19) <u>Krungsri Thai Debit Card / 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	
- Replacement fee	- THB 100 / card	
- Annual fee	- THB 350 / year	- This fee shall be collected an annual basis.
- 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	
(20) <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	- THB 3,999 / year	
(21) <u>Krungsri Debit Rilakkuma Card /</u> <u>Krungsri Debit Rilakkuma Chip Card</u>		
- Card issuance fee	- THB 300 / Card	
- Replacement fee	- THB 300 / Card	
- Annual fee	- THB 250 / year	- This fee shall be collected an annual basis.

- No. (19) and No. (21) are amended as per Circular No. 87/2559 dated 25 April 2016 and effective from 26 April 2016.

- No. (20) is amended as per ANN_RBD_325/2562 dated 31 October 2019 and effective from 1 December 2019.

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(22) Krungsri Boarding Card		
(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. (22) 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

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

Effective from 19 May 2020



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	

- 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.

(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

Effective from 19 May 2020



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.

(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

Effective from 19 May 2020



C. Other services: Electronic Banking Services (3)	Service Fees (THB)	Remark
2. <u>Krungsri E-Payment Service (payment services via the Internet)</u>		
(1) Payment by credit card		
(1.1) <u>Existing customers</u>		
- Entrance fee	- Baht 4,000 / merchant ID	- Fees are collected on the anniversary day from merchants with less than 20 transactions / year and from 17 April 2014 onwards, the same rate as that applicable to the new customers will be applied on the anniversary day.
- Annual fee	- Baht 2,000 / merchant ID / year	
(1.2) <u>New customers</u>		• Effective from 19 March 2014 onwards for new customers. } Applicable to the merchants using the service of the online credit card fraud prevention system.
- Entrance fee	- Baht 5,000 / merchant ID	
- Annual fee	- Baht 10,000 / merchant ID / year - Baht 25,000 / merchant ID / year	
(2) Charge for payments by direct debit	- depending on the agreement between the Bank and the service providers.	
(3) Charge for payments by credit card	- depending on the agreement between the Bank and the service providers.	
3. <u>Krungsri Virtual EDC Service</u>		
(1) Payment by credit card		
- Entrance fee	- THB 4,000 / merchant ID	- Fees are collected on the anniversary day from merchants with less than 20 transactions / year.
- Annual fee	- THB 2,000 /merchant ID / year	
(2) Charge for payments by credit card	- depending on the agreement between the Bank and the service providers.	

- No.2 (2), (3) and no. 3. is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

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

(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

Effective from 19 May 2020



C. Other services: Electronic Banking Services (4)	Service Fee Rates (THB)	Remark
1. <u>Krungsri Phone 1572 Service</u>		
(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. <u>Krungsri-OVS-Dials-Voice Banking Service</u>		
- 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.

(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

Effective from 19 May 2020



C. Other services: Electronic Banking Services (5)	Service Fee Rates (THB)	Remark
1. <u>Krungsri Mobile App (KMA)</u>		
(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.

(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

Effective from 19 May 2020



C. Other services: Electronic Banking Services (5)	Service Fee Rates (THB)		Remark
	Per Month	Per Transaction	
2. Krungsri SMS Banking Services			
(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.

(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

Effective from 19 May 2020



C. Other services: Electronic Banking Services (5)	Service Fee Rates (THB)		Remark
	Per Month	Per Transaction	
3. Krungsri SMS Banking Package 19 Financial Alert - Money Deposit Alerts - Money Withdrawal Alerts - Debit Card Usage Alerts - Auto Payment Debit Result Alerts - Inactive Account Alerts (Account No.- Movement Alerts)	} THB 19 / transaction / month	- Free of charge - Free of charge - Free of charge - Free of charge - Free of charge	
4. Krungsri Biz SMS Services Transaction Alert 29 Baht Package - Loan Auto Debit Result Alert - Money Deposit Alert - Money Withdrawal Alert - Debit Card Usage Alert - Auto Payment Debit Result Alert - Account No-Movement Alert - Daily Balance Alert - Cheque Withdrawal Alert - Weekly Summary Alert Cheque & OD Alert 39 Baht Package (1) SMS Cheque Alert - Clearing Cheque Alert - Insufficient Fund Alert - Returned Cheque Payment Alert - Returned Cheque Deposit Alert (2) SMS Overdraft Alert - Overdraft amount to 80% of limit - Overdraft balance the full amount	} THB 29 / month		
	} THB 39 / month		

- 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.

Authorized Signature

- Signature -

(Mr. Pairote Cheunkrut)

Chief Strategy Officer

Issued on 15 May 2020