

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

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

Effective from 5 September 2018

b. Service Fees related to Loans	Rates (THB)			Remark
b. (1) Fees for Consumer Loans as per actual payments made and as deemed reasonable.	Personal Loans		Mortgage Loans	
	Secured	Unsecured (not under supervision of BOT)		
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. Rohit Khanna)

Head of Corporate Strategy and Planning Group

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Effective from 5 September 2018



b. Service Fees related to Loans	Rates (THB)	Remark
b. (1) Fees for Consumer Loans as per actual payments made and as deemed reasonable. <u>Consumer Secured Loan</u> 1. O/D facility - "Home for Cash O/D" - Appraisal Fees 2. Loan of General Purposes (Krungsri Home for Cash) Loan for home improvement i.e. repair, decoration or extension - Appraisal Fees 3. Krungsri Home Loan for purchase of new house/second-hand houses/ self-build/ Krungsri Home Refinance 3.1 Appraisal Fees 3.2 Fees for Examination of Construction Progress (for self-build)	 - THB 3,000 per customer (exclusive of VAT) - THB 3,000 per customer (exclusive of VAT) - THB 3,000 per customer (exclusive of VAT) - THB 1,000 + VAT per visit	

- No. 1-2 and 3.1 are amended as per Circular No. 187/2551, dated 1 December 2008 and Effective from 2 January 2009.
- No. 3. is amended as per Circular No. 133/2556, dated 24 October 2013 and Effective date for customer who registration on 25 October 2013 onwards and ANN_RBD_312/2560, dated 4 October 2017 and Effective from 5 October 2017 onwards.
- No. 1- 2. are amended as per ANN_RBD_268/2561, dated 4 September 2018 and Effective from 5 September 2018 onwards.

Authorized signature

- Signature -

(Mr. Rohit Khanna)

Head of Corporate Strategy and Planning Group

Issued on 4 September 2018

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b. Service Fees related to Loans	Rates (THB)	Remark
b. (1) Fees for Consumer Loans as per actual payments made and as deemed reasonable. <u>Consumer Unsecured Loan</u> 1. Krungsri E-Loan 1.1 Application Fees 1.2 Annual Fees (collected upon credit term renewal) 2. Welfare Loan: Personal Loan (not under supervision of BOT) 2.1 Front-end Fees 2.1 Loan Processing Fees 3. Welfare Loan: Consumer Product Loan (not under supervision of BOT) 3.1 Front-end Fees 3.2 Loan Processing Fees 4. Welfare Loan: Provident Fund Loan (not under supervision of BOT) 4.1 Front-end Fees 4.2 Loan Processing Fees	- 0.5% of credit limit with a minimum of THB 1,500 - Free of charge - THB 1,000 - Free of charge - A maximum of THB 500 - A maximum of THB 500 - THB 1,000 - Free of charge	

- No. 1. - 4. are amended as per ANN_RBD_79/2561, dated 29 March 2018 and Effective from 30 April 2018.

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(Mr. Rohit Khanna)

Head of Corporate Strategy and Planning Group

Issued on 4 September 2018