

(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 October 2017

b. Service Fees related to Loans	Rates (THB)			Remark
b. (1) Fees for Consumer Loans as actually paid and as deemed appropriate and 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. Pornsanong Tuchinda)
Head of Commercial Banking
Issued on 4 October 2017

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Bank of Ayudhya Public Company Limited

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

Effective from 5 October 2017



b. Service Fees related to Loans	Rates (THB)	Remark
b. (1) Fees for Consumer Loans as actually paid and as deemed appropriate and reasonable Consumer Unsecured Loan 1. "Sawaddeekarnkueakun" Welfare Loan 1.1 Application Fees 1.2 Loan Processing Fees/ collateral right registration Fees - Credit limit of not exceeding THB 100,000 - Credit limit of over THB 100,000 - THB 300,000 - Credit limit of over THB 300,000 2. KRUNGSRI E-Loan 2.1 Application Fees 2.2 Annual Fees (collected upon credit term renewal) 3. KRUNGSRI Ready Clinic/Pharma/ Veterinarian Loans 3.1 Application Fees 3.2 Loan Processing Fees/ collateral right registration Fees 4. Motorcycle Loan for Officers of the Ministry of Health 4.1 Vehicle Registration Fees, License Plate Renewal Fees and Insurance Premium for Compulsory Third Party Insurance for 3 years as well as Processing Fees. 4.2 Application Fees 5. Loan for Home Furniture (KRUNGSRI INDEX FURNITURE LOAN) - Application Fees 6. Welfare Loan: Personal Loan (not under supervision of BOT) 6.1 Front-end Fees 6.2 Loan Processing Fees 7. Welfare Loan: Consumer Product Loan (not under supervision of BOT) 7.1 Front-end Fees 7.2 Loan Processing Fees 8. Welfare Loan: Provident Fund Loan (not under supervision of BOT) 8.1 Front-end Fees 8.2 Loan Processing Fees	 - THB 500 /customer - THB 300 - THB 400 - THB 500 - 0.5% of credit limit with a minimum of THB 1,500 - THB 1,000 per year - THB 500 per customer - Fee of THB 500 + VAT - THB 2,600 - THB 400 - THB 500 - Free of charge - Free of charge - A maximum of THB 500 - A maximum of THB 500 - Free of charge - A maximum of THB 500	

- No. 6. - 8. are amended as per Circular No. 186/2552, dated 30 December 2009 and Effective from 31 December 2009.

Authorized signature

- Signature -

(Mr. Pornsanong Tuchinda)
Head of Commercial Banking
Issued on 4 October 2017

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