#### (Translation for Reference Purpose Only)

# Bank of Ayudhya Public Company Limited



Re: Services Fees, Charges and Penalties Related of Deposits, Lending 1/2 and Other Services Charges

## Effective from 5 October 2017

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b. Service Fees related to Loans				
b. (1) Fees for Consumer Loans as actually	Person	al Loans		Remark
paid and as deemed appropriate and	Secured	Unsecured	Mortgage Loans	Remark
reasonable.	Secured	(not under supervision of BOT)		
Expenses Paid to Government Agencie	S			
1.1 Stamp Duty				
For the original copy of loan	- THB 1 for every THB	- Free of charge	- THB 1 for every THB	
contract.	2,000 of credit limit,		2,000 of credit limit,	
	fractions of THB 2,000,		fractions of THB 2,000,	
	charge THB 1		charge THB 1	
For original copy of guarantee	<u> </u>	- Free of charge	- THB 10 per contract	
contract (if any).				
1.2 Mortgage Registration Fees	- 1% of credit limit with a		- 1% of credit limit with a	
	maximum of THB	-	maximum of THB	
	200,000		200,000	
Expenses Paid to a Third Party or				
External Units				
For Normal Loans				
2.1 Fees for NCB Check	- Free of charge	- Free of charge	- Free of charge	
2.2 Appraisal Fees <sup>2/</sup>	- THB 3,000		- THB 3,000	
	(exclusive of VAT)		(exclusive of VAT)	
2.3 Insurance Premiums	- Rates as determined by		- Rates as determined by	
	insurance companies	'	insurance companies	
2.4 Fees for Bill Payment at other				
service counters or through other				
channels.				
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	
For Overdue Payments				
2.5 Cheque Return Fees (cheques of	- Free of charge	- Free of charge	- Free of charge	
other commercial banks).		Į .		
2.6 Fees for Insufficient Funds (for	- Free of charge	- Free of charge	- Free of charge	
payments deducted by other				
commercial institutes).				
2.7 Collection Fees 2/				
- For one overdue payment or	- Free of charge	- THB 100 per payment	- Free of charge	
more				
Expenses resulting from Operating				
Costs of Commercial Bank				
For Normal Loans				
3.1 Appraisal Fees <sup>2/</sup>	- THB 3,000		- THB 3,000	
	(exclusive of VAT)		(exclusive of VAT)	
3.2 Statement Request Fees (for the	- Free of charge	- Free of charge	- Free of charge	
second set or more)				
For Loans with Overdue Payments				
3.3 Collection Fees <sup>2/</sup>	- 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 -

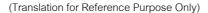
(Mr. Pornsanong Tuchinda) Head of Commercial Banking Issued on 4 October 2017

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Re: Services Fees, Charges and Penalties Related of Deposits, Lending 1/2 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 Secured Loan				
1.	O/D facility - "Home For Cash O/D"			
	1.1 Appraisal Fees	-	THB 3,000 per customer	
			(exclusive of VAT)	
	1.2 Overdraft Maintenance Fees (collected when credit term is renewed.)	-	THB 2,000 per year	
2.	Loan of General Purposes (KRUNGSRI Home For Cash)			
	Loan for home improvement i.e. repair, decoration or extension			
	2.1 Appraisal Fees	-	THB 3,000 per customer	
			(exclusive of VAT)	
	2.2 Prepayment penalty fees for repayment of debt in full ahead of the	-	3% of the loan amount specified in	
	schedule within the first 3 years from the contract date.		the contract.	
3.	KRUNGSRI Home Loan			
	for purchase of new house/second-hand houses/ self-build/ KRUNGSRI			
	Home Refinance			
	3.1 Appraisal Fees	-	THB 3,000 per customer	
			(exclusive of VAT)	
	3.2 Fees for Examination of Construction Progress (for self-build)	-	THB 1,000 + VAT per visit	
4.	KRUNGSRI Deposit for Loan			
	- Cancellation Fees	_	3% of cancelled credit limit and	
			the sum of paid interest and	
			cancellation fees shall not exceed	
			the maximum interest rates as per	
			Bank of Ayudhya's Notification.	

- No. 1.1, 2.1 and 3.1 are amended as per Circular No. 187/2551, dated 1 December 2008 and Effective from 2 January 2009.
- No. 4. is amended as per Circular No. 73/2553, dated 26 May 2010 and Effective from 27 May 2010 and Circular No. 133/2556, dated 24 October 2013 and Effective date for customer who registration on 25 October 2013 onwards.
- No. 1.- 3. are amended as per Circular No. 133/2556, dated 24 October 2013 and Effective date for customer who registration on 25 October 2013 onwards.
- No. 3. Is amended as per ANN\_RBD\_312/2560, dated 4 October 2017 and Effective from 5 October 2017 onwards.

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- Signature -

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

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# Bank of Ayudhya Public Company Limited





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### Effective from 5 October 2017

b. Service Fees related to Loans		b. Service Fees related to Loans	Rates (THB)	Remark
b. (1) Fees for Consumer Loans as actually paid and as deemed appropriate and reasonable				
Consu	mer Uns	secured Loan		
1.	"Sawa 1.1 1.2	Addeekarnkueakun" Welfare Loan Application Fees 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	- THB 500 /customer - THB 300 - THB 400 - THB 500	
2.	KRUN	IGSRI E-Loan	- 1115 300	
	2.1	Application Fees  Annual Fees (collected upon credit term renewal)	0.5% of credit limit with a minimum of THB 1,500     THB 1,000 per year	
			- Trib 1,000 per year	
3.	KRUNGSRI Ready Clinic/Pharma/ Veterinarian Loans			
	3.1	Application Fees	- THB 500 per customer	
	3.2	Loan Processing Fees/ collateral right registration Fees	- Fee of THB 500 + VAT	
4.	4. Motorcycle Loan for Officers of the Ministry of Health			
	4.1	Vehicle Registration Fees, License Plate Renewal Fees and	- THB 2,600	
		Insurance Premium for Compulsory Third Party Insurance for 3		
		years as well as Processing Fees.		
	4.2	Application Fees	- THB 400	
5.	5. Loan for Home Furniture (KRUNGSRI INDEX FURNITURE LOAN)			
	-	Application Fees	- THB 500	
6.	6. Welfare Loan: Personal Loan (not under supervision of BOT)			
	6.1	Front-end Fees	- Free of charge	
	6.2	Loan Processing Fees	- Free of charge	
7.	7. Welfare Loan: Consumer Product Loan (not under supervision of BOT)			
	7.1	Front-end Fees	- A maximum of THB 500	
	7.2	Loan Processing Fees	- A maximum of THB 500	
8.	8. Welfare Loan: Provident Fund Loan (not under supervision of BOT)			
	8.1	Front-end Fees	- Free of charge	
	8.2	Loan Processing Fees	- 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.

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