


Bank of China (Thai) Public Company Limited
Table 3 Service Charges, Penalties related to Deposits, Loans^{1/} and Other Service Charges
Effective from 26 APRIL 2024

Khor. Service charges related to loans	Service charges			
Khor. (1) Service charges of consumer Loan: actual and reasonable expenses	Personal Loan		Housing Loan	Remark
	With Collateral	Without Collateral (not under supervision)		
1. Expenses paid to government agencies ^{2/} , such as				
1) Stamp Duty	0.05% of loan amount	0.05% of loan amount	0.05% of loan amount	Maximum THB 10,000 No maximum for condominium
2) Mortgage Registration Fee	1% of loan amount	N/A	1% of loan amount	Maximum THB 200,000 No maximum for condominium
2. Expenses paid to other persons or external entities, such as Normal case				
1) Expenses for checking credit information	N/A	N/A	N/A	Minimum THB 3,210 (Including VAT)
2) Expenses for collateral inspection and valuation ^{3/ 4/}	Actual expenses	N/A	Actual expenses	
3) Hazard Insurance expenses	Actual expenses	N/A	Actual expenses	
4) Payment fees via other counters and channels	N/A	N/A	N/A	
Default Case				
1) Cheque return expenses (in case of other commercial banks' cheque)	0.25% of total amount	0.25% of total amount	0.25% of total amount	Minimum THB 300 No maximum
2) Insufficient fund expenses (in case of payment by debiting from the account of other financial institutions)	0.25% of auto-debit amount	0.25% of auto-debit amount	0.25% of auto-debit amount	Minimum THB 300 No maximum
3) Debt collection expenses ^{3/}	N/A	N/A	N/A	
3. Expenses that are operating costs of commercial banks				
Normal case				
1) Expenses for collateral inspection and valuation ^{3/ 4/}	N/A	N/A	N/A	
2) Fees for a copy of statement requested (for the second copy onward)	THB100	THB100	THB100	
Default case				
1) Debt collection expenses ^{3/}	N/A	N/A	N/A	N/A
Remarks:				
1/ Exclude the type of loans that the Bank of Thailand stipulates specific criteria.				
2/ The expenses under this section are the rates that were specified by government agencies at this time which can be changed in the future.				
3/ For the same type of expenses in item 2 and 3, commercial banks cannot charge both items from clients.				
4/ The collateral inspection and evaluation fees may vary depending upon the type and size of the collateral and do not include transportation expense when the collateral is outside Bangkok and vicinity.				
Khor. (2) Service Charges of Commercial Loan	Service charges		Remark	
1. Front End Fee / Management Fee	Up to the rate as agreed with customer but no more than 3% of the credit limit		Min THB 2,000	
2. Commitment Fee	Up to the rate as agreed with customer but no more than 2% of unused limit in the period			
3. Cancellation Fee	Up to the rate as agreed with customer but no more than 3% of the cancelled amount/not drawdown amount			
4. Prepayment Fee	Up to the rate as agreed with customer but no more than 3% of the credit limit			
5. Issuance of letter of credit confirmation	THB 2,000 each			
6. Operating expenses related to collateral with a trip to:				
1) Land Department	THB 1,000-3,000 each			
2) Department of Industrial Works	THB 1,000 each			
3) Securities registration	THB 500 each			
7. Appraisal of construction work progress in:				
1) Bangkok and its vicinity	THB 1,500 each			
2) Upcountry	THB 2,500 each			
8. Loan Extension Fee				
(For commercial loan that the outstanding debt is due and payable and the term is extended)				
1) Extension up to 6 months	0.50% of credit limit			
2) Extension more than 6 months but less than 3 years	1% of credit limit			
3) Extension up to 3 years	1.50% of credit limit			
9. Stamp Duty				
1) Loan agreement	0.05% of credit limit		Maximum THB 10,000	
2) Guarantee agreement	THB10 each			
3) Duplicate of agreement	THB 5 each			

10. Mortgage Registration	1% of mortgaged amount	Maximum THB 200,000. The fee rates are subject to future charges as stipulated by the government agencies
11. Registration fee of Business Collateral Agreement (DBD)		
1) Collateral agreement registration		
1.1) Land	Equivalent to mortgage registration fee	
1.2) Assets other than 12.1.1 and Business	0.10% of the secured amount	Maximum THB 1,000
2) Amendment to increase secured amount of collateral	0.10% of the secured amount, applicable only to the additional amount	Maximum THB 1,000
3) Amendment to agreement registration, except for secured amount of collateral	THB 200 per transaction	
4) Cancellation of agreement registration	THB200	
5) Issuance of registration evidence	THB 200 per transaction	
6) Verification of registration	THB 50 per transaction	
7) Information transfer from the computer system	THB 800 per transaction	
8) Recording of information containing not exceeding 200 characters	THB 0.30 per Record	
9) Others	As stipulated by government agencies	
12. Collateral Surveying and Appraisal		
1) Appraised by external appraiser	Actual expenses charged by external appraiser	
2) Appraised by the Bank	Up to 0.50% of approved credit limit plus VAT	Minimum THB 3,000 per transaction
13. Insurance Premium	Actual amount charged by insurance company	
14. Checking credit information	Up to THB 100 each	
15. Debt collection	Up to THB 5,000 each	
16. Payment via other counters/means		
1) the same clearing region	Up to THB 35 / transaction	
2) the other clearing region	The first THB 100,000 not exceeds THB 35 / transaction, the exceeding of THB 100,000 will be charged additional 0.10%	
<p><u>Remark</u></p> <p>1. All of above charge and commission is excluded from VAT (if any)</p> <p>2. All charge which need to be converted to Thai Baht, TT Buying/Selling rate as announced in BOCT website will be used</p> <p style="text-align: center;">This announcement is effective from 26 April 2024</p> <p style="text-align: center;">Authorized signature</p> <p style="text-align: center;"></p> <p style="text-align: center;">(Mr. Liu Quanlei)</p> <p style="text-align: center;">Announced on 26 March 2024</p>		