

Bank of China (Thai) Public Company Limited  
Table 3 Service Charges, Penalties related to Deposits, Loans<sup>1/</sup> and Other Service Charges  
Effective from April 18, 2019

Kor. Service charges related to deposits	Service charges (please specify unit)	Remark
<b>1. Account maintenance fee</b>		
1) Current Account	THB 100/month	If account has been inactive for more than 12 months and the outstanding balance below THB10,000 per month (When the balance is at zero, account will be automatically closed) If account has been inactive for more than 12 months and account balance is less than : THB 1,000 / USD 100 / CNY500 / EUR100 (When the balance is at zero, account will be automatically closed)
2) Savings Account	THB 100/ Month, USD 5/Month , CNY 20/ Month, EUR 10/ Month	
<b>2. Account closed within 3 Months from opened date</b>		
1) Current Account	THB 300	
2) Savings Account	THB 300 / USD10 / CNY 60 / EUR 10	
<b>3. Cash deposit in same clearing zone</b>		
1) Current Account 2) Savings Account	THB Free of Charge THB Free of Charge/USD 1%/ CNY 1%	Commission in lieu of exchange Min Charge USD = 20 / CNY = 100, Max charge USD 1,000 / CNY 7,000, Max deposit per day = USD10,000/ CNY 60,000 Min charge USD 20/ CNY 100 Max charge USD 1,000 /CNY7,000 Max deposit per day = USD10,000 / CNY60,000
3) Time Deposit Account	THB Free of Charge/USD 1%/ CNY 1%	
<b>4. Cash withdraw within same clearing zone</b>		
1) Current Account	THB10 for every THB10,000	Min charge THB 30, max THB 1,000 Maximum cash withdrawal per day is THB 1,000,000
2) Savings Account	THB Free of Charge/USD 0.50%/ CNY 0.25%	Min charge USD 20 / CNY 100. Max charge USD 1,000 / CNY 7,000 Maximum cash withdrawal per day = THB 1,000,000 / USD 20,000 / CNY 100,000
3) Time Deposit Account	THB Free of Charge/USD 0.50%/ CNY 0.25%	Min charge THB 30 / USD 20 / CNY 100 Max charge THB 1,000 / USD 1,000 / CNY 7,000
<b>5. Cash deposit across different clearing zone</b>		
1) Current Account 2) Savings Account	THB10 for every THB10,000 THB10 for every THB10, 000 / USD 1%/ CNY 1%	Min charge THB 30, max THB 1,000 Min charge THB 30 / USD 20 / CNY 100, Max charge THB 1,000 / USD 1,000 / CNY 7,000 Max deposit per day = USD10,000 / CNY 60,000
<b>6. Cash withdraw across different clearing zone</b>		
1) Current Account	THB10 for every THB10,000	Min charge THB 30, max THB 1,000 Maximum cash withdrawal per day is THB 1,000,000
2) Savings Account	THB10 for every THB10, 000 / USD 1%/ CNY 1%	Min charge THB 30 / USD 20 / CNY 100 Max charge THB 1,000 / USD 1,000 / CNY 7,000 Max cash withdrawal per day = THB1,000,000 / USD 20,000 / CNY 100,000

7. Stop-Payment of Account				
1) Current Account 2) Savings Account	THB 300 THB 300/ USD 10/ CNY 60/ EUR 10			
8. Cheque Book	THB 300/book			20 cheques per book
9. Stop-Payment of Cheque	THB 150 / item			
10. Cheque returned unpaid due to Insufficient funds	0.25% of total amount			Min THB 300 No Maximum
11. Autopay (fund transfer from S/A to C/A)	THB 20 / item			Transfer from Savings to Current account
12. Savings Passbook Reissuance	THB 100 /USD 5/ CNY 25/ EUR 10			All of Cases except for reissue when passbook is full
13. Annual fee for foreign customer apply retirement visa or buy properties in Thailand	THB 1,000 / Account / annual			
14. Statement Service Fee 1) By Mail 2) Local Fax 3) Oversea Fax 4) Extra copy of Statement No more than 6 Months 6-12 Months more than 1 year	Free of Charge THB50 / Page THB150 / Page  THB100/time/account THB500/time/account THB1,000/time/account			
Khor. Service charges related to loans	Service charges (THB)			
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 <sup>2/</sup> , such as				
1) Duty Stamp	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				
<u>Normal case</u>				
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 <sup>3/4/</sup>	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	
<u>Default Case</u>				
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 <sup>3/</sup>	N/A	N/A	N/A	
3. Expenses that are operating costs of commercial banks				
<u>Normal case</u>				
1) Expenses for collateral inspection and valuation <sup>3/4/</sup>	N/A	N/A	N/A	

2) Fees for a copy of statement requested (for the second copy onward)	THB 100	THB 100	THB 100	
<u>Default case</u> 1) Debt collection expenses <sup>3/</sup>	N/A	N/A	N/A	

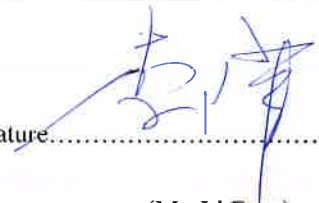
**Remarks:**

- <sup>1/</sup> Exclude the type of loans that the Bank of Thailand stipulates specific criteria.  
<sup>2/</sup> The expenses under this section are the rates that were specified by government agencies at this time which can be changed in the future.  
<sup>3/</sup> For the same type of expenses in item 2 and 3, commercial banks cannot charge both items from clients.  
<sup>4/</sup> 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	Rate	Remark
1. Front End Fee / Management Fee	Up to the rate as agreed with customer but no more than 3% of the credit limit	Minimum 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. Credit Analysis Fee	Up to the rate as agreed with customer but no more than 3% of the apply limit	
6. Issuance of letter of credit confirmation	THB 2,000 each	
7. 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	
8. Appraisal of construction work progress in		
1) Bangkok and its vicinity	THB 1,500 each	
2) Upcountry	THB 2,500 each	
9. 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	
10. Duty Stamp		
1) Loan agreement	0.05% of credit limit	
2) Guarantee agreement	THB10 each	
3) Duplicate of agreement	THB 5 each	
11. Mortgage Registration	1% of mortgaged amount	
12. Registration fee of Business Collateral Agreement (DBD)		Maximum THB 1,000
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	

3) Amendment to agreement registration, except for secured amount of collateral	THB 200 / Amendment	
4) Cancellation of agreement registration	THB 200	
5) Issuance of registration evidence	THB 200 each	
6) Verification of registration	THB 50 / Verification	
7) Information transfer from the computer system	THB 800 / Transfer	
8) Recording of information containing not exceeding 200 characters	THB 0.30 / Record	
9) Others	As stipulated by government agencies	
13. Collateral Surveying and Appraisal		
1) Appraised by external appraiser	Actual expenses charged by external appraiser	Minimum THB 3,000 / Time
2) Appraised by the Bank	Up to 0.50% of approved credit limit plus VAT	
14. Insurance Premium		
15. Checking credit information	Actual amount charged by insurance company	Maximum 1,000 THB
16. Debt collection	Up to THB 100 each	
17. Payment via other counters/means	Up to THB 5,000 each	
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%	

Korr. Other service charges	Service charges (THB)	Remark										
1. Fund transfer with in Thailand												
1)BAHTNET	<table border="1"> <thead> <tr> <th>Remitting Bank</th> <th>Receiving Bank</th> </tr> </thead> <tbody> <tr> <td>Bangkok Metropolitan Region THB 150</td> <td>Bangkok Metropolitan Region THB 100</td> </tr> <tr> <td>Bangkok Metropolitan Region THB 150</td> <td>Other provinces THB 100 + THB10 for every THB10,000 max THB750/item</td> </tr> <tr> <td>Other provinces THB 150 + THB10 for every THB10,000 max THB750/item</td> <td>Bangkok Metropolitan Region THB 100</td> </tr> <tr> <td>Other provinces THB 150</td> <td>Other provinces THB 100 + THB10 for every THB10,000 max THB750/item</td> </tr> </tbody> </table>	Remitting Bank	Receiving Bank	Bangkok Metropolitan Region THB 150	Bangkok Metropolitan Region THB 100	Bangkok Metropolitan Region THB 150	Other provinces THB 100 + THB10 for every THB10,000 max THB750/item	Other provinces THB 150 + THB10 for every THB10,000 max THB750/item	Bangkok Metropolitan Region THB 100	Other provinces THB 150	Other provinces THB 100 + THB10 for every THB10,000 max THB750/item	<p>Bangkok Metropolitan Region includes any banks located in Bangkok, Nonthaburi, Pathumthani, Samutprakarn, Samutsakorn and Nakornpratom.</p> <p>For BahtNet charges, it will not exceed THB1,000 per transaction for charges by both Remitting and Receiving banks</p>
Remitting Bank	Receiving Bank											
Bangkok Metropolitan Region THB 150	Bangkok Metropolitan Region THB 100											
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2)Bulk Payment												
2.1) Bulk Payment DC2												
- 0 – 100,000 Baht	THB20/ item											
- above 100,000 – 500,000 Baht	THB75/ item											
- above 500,000 – 2,000,000 Baht	THB200/ item											
2.2)Bulk Payment DC3												
- 0 – 2,000,000 Baht	THB12/ item											
2. Inward Remittances (from out of Thailand)												
By Swift												
-Customers with BOCT Account	Free of Charge											
-Deposit to other bank	THB 450											
-Return inward remittance	USD 15/CNY 60/EUR15											
	GBP 10/ JPY 220 / SGD 25 / AUD 20 / HKD 120											

3. Outward Remittances (out of Thailand)		
By Swift - Fee for outward overseas funds transfer  - Commission in Lieu of Exchange if debit account currency is the same as transaction currency.  - Cancellation - Amendment - Transaction Return	THB 600 per item  USD 0.125%/ CNY 0.125%  THB500 THB500 THB500	For CNY Outward Remittance, if receiving bank is not Bank of China Limited Group, extra charges of THB50 will be applied. Min charge = USD 20/ CNY 100 Max charge = USD1,000/CNY 7,000
4. Debit Card		
1) Joining Fee 2) New card issuance 3) Annual fee 4) New password issuance	THB 100 THB 100 THB 200 THB 50	
5. Cheque		
1) Cashier Order (for Customers with BOCT Account only) 2) Domestic Cheque Collection	THB25/ item  THB10 for every THB10,000	Include Duty Stamp THB3 Min charge THB 30 Plus Transfer charge THB 50
6. Other fees		
1) Bank confirmation for audit purposes 2) Confirmation Letter  3) Inward Confirmation Letter for foreigner buy properties in Thailand 4) Document Retrieval for transaction longer than 3 months  5) Escrow (Astro) A/C Management Fee  6) Deposit service with the condition to withdraw as instructed by customer	THB450 per time  THB100 per time  THB500/page THB100/page  0.20% - 0.50%  0.20% - 0.50%	Not over than 500 Baht. In case of several pages but not more than 10 pages. THB 0.20% - 0.50% of Fund in Agreement / Year THB 0.20% - 0.50% of Fund in Agreement / Year
Ngor. Penalties related to housing loan	Service charges (THB)	Remark
1. Fee for redemption before maturity (only refinancing to another bank)	3.00% of the outstanding balance	
2. Fee when requesting to change interest rate to floating one before initial fixed interest period is over.	0.75% of the outstanding balance	Minimum THB 5,000
Authorized Signature.....  (Mr. Li Feng) Announced on April 17, 2019		

