


Bank of China (Thai) Public Company Limited
Table 3 Service Charges, Penalties related to Deposits, Loans^{1/} and Other Service Charges
Effective from 21 June 2018

| Kor. Service charges related to deposits | Service charges (please specify unit) | Remark |
|--|--|--|
| 1. Deposit account maintenance | | |
| 1) Current Account | THB 100/month | For the outstanding balance below THB10,000 per month and account has been inactive for more than 12 months (When the balance is at zero, account will be automatically closed) |
| 2) Saving Account | THB 100/ Month, USD 5/Month , CNY 20/ Month, EUR 10/ Month | 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) (When the balance is at zero, account will be automatically |
| 2. Account closed within 3 Months from opened date | | |
| 1) Current Account | THB 300 | |
| 2) Saving Account | THB 300 / USD10 / CNY 60 / EUR 10 | |
| 3. Cash deposit in same clearing zone | | |
| 1) Current Account | - | Commission in lieu of exchange Min deposit in USD = 20 / CNY = 100 Max charge USD 1,000 / CNY 7,000 Max deposit per day = USD10,000 /CNY 60,000 * Fee 1 % then change to Baht ** |
| 2) Saving Account | USD 1%/ CNY 1%/ EUR 1% | |
| 4. Cash withdraw within same clearing zone | | |
| 1) Current Account | THB10 for every THB10,000 | 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 |
| 2) Saving Account | USD 0.50%/ CNY 0.25% | |
| 5. Deposit/Withdraw across different clearing zone | | |
| 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) Saving 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 deposit per day = USD10,000 /CNY 60,000 ** Fee 1 % then change to Baht ** |
| 6. Stop-Payment 1) Current Account 2) Saving Account | THB 300 THB 300/ USD 10/ CNY 60/ EUR 10 | |
| 7. Cheque Book | THB 300/book | |
| 8. Stop-Payment of Cheque | THB 150 / item | |
| 9. Cheque returned unpaid due to Insufficient funds | 0.25% | 0.25% of the total cheque min THB 300 No Maximum |
| 10. Autopay (fund transfer from S/A to C/A) | THB 20 / item | Transfer from Saving to Current account |
| 11. Saving Passbook Reissuance | THB 100 /USD 5/ CNY 25/ EUR 10 | All of Cases except for reissue when passbook is full |
| 12. Statement Service Fee 1) By Mail 2) Local Fax 3) Oversea Fax 4) Extra copy of Statement 1-6 Months 7-12 Months more than 1 year | Free of Charge THB50/Page THB150/ Page THB100/time/account THB500/time/account THB1,000/time/account | |
| 13. Bank confirmation for audit purposes | THB450 per time | |
| 14. Confirmation Letter | THB100/page | |
| 15. Document Retrieval for transaction longer than 3 months | THB100/page | Not over than 500 Baht. In case of several pages but not more than 10 pages. |
| 16. Escrow (Astro) A/C Management Fee | 0.2% - 0.5% | THB 0.2% - 0.5% of Fund in Agreement /Year. |
| 17. Deposit service with the condition to withdraw as instructed by customer | 0.2% - 0.5% | THB 0.2% - 0.5% of Fund in Agreement / Year. |

| Khor. Service Charges related to Loan | 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 ^{2/} 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 2) Expenses for collateral inspection and valuation ^{3/4/} 3) Mortgage Registration Service fee 4) Hazard Insurance expenses 5) Payment fees via other counters and channels <u>Default Case</u> 1) Cheque return expenses (in case of other commercial banks' cheque) 2) Insufficient fund expenses (in case of payment by debiting from the account of other financial institutions) 3) Debt collection expenses ^{3/} | N/A Actual expenses Actual expenses Actual expenses N/A 0.25% of total cheque 0.25% of auto-debit amount N/A | N/A N/A N/A N/A 0.25% of total cheque 0.25% of auto-debit amount N/A | N/A Actual expenses Actual expenses Actual expenses N/A 0.25% of total cheque 0.25% of auto-debit amount N/A | Minimum THB 3,210 (Including VAT). Minimum THB 2,675 (Including VAT). Minimum THB 300. No maximum. Minimum THB 300. No maximum. |
| 3. Expenses that are operating costs of commercial banks <u>Normal case</u> 1) Expenses for collateral inspection and valuation ^{3/4/} 2) Fees for a copy of statement requested (for the second copy onward) <u>Default case</u> 1) Debt collection expenses ^{3/} | N/A THB 100 N/A | N/A THB 100 N/A | N/A THB 100 N/A | |
| <u>Remarks:</u> ^{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. | | | | |
| 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. |
|  (Ms. Liu Guizhen) Announced on 21 June 2018 | | | | |