

Bank of China (Thai) Public Company Limited
Table 3 Service Charges, Penalties related to Deposits, Loans1/ and Other Service Ch
 Effive from 17 April 2023

Kor. Service charges related to deposits	Service charges	Remark
1. Account maintenance fee		
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)
2) Savings 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)
2. Account closed within 3 Months from opened date		
1) Current Account	THB 300	
2) Savings Account	THB 300 / USD10 / CNY 60 / EUR 10	
3. Cash deposit in same clearing zone		
1) Current Account	THB Free of Charge	
2) Savings Account	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
3) Time Deposit Account	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
4. Cash withdraw within same 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) 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
5. Cash deposit across different clearing zone		
1) Current Account	THB10 for every THB10,000	Min charge THB 30, max THB 1,000
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 deposit per day = USD10,000 / CNY 60,000
6. Cash 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) 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	THB 300	
2) Savings Account	THB 300/ USD 10/ CNY 60/ EUR 10	
8. Cheque Book		
9. Stop-Payment of Cheque	THB 150 / item	20 cheques per book
10. Cheque returned unpaid due to Insufficient funds		
	0.25% of total amount	Min THB 300
11. Autopay (fund transfer to Current Account)		
	THB 20 / item	Transfer from Savings to Current account
12. Savings Passbook Reissuance		
	THB 100 /USD 5/ CNY 25/ EUR 10	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	

Table 3 Service Charges, Penalties related to Deposits, Loans/ and Other Service Ch
Effive from 17 April 2023

Kor. Service charges related to deposits	Service charges	Remark
1 Account maintenance fee		
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)
2) Savings 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)
2 Account closed within 3 Months from opened date		
1) Current Account	THB 300	
2) Savings Account	THB 300 / USD10 / CNY 60 / EUR 10	
3. Cash deposit in same clearing zone		
1) Current Account	THB Free of Charge	
2) Savings Account	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
3) Time Deposit Account	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
4 Cash withdraw within same 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) 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
5. Cash deposit across different clearing zone		
1) Current Account	THB10 for every THB10,000	Min charge THB 30, max THB 1,000
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 deposit per day = USD10,000 / CNY 60,000
6. Cash 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) 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	THB 300	
2) Savings Account	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
11. Autopay (fund transfer to Current Account)	THB 20 / item	Transfer from Savings to Current account
12. Savings Passbook Reissuance	THB 100 /USD 5/ CNY 25/ EUR 10	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	Free of Charge	
2) Local Fax	THB50 / Page	
3) Oversea Fax	THB150 / Page	
4) Extra copy of Statement		
No more than 6 Months	THB100/time/account	
6-12 Months	THB500/time/account	
more than 1 year	THB1,000/time/account	

Khor. Service charges related to loans	Service charges				
	Khor. (I) 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	N/A	Minimum THB 3,210 (Including VAT)
2) Expenses for collateral inspection and valuation ^{3/ 4/}	Actual expenses	N/A	Actual expenses	Actual expenses	
3) Hazard Insurance expenses	Actual expenses	N/A	Actual expenses	Actual expenses	
4) Payment fees via other counters and channels	N/A	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	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	0.25% of auto-debit amount	Minimum THB 300 No maximum
3) Debt collection expenses ^{3/}	N/A	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	N/A	
2) Fees for a copy of statement requested (for the second copy onward)	THB100	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	THB 10 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	THB 200	
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%	v

Korr. Other service charges	Service charges		Remark
1. Fund transfer with in Thailand			
1) BAHTNET	<u>Remitting Bank</u>	<u>Receiving Bank</u>	Bangkok Metropolitan Region included any bank located in Bangkok, Nonthaburi, Pathumthani, Samutprakarn, Samutskorn and Nakhonpratech. For BabiNet charges, it will not exceed THB1,000 per transaction for charges by both Remitting and 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	
2) Bulk Payment			
2.1) Bulk Payment DC2 (payment effective same day) 0 –100,000 THB 100,001 –500,000 THB 500,001 –2,000,000THB		20 THB per transaction 75THB per transaction 200 THB per transaction	
2.2) Bulk Payment DC3 (payment effective next day) 0 –2,000,000THB		12 THB per transaction	
2. Inward Remittances (from out of Thailand)			
by Swift to: Customers with BOCT Account Deposit to other bank Return inward remittance		free of charge 450THB per transaction USD 15 or CNY 60 or EUR 15 or GBP 10 or JPY 220 or SGD25 or AUD20 or HKD120	
3. Outward Remittances (out of Thailand)			
by Swift Fee for outward overseas funds transfer		600 THB per transaction	For CNY Outward Remittance, if receiving bank is not Bank of China Limited Group, extra charges of THB50 will be applied.
Commission in Lieu of Exchange if debit account currency is the same as transaction currency.		USD 0.125% or CNY 0.125% of amount	Min charge USD 20/ CNY 100 Max charge USD1,000/CNY 7,000
Cancellation Amendment Transaction Return		500 THB per item 500 THB per item 500 THB per item	
4 Debit Card			
1)Joining Fee 2) New card issuance 3) Annual fee 4) New password issuance		100 THB per item 100 THB per item 200 THB per annum 50 THB per transaction	
5 Cheque			
1) Cashier Order (for Customers with BOCT Account only)		25 THB per item	included Duty Stamp THB5
2) Domestic Cheque Collection		THB10 per every THB10,000	Min charge THB30 plus transfer charge THB50

6. IMPORT		
1. Letter of Credit Issuance Commission		
1.1 Irrevocable Letter of Credit	0.25% of L/C amount per 3 months period Period less than 3 months, calculate as per 3 months Period exceeding 3 months, calculate as per actual period Minimum THB1,000 per transaction	In case, collect from Beneficiary minimum USD50
	FOR 100% CASH PLEDGE: 0.125% of L/C amount per 3 months period Period less than 3 months, calculate as per 3 months Period exceeding 3 months, calculate as per actual period Minimum THB1,000 per transaction	
1.2 Back-to-Back Letter of Credit	0.30% of L/C amount per 3 months period. Period less than 3 months, calculate as per 3 months. Period exceeding 3 months, calculate as per actual period. Minimum THB1,000 per transaction.	In case, collect from Beneficiary minimum USD50
1.3 Revolving Letter of Credit	0.25% of L/C amount per 3 months period. Period less than 3 months, calculate as per 3 months. Period exceeding 3 months, calculate as per actual period. Minimum THB1,000 per transaction.	In case, collect from Beneficiary minimum USD50
2. Amendment of Letter of Credit (LC)		
2.1 Increasing Amount of Irrevocable LC/ Extension of Validity	Same as L/C Issuance Commission	In case, collect from Beneficiary minimum USD50
2.2 Other Amendments	THB500 per transaction	In case, collect from Beneficiary minimum USD50
3. Import L/C Bill Acceptance	2.50% p.a. of Bill Amount Minimum THB1,000 per transaction	
4. L/C Overdrawn Commission	0.25% of overdrawn amount Minimum THB1,000 per transaction	
5. Drawn under expired L/C	0.25% of L/C overdrawn amount calculated for actual usage (Period starting from expiry date) Minimum THB1,000 per transaction	
6. Discrepancy charge	THB3,000 per transaction	
7. Handling Charge for Import Bill Settlement	THB2,000 per transaction	
8. SWIFT Cable charge for Import Bill Settlement	THB1,000 per transaction In case document with discrepancy THB2,000 per transaction	
9. Import Bill Collection Commission (D/P, D/A)	0.125% of bill amount Minimum THB1,000	
10. Engagement commission for DP Term	2.50% p.a. of bill amount Minimum THB1,000 per transaction	
11. Import Bill for Collection to present to Third Bank	0.125% of bill amount Minimum THB1,000 per transaction	
12. Handling charge for Bill remains unpaid more than 2 months	THB1,000 per month (Period starting from the date of covering letter of remitting)	
13. Trust Receipt Financing		
13.1 Interest	Interest Rate is subject to agreement and announced by the bank	
13.2 Handling Commission	1.0% per p.a. of financing amount Minimum THB1,000 per transaction	
14. Import Invoice Financing (IIF)		
14.1 Interest	Interest Rate is subject to agreement and announced by the bank	
14.2 Handling Commission	1.0% per p.a. of financing amount Minimum THB1,000 per transaction	
15. Shipping Guarantee (under L/C) issuance charge	THB1,000 per transaction	
16. Unredeemed Shipping Guarantee	THB1,000 per transaction	
17. Documents not dispatched to our bank after issuance Shipping Guarantee	0.25% of Shipping Guarantee amount Minimum THB1,000 per transaction	
18. Endorsement charge of Air Waybill (D/O)	THB500 per transaction	
19. Swift Charge for issuance of Letter of Credit	THB1,000 per transaction	
20. Swift charge for Amendment	THB500 per transaction	
21. Release documents with free of payment	THB1,000 per transaction	In case, collect from Beneficiary/ drawer THB1,500
22. Commission in lieu of exchange (Charged when debit account currency is the same as transaction currency)	0.125% of transaction amount for USD CNY 0.25% of transaction amount for other currencies Minimum THB1,000	
23. Reinstate Commission (Revolving L/C)	Charged at the same rate of Issuance Commission Additional commission of 0.25% is charged for the exceed drawing amount. Minimum THB1,000 per transaction	
24. Return of documents charge	THB1,000 plus courier charge (Refer to Courier Charge item no.69)	In case, collect from Beneficiary's account USD100 plus courier charge.
25. Stamp Duty	Varies according to number of adhesive stamps affixed on documents (subject to the Revenue Department's regulation)	
26. Courier Charge	Refer to Courier Charge item No. 69	
Domestic Letter of Credit		
27. Commission of Domestic Letter of Credit issuance	0.2% of L/C amount per one month Period less than one month, calculated as per one month Period exceeding one month, calculated as per actual period Minimum THB1,000 per transaction	
28. Amendment of Increasing Amount or Extension of Validity of L/C commission	0.2% of L/C increasing amount per one month Period less than one month, calculated as per one month Period exceed one month, calculated as per actual period Minimum THB1,000 per transaction	

29. Amendment of Other Condition	THB500 per transaction	
30 Commission on Settlement of Domestic Bill	0.20% of Bill Amount Minimum THB1,000	
31. Engagement commission for acceptance of Domestic Bill under usance L/C	2% per annum of Bill Amount Minimum THB1,000	
32. Settlement commission of Domestic Bill under Domestic L/C expired	0.20% of Bill Amount Minimum THB1,000	
33 Settlement of Domestic Bill under Domestic L/C overdrawn	0.20% of Overdrawn L/C Amount Minimum THB1,000	
34. Negotiation charge for Domestic Bill under L/C	THB1,000 per transaction	
35. Discrepancy charge	THB1,000 per transaction	
36. Bahlnet charge	THB150 per transaction	
7. EXPORT		
<u>Export L/C Advising charge</u>		
37. Pre-Advice of Letter of Credit charge	THB600 per transaction	In case collect from Applicant USD30 per transaction
38. Export L/C Advising charge	THB800 per transaction	In case collect from Applicant USD50 per transaction
39. Amendment L/C Advising	THB600 per transaction	In case collect from Applicant USD30/transaction
40. Re-Advice L/C to Second Advising Bank	THB1,600 or USD50 per transaction	
41. Adding L/C Confirmation/ Extension L/C confirmation commission	0.15%-0.3% per month of Bill Amount (Subject to credit rating of issuing bank) Minimum THB1,000 per transaction	In case collect from Applicant Minimum THB7,000 per transaction
<u>Transfer of Export Letter of Credit</u>		
42. L/C transferring commission	0.25% of Transfer Amount Minimum THB1,000 per transaction	
43. Amendment of transfer Export LC commission		
43.1 Increasing Amount	0.25% of Increasing Amount Minimum THB1,000 per transaction	
43.2 Others amendment	THB500 per transaction	
44. Cancellation of Transferred Export Letter of Credit	THB1,000 per transaction	
45. Assignment of Proceeds Commission (with or without Letter of Credit)	0.25% of Assigned Amount Minimum THB1,000 per transaction	
46. Assignment before receipt payment from Issuing Bank	0.25% of Assigned Amount Minimum THB1,000 per transaction	
47. Assignment after receipt payment from Issuing Bank	THB1,000 per one assignee	
48. Re-Advice of Export Letter of Credit/ Amendment	THB1,000 per transaction	
<u>Export Bill Collection under Export L/C</u>		
49. Direct Collection (Checking Document)	THB1,000 for the first invoice, and THB500 each for the subsequent invoice	In case collect from Applicant 0.125% of bill amount
50. Direct Collection (Without checking document)	THB800 for the first invoice, and THB500 each for the subsequent invoice	In case collect from Applicant 0.125% of bill amount
<u>For Restricted Bill from other Banks</u>		
51. Negotiation/ Collection charge	THB2,000 per transaction	
52. Reimbursement charge	THB2,000 per transaction	
53. Swift charge	THB1,000 per transaction	
54. Commission in Lieu of Exchange (Charged when credit account currency is the same as transaction currency)		
54.1 For USD CNY	0.125% of bill amount	
54.2 For other currencies	0.25% of bill amount	
55. Courier charge	THB2,000 per transaction	
56. Discrepancy charge	THB1,000 per transaction	
57. Export Bill Finance		
57.1 Interest	Interest Rate is subject to agreement and announced by the bank	
57.2 Handling Commission	1.0% p.a. of Discount Amount Minimum THB1,000 per transaction	
58. Collection charge for Export Bill without L/C	THB900 per transaction	In case collect from Applicant 0.125% of bill amount
59. Amendment charge of Collection Instructions amendment	THB500 per transaction plus Swift charge THB500	
60. Handling Charge for Dormant Collection Export Bill for over 2 months (starting from the date of covering letter)	THB500 per month per transaction	
61. D/A, D/P (Export Loan (under D/A, D/P))		
61.1 Interest	Interest Rate is subject to agreement and announced by the bank	
61.2 Handling Commission	1.0% p.a. of Discount Amount Minimum THB1,000 per transaction	
62. Export Invoice Discounting (EID)		
62.1 Interest	Interest Rate is subject to agreement and announced by the bank	
62.2 Handling Commission	1.0% p.a. of Discount Amount Minimum THB1,000 per transaction	
63. Forfalling		
63.1 Interest	Interest Rate is subject to agreement and announced by the bank	
63.2 Handling Commission	1.0% p.a. of Discount Amount Minimum THB1,000 per transaction	
64. Packing Loan		
64.1 Interest	Interest Rate is subject to agreement and announced by the bank	
64.2 Handling Commission	1.0% p.a. of Discount Amount Minimum THB1,000 per transaction	
65. Pre Shipment Finance (PSF)		
65.1 Interest	Interest Rate is subject to agreement and announced by the bank	
65.2 Handling Commission	1.0% p.a. of Discount Amount Minimum THB1,000 per transaction	
66. Dishonoured Bills charge		
67. Commission in lieu of exchange (Charged when credit account currency is the same as transaction currency)		
67.1 For USD CNY	0.125% of received amount Minimum THB1,000 per transaction	
67.2. For other currencies	0.25% of received amount Minimum THB1,000 per transaction	
68. Handling Commission for Export Bills in THB Currency	0.25% of bill amount Minimum THB1,000 per transaction	
69. Courier Charge		
69.1 Domestic Area	THB800 per transaction	
69.2 Foreign countries		
69.2.1 China, Singapore, Malaysia	THB900 per transaction	
69.2.2. Southeast Asia Countries (except Singapore, Malaysia), Australia, New Zealand	THB1,100 per transaction	

69.2.3 Japan, Korea, South Asia Countries	THB1,200 per transaction	
69.2.4 North America, Europe	THB1,500 per transaction	
69.2.5 Other countries	THB2,200 per transaction	
70. Request for file which has been closed (More than 3 months) charge	THB500 per transaction	
71. BAHTNET charge		
71.1 Inward transfer	THB100 per transaction	
71.2 Outward transfer	THB150 per transaction	
72. Stamp Duty	As actual expenses which vary according to number of adhesive stamps affixed on the document and subject to the Revenue Department's regulation	
73. Swift charge		
73.1 For Transfer L/C	THB1,000 per transaction	
73.2 For other amendment	THB500 per transaction	
74. Factoring		
74.1 Interest	Interest Rate is subject to agreement and announced by the bank	
74.2 Factoring Commission	1.0% p.a. of Discount Amount Minimum THB1,000 per transaction	
8. LETTER OF GUARANTEE/ AVAL/ STANDBY LETTER OF CREDIT		
75. L/G issuance commission/ L/G usage commission		In case the applicant does not return the expired Letter of Guarantee to the bank, the bank has the right to charge the commission at the same rate of issuance of Letter of Guarantee to until the original guarantee is returned to the bank for cancellation. (Minimum 3 months)
75.1 Bid Bond		
75.1.1 Cash Pledge 100%	0.25% of L/G amount per 3 months period Period less than 3 months, calculate as per 3 months Period exceeding 3 months, calculate as per actual period Minimum THB1,000 or USD30 per transaction	
75.1.2 Counter Guarantee	0.25% of L/G amount per 3 months period Period less than 3 months, calculate as per 3 months Period exceeding 3 months, calculate as per actual period Minimum THB1,000 or USD30 per transaction	
75.1.3 Other Collateral	0.3125% of L/G amount per 3 months period Period less than 3 months, calculate as per 3 months Period exceeding 3 months, calculate as per actual period Minimum THB1,000 or USD30 per transaction	
75.2 Performance Bond./Advance Payment Bond/Warranty Bond/Retention Bond/Loan Guarantee/Standby Letter of Guarantee/others		
75.2.1 Cash Pledge 100%	0.25% of L/G amount per 3 months period Period less than 3 months, calculate as per 3 months Period exceeding 3 months, calculate as per actual period Minimum THB1,000 or USD30 per transaction	
75.2.2 Counter Guarantee	0.25% of L/G amount per 3 months period Period less than 3 months, calculate as per 3 months Period exceeding 3 months, calculate as per actual period Minimum THB1,000 or USD30 per transaction	
75.2.3 Other Collateral	0.3125% of L/G amount per 3 months period Period less than 3 months, calculate as per 3 months Period exceeding 3 months, calculate as per actual period Minimum THB1,000 or USD30 per transaction	
76. Amendment Guarantee		
76.1 Increasing Guarantee Amount/Extension of validity period	Same as L/G Issuance Commission	
76.2 Other amendment	THB1,000 or USD30 per transaction	
77. Letter of Guarantee Advice, Letter of Intent, Credit Limit Advice, Other statement		
77.1 L/G Advice / Amendment	THB1,000 per transaction	In case collect from Applicant USD50
77.2 Advice charge for Re-Advice to 2nd advising bank / Amendment	THB3,000 per transaction	In case collect from Applicant USD100
77.3 Commission for Credit Limit Advice, Statement Advice	0.01% of amount p.a. Minimum THB3,000 per transaction Maximum THB10,000 per transaction	
77.4 Commission for Letter of Intent	0.01% of amount p.a. Minimum THB3,000 per transaction Maximum THB50,000 per transaction	
77.5 Amendment commission for 77.3, 77.4	THB3,000 or USD100 per transaction	
78. Aval/ Banker's Acceptance Commission	2.5% p.a. Minimum THB1,000 per transaction	
78.1 Cash pledge 100%	1.25% p.a. Minimum THB1,000 per transaction	
79. Certificate of Deposit commission	1.0% p.a. Minimum THB1,000 per transaction	
80. SWIFT charge for Issuance of L/G	THB1,000 per transaction	
81. SWIFT charge for L/G Amendment and other amendments	THB500 per transaction	
82. Stamp Duty	As actual expenses which vary according to number of adhesive stamps affixed on the document and subject to the Revenue Department's regulation	
83. Courier charge	Refer to Courier Charge item 69	
84. Service Charge for Cash Management		
84.1 Service charge for deliver Account Movement via SWIFT message (MT940/MT942)	THB10,000 p.a. per account	
9. Other charges		
85. Bank confirmation for audit purposes	THB450 per transaction	

86. Confirmation Letter	THB100 per transaction	
87. Inward Confirmation Letter for foreigner buy properties in Thailand	THB500 per transaction	
88. Document Retrieval for transaction longer than 3 months	THB100 per transaction	
(Ngor.) Penalties related to Loans	Service Charge (THB)	Remarks
Ngor. (1) Penalties related to consumer loan (housing loan)		
1. Refinance Fee (For refinancing to other banks within the first 3 years after contract start date)	3.0% of the outstanding balance	

Remark

- All of above charge and commission is excluded from VAT (if any)
- All charge which need to be converted to Thai Baht, TT Selling rate as announced in BOCT website will be used
This announcement is effective from April 17, 2023

Authorized signature

(Mr. Wang Hongwei)

Announced on March 16, 2023