

Bank of China (Thai) Public Company Limited
Table 3 Service Charges, Penalties related to Deposits, Loans^{1/} and Other Service Charges
Effective from May 29, 2020

Kor. Service charges related to deposits	Service charges (please specify unit)	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 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
3) Time Deposit Account	THB Free of Charge/USD 1%/ CNY 1%	
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 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
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 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 ^{2/} , 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. Maximum THB 200,000 No maximum for condominium
2) Mortgage Registration Fee	1% of loan amount	N/A	1% of loan amount	
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 ^{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	
<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 ^{3/}	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 ^{3/4/}	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 ^{3/}	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	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	Maximum THB 200,000 The fee rates are subject to future charges as stipulated by the government agencies
12. Registration fee of Business Collateral Agreement (DBD)		Maximum THB 1,000
1) Collateral agreement registration		
1.1) Land	Equivalent to mortgage registration fee	Maximum THB 1,000
1.2) Assets other than 12.1.1 and Business	0.10% of the secured amount	
2) Amendment to increase secured amount of collateral	0.10% of the secured amount, applicable only to the additional amount	Maximum THB 1,000

<p>3) Amendment to agreement registration, except for secured amount of collateral</p> <p>4) Cancellation of agreement registration</p> <p>5) Issuance of registration evidence</p> <p>6) Verification of registration</p> <p>7) Information transfer from the computer system</p> <p>8) Recording of information containing not exceeding 200 characters</p> <p>9) Others</p> <p>13. Collateral Surveying and Appraisal</p> <p>1) Appraised by external appraiser</p> <p>2) Appraised by the Bank</p> <p>14. Insurance Premium</p> <p>15. Checking credit information</p> <p>16. Debt collection</p> <p>17. Payment via other counters/means</p> <p>1) the same clearing region</p> <p>2) the other clearing region</p>	<p>THB 200 / Amendment</p> <p>THB 200</p> <p>THB 200 each</p> <p>THB 50 / Verification</p> <p>THB 800 / Transfer</p> <p>THB 0.30 / Record</p> <p>As stipulated by government agencies</p> <p>Actual expenses charged by external appraiser Up to 0.50% of approved credit limit plus VAT</p> <p>Actual amount charged by insurance company Up to THB 100 each Up to THB 5,000 each</p> <p>Up to THB 35 / transaction</p> <p>The first THB 100,000 not exceeds THB 35 / transaction, the exceeding of THB 100,000 will be charged additional 0.10%</p>	<p>Minimum THB 3,000 / Time</p> <p>Maximum 1,000 THB</p>
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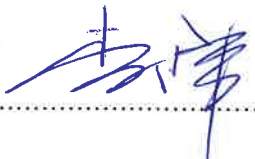
Korr. Other service charges	Service charges (THB)	Remark
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1. Fund transfer with in Thailand		
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<p>1)BAHTNET</p> <p>2)Bulk Payment</p> <p>2.1) Bulk Payment DC2</p> <p>- 0 – 100,000 Baht</p> <p>- above 100,000 – 500,000 Baht</p> <p>- above 500,000 – 2,000,000 Baht</p> <p>2.2)Bulk Payment DC3</p> <p>- 0 – 2,000,000 Baht</p>	<table border="1"> <thead> <tr> <th data-bbox="574 1077 853 1120">Remitting Bank</th> <th data-bbox="853 1077 1141 1120">Receiving Bank</th> </tr> </thead> <tbody> <tr> <td data-bbox="574 1120 853 1176">Bangkok Metropolitan Region THB 150</td> <td data-bbox="853 1120 1141 1176">Bangkok Metropolitan Region THB 100</td> </tr> <tr> <td data-bbox="574 1176 853 1310">Bangkok Metropolitan Region THB 150</td> <td data-bbox="853 1176 1141 1310">Other provinces THB 100 + THB10 for every THB10,000 max THB750/item</td> </tr> <tr> <td data-bbox="574 1310 853 1444">Other provinces THB 150 + THB10 for every THB10,000 max THB750/item</td> <td data-bbox="853 1310 1141 1444">Bangkok Metropolitan Region THB 100</td> </tr> <tr> <td data-bbox="574 1444 853 1568">Other provinces THB 150</td> <td data-bbox="853 1444 1141 1568">Other provinces THB 100 + THB10 for every THB10,000 max THB750/item</td> </tr> </tbody> </table> <p>THB20/ item</p> <p>THB75/ item</p> <p>THB200/ item</p> <p>THB12/ item</p>	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. Inward Remittances (from out of Thailand)		
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<p>By Swift</p> <p>-Customers with BOCT Account</p> <p>-Deposit to other bank</p> <p>-Return inward remittance</p>	<p>Free of Charge</p> <p>THB 450</p> <p>USD 15/CNY 60/EUR15</p> <p>GBP 10/ JPY 220 / SGD 25 / AUD 20 / HKD 120</p>	
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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	
<p>Authorized Signature.....  (Mr. Li Feng) Announced on May 27, 2020</p>		