

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 May 26, 2021

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)
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)
<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
3) Time Deposit Account	THB Free of Charge/USD 1%/ CNY 1%	Min charge USD 20/ CNY 100 Max charge USD 1,000 /CNY7,000 Max deposit per day = USD10,000 / CNY60,000
<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	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 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	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			
<b>Khor. Service charges related to loans</b>	<b>Service charges (THB)</b>			
<b>Khor. (1) Service charges of consumer Loan: actual and reasonable expenses</b>	<b>Personal Loan</b>		<b>Housing Loan</b>	<b>Remark</b>
	With Collateral	Without Collateral (not under supervision)		
<b>1. Expenses paid to government agencies<sup>2)</sup>, such as</b>				
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
<b>2. Expenses paid to other persons or external entities, such as</b>				
<u>Normal case</u>				
1) Expenses for checking credit information	N/A	N/A	N/A	
2) Expenses for collateral inspection and valuation <sup>3/4/</sup>	Actual expenses	N/A	Actual expenses	Minimum THB 3,210 (Including VAT)
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	
<b>3. Expenses that are operating costs of commercial banks</b>				
<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)		Maximum THB 10,000	
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)			
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	

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	Actual amount charged by insurance company	Maximum 1,000 THB
15. Checking credit information	Up to THB 100 each	
16. Debt collection	Up to THB 5,000 each	
17. Payment via other counters/means	Up to THB 35 / transaction	
1) the same clearing region	The first THB 100,000 not exceeds THB 35 / transaction, the exceeding of THB 100,000 will be charged additional 0.10%	
2) the other clearing region		

<b>Korr. Other service charges</b>	<b>Service charges (THB)</b>	<b>Remark</b>
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<b>1. Fund transfer with in Thailand</b>		
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1)BAHTNET	<u>Remitting Bank</u>	<u>Receiving Bank</u>	Bangkok Metropolitan Region includes any banks located in Bangkok, Nonthaburi, Pathumthani, Samutprakarn, Samutsakorn and Nakornpratom.  For BahtNet charges, it will not exceed THB1,000 per transaction for charges by both Remitting and Receiving banks
	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			
- 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		

<b>2. Inward Remittances (from out of Thailand)</b>		
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By Swift	Free of Charge	
-Customers with BOCT Account		
-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. Import		
1) Issuance of Letter of Credit 1.1) Irrevocable Letter of Credit (at Sight/ Usance)  1.2) Back to Back Letter of Credit (at Sight/ Usance)  1.3) Revolving Letter of Credit  1.4) Standby Letter of Credit  2) Amendment of Letter of Credit 2.1) Irrevocable Letter of Credit (at Sight/ Usance)  2.2) Other Amendments  3) Import Bill Settlement under L/C 3.1) Engagement fee for acceptance of Import Bill under  3.2) L/C Overdrawn Commission	0.125% per quarter or part thereof (FOR 100% CASH PLEDGE) 0.25% per quarter or part thereof (FOR CUSTOMER WITH CREDIT LINE, MAY CHANGE ACCORDING TO EACH CUSTOMER'S CREDIT FACILITIES) 0.30% per quarter or part thereof  0.25% per quarter or part thereof  2.5% per annum or part thereof  Same as Issuance Commission  THB500.00  2.5% per annum ( 365 days basis)  0.25% of overdrawn amount	Minimum THB1,000.00 In case, Charge for Beneficiary's Account :  Minimum THB1,000.00 In case, Charge for Beneficiary's Account: Minimum THB1,500.00  Minimum THB1,000.00 In case, Charge for Beneficiary's Account: Minimum THB1,500.00  Minimum THB1,000.00 In case, Charge for Beneficiary's Account: Minimum THB3,000.00  Minimum THB1,000.00 In case, Charge for Beneficiary's Account: Minimum THB1,500.00  In case, Charge for Beneficiary's Account: Minimum THB1,500.00  Charge shall be collected at the time of release documents to applicant Minimum THB1,000.00  Minimum THB1,000.00

3.3) Drawing under L/C expired	0.25% of bill amount	Minimum THB1,000.00
3.4) Discrepancy Fee	THB3,000.00	*Charges shall be deducted from Bill Amount and converted from THB to Foreign currencies by using Export Sight Bills Rate
3.5) Handling Commission for Import Bill Settlement	THB2,000.00	
3.6) Cable Charge for Import Bill Settlement	THB1,000.00 THB2,000.00 (in case of Discrepancy)	
<b>4) Import Bill Settlement without L/C (D/P, D/A)</b>		
4.1) Collection Commission (D/P Sight)	0.125% of Bill Amount	Minimum THB1,000.00
4.2) Collection Commission (D/A)	0.125% of Bill Amount	Charge shall be collected at the time of release documents to drawee Minimum THB1,000.00
4.3) Engagement fee for D/P Terms	2.5% per annum (365 days basis)	Charge shall be collected at the time of release documents to drawee Minimum THB1,000.00
4.4) Import bill for collection to present to Third Bank	0.125% of Bill Amount	Minimum THB1,000.00
4.5) Bill remains unpaid more than 2 month	THB1,000.00 per month	Start from the date of covering letter of remitting
<b>5) Trust Receipt (T/R)</b>		
- under L/C , B/C	Interest Rate is determined by the Bank , subject to agreement	
<b>6) Import Invoice Financing (IIF)</b>		
- Handling Commission	1.0% per annum of Settlement Amount	Minimum THB1,000.00
- Interest	Interest Rate is determined by the Bank , subject to agreement	
<b>7) Shipping Guarantee / Endorsement of Air Waybill</b>		
7.1 Issuance of Shipping Guarantee		
- Under L/C	THB500.00	
- Without L/C	THB750.00	
7.2 Unredeemed Shipping Guarantee	THB1,000.00 per month	
7.3 Documents not dispatched to our bank after issuance Shipping Guarantee	0.25% of Amount of Shipping Guarantee	Minimum THB1,000.00
7.4 Endorsement of Air Waybill		
- Before arrival of shipping documents	THB500.00	
- Upon settlement or acceptance	THB200.00	
<b>8) Miscellaneous:</b>		
8.1 SWIFT Charge		
- for Issuance of Letter of Credit	THB1,000.00	
- Additional SWIFT Charge for Letter of Credit with T/T Reimbursement provided	THB500.00	
-for Amendment of Letter of Credit	THB 500.00	THB1,000.00 for Beneficiary's Account
-for Settlement of Import Bill for Collection	THB 500.00	
- Others	THB 500.00	
8.2 Release documents with free of payment		
- Import Bill under L/C	THB1,000.00	THB1,500.00 for

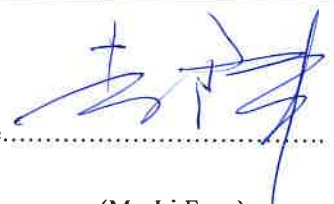
- Import Bill for Collection	THB 650.00	Beneficiary's Account THB 1,000.00 for Drawer's Account Minimum THB1,000.00 Minimum THB1,000.00 Minimum THB1,000.00
8.3 Commission in Lieu of Exchange	0.125% for USD 0.25% for Other currencies	
8.4 Reinstate Commission (Revolving L/C)	charged at the same rate of Issuance Commission additional commission of 0.25% per negotiation is charged for the exceed drawing	
8.5 Return of Documents	THB1,000.00 plus courier charge	In case, Charge for Beneficiary's Account : USD100 plus courier charges
8.6 Stamp Duty	Varies according to number of adhesive stamps affixed on the documents (subject to the Revenue Department's regulation)	
8.7 Courier Charge		
- for Domestic	THB800.00	
- for Overseas		
- Southeast Asia ,Australia, New Zealand	THB800.00	
- China, Japan, Korea, Taiwan. Mongolia	THB800.00	
-Middle East, India, Pakistan	THB1,000.00	
- Europe, Africa and rest of the world	THB1,200.00	
- Other	THB2,000.00	
<b>DOMESTIC LETTER OF CREDIT</b>		
1. Commission of Issuance Domestic Letter of Credit	0.2% per month or part thereof	THB1,000.00
2. Amendment of Domestic Letter of Credit		
- Increase of Amount/ Extension of Validity of L/C	0.2% per month or part thereof	THB1,000.00
- Other condition	THB500.00	
3. Commission on Settlement of Domestic Bill	0.2% of Bill Amount	THB1,000.00
4. Engagement fee for acceptance of Domestic Bill under Usance Domestic L/C	2% per annum	Charge shall be collected at the time of release documents to applicant Minimum THB1,000.00 THB1,000.00
5. Settlement of Domestic Bill under Domestic L/C expired	0.2% of Bill Amount	
6. Settlement of Domestic Bill under Domestic L/C overdrawn	0.2% of Overdrawn amount	THB1,000.00
7. Negotiation Fee for Domestic Bill under L/C	THB800.00	
8. Discrepancy Fee	THB1,000.00	
9. Bahtnet Fee	THB150.00	
<b>7. Export</b>		
1) Advice of Export Letter of Credit		
- Pre-Advice of Letter of Credit	Free	THB1,000.00 for Applicant's Account THB2,000.00 for Applicant's Account THB1,500.00 for Applicant's Account
- Advice of Letter of Credit	THB600.00	
- Advice of Amendment of Letter of Credit	THB600.00	
- Advice of Letter of Credit to Second Advising Bank	THB1,600.00/USD50.00	
- Advice of Amendment of Letter of Credit to Second Advising Bank	THB1,600.00/USD50.00	
2) Confirmation of Export Letter of		

Credit		
2.1 Confirmation of Sight Letter of Credit	0.25% per month or part thereof	Minimum THB1,000.00 In case, Charge for Applicant's Account : Minimum THB 2,000.00
2.2 Confirmation of Usance Letter of Credit	0.25% per month or part thereof (the commission shall be calculated up to the maturity date )	Minimum THB1,000.00 In case, Charge for Applicant's Account : Minimum THB 2,000.00
2.3 Extension of confirmation of Export Letter of Credit	0.25% per month or part thereof	Minimum THB1,000.00 In case, Charge for Applicant's Account : Minimum THB 2,000.00
3) Transfer of Export Letter of Credit		
3.1 transferring commission	0.25% of Transferred Amount	Minimum THB1,000.00
3.2 Amendment of Transfer Export Letter of Credit		
- Increase Amount	0.25% of Transferred Amount	Minimum THB1,000.00
- Others Condition	THB500.00	
3.4 Cancellation of Transferred Export Letter of Credit	THB1,000.00	
4) Assignment of Proceeds (with and without Letter of Credit)		
4.1 In case the assignment is instructed before receipt of payment from luing Bank/Correspondent Bank	0.25% of assigned amount	Minimum THB1,000.00
4.2 In case the assignment is instructed after receipt of payment from Issuing Bank / Correspondent Bank	THB1,000.00 per one assignee	
5) Re-Advice of Export Letter of Credit / Amendment	THB1,000.00	
6) Export Bill Collection under Export Letter of Credit		
6.1 Direct Collection (checking documents)	THB1000.00 for the first invoice, and THB500.00 each for the subsequent invoice	0.125% of Bill Amount for Applicant's Account
6.2 Direct Collection (without checking documents)	THB800.00	0.125% of Bill Amount for Applicant's Account
6.3 For Restricted bill from other banks		
- Negotiation/Collection Commission *	THB2,000.00	
- Reimbursement Fee*	THB1,000.00	
- SWIFT/Cable Charge*	THB1,000.00 per item	
- Commission in Lieu of Exchange	0.125% for USD, and 0.25% for Other foreign currencies	Minimum THB2,000.00*
- Courier Charge *	THB2,000.00	
- Discrepancy Fee *	THB1,000.00	
• (Charges shall be converted from THB to Foreign currency by using Export Sight Bills Rate)		
6.4 Export Bill Finance		
- Handling fee	1.0% per annum of Discount Amount	Minimum THB1,000.00
- Interest	Interest Rate is determined by the Bank , subject to agreement	
7. Collection of Export Bill without L/C		
7.1 Commission Collection	THB800.00	0.125% of Bill Amount for Drawee's Account



7.2 Amendment of Collection Instruction	THB500.00 per amendment plus cable charge THB500.00	
7.3 Handling Charge for Dormant Collection Export Bill for over 2 months (starting from the date of covering letter)	THB500.00 per month	
7.4 Export Loan(under D/A,D/P)		
- Handling Charge	1.0% per annum of Discount Amount	Minimum THB1,000.00
- Interest	Interest Rate is determined by the Bank , subject to agreement	
8. Export Invoice Discounting (EID)		
- Handling Charge	1.0% per annum of Discount Amount	Minimum THB1,000.00
- Interest	Interest Rate is determined by the Bank , subject to agreement	
9. Forfaiting		
- Handling Charge	1.0% per annum of Discount Amount	Minimum THB1,000.00
- Interest	Interest Rate is determined by the Bank , subject to agreement	
10. Packing Loan (under L/C)		
- Handling Charge	1.0% per annum of Loan Amount	Minimum THB1,000.00
- Interest	Interest Rate is determined by the Bank , subject to agreement	
11. Pre-Shipment Finance		
- Handling Charge	1.0% per annum of Loan Amount	Minimum THB1,000.00
- Interest	Interest Rate is determined by the Bank , subject to agreement	
12. Dishonored Bills Fee	THB1,000.00	
13. Commission in Lieu of Exchange		
- For USD	0.125% of Amount	Minimum THB1,000.00
- Other Currency	0.25% of Amount	Minimum THB1,000.00
14. Handling fee for Export Bills in THB Currency	0.25% of Bill Amount	Minimum THB1,000.00
15. Courier Fee		
- for Domestic	THB800.00	
- for Overseas		
- Southeast Asia ,Australia, New Zealand	THB800.00	
- China, Japan, Korea, Taiwan. Mongolia	THB800.00	
- Middle East , India, Pakistan	THB1,000.00	
- Europe, Africa and rest of the world	THB1,200.00	
- Other	THB2,000.00	
16. Request for file which has been closed (More than 3 months)	THB500.00/ item	
17. Bahtnet Fee	THB150.00	
18. Stamp Duty	Varies according to number of adhesive stamps affixed on the documents (subject to the Revenue Department's regulation)	
19. SWIFT/Cable Charge		
- for transfer export letter of credit	Asia THB1,000.00, Europe THB1,200.00, Other THB1,500.00	
- for Amendment of transferred export letter of credit	THB 500.00	
- Others	THB 500.00	
20. Factoring		
Factoring Fee		
- Interest	1.0% per annum of Discount Amount	Minimum THB1,000.00
	Interest Rate is determined by the Bank , subject to agreement	
- Risk mitigation premium	Risk mitigation is determined by the Bank , subject to agreement	

8. Letter of Guarantee/Aval		
1) Issuance of Letter of Guarantee *		
1.1 Bid Bond		
- against 100% Cash Collateral	1.00% per annum , Minimum THB1,000.00/transaction	* In case the applicant does not return the expired Letter of Guarantee to the Bank, Bank has the right to charge the commission at the same rate of issuance of Letter of Guarantee until the original guarantee is returned to us for cancellation (Minimum 3 months)
- against Counter Guarantee	1.00% per annum , Minimum THB1,000.00/transaction	
- against Other collateral	1.25% per annum , Minimum THB1,000.00/transaction	
1.2 Performance Bond		
- against 100% Cash Collateral	1.00% per annum, Minimum THB1,000.00/transaction	
- against Counter Guarantee	1.00% per annum, Minimum THB1,000.00/transaction	
- against Other collateral	1.50% per annum, Minimum THB1,000.00/transaction	
1.3 Advance Payment Guarantee/ Warranty,Rentention Bond		
- against 100% Cash Collateral	1.00% per annum, Minimum THB1,000.00/transaction	
- against Counter Guarantee	1.00% per annum, Minimum THB1,000.00/transaction	
- against Other collateral	1.50% per annum, Minimum THB1,000.00/transaction	
1.4 Loan Guarantee , Others		
- against 100% Cash Collateral	1.00% per annum, Minimum THB1,000.00/transaction	
- against Counter Guarantee	1.00% per annum, Minimum THB1,000.00/transaction	
- against Other collateral	2.00% per annum, Minimum THB1,000.00/transaction	
2) Amendment Guarantee		
2.1 Increase in Guarantee Amount and/or extension of the validity period	same as Issuance Commission , Minimum THB1,000.00/transaction	
2.2 Other Amendments	THB1,000.00	
3) Advice of Letter of Guarantee (or Letter of Intent,Credit Limit, Statement Advice,etc.)		
3.1 Letter of Guarantee (without further issuance/for other purpose)	THB1,000.00/ THB3,000	
3.2 Credit Limit Advice, Statement Advice, etc.	0.01% per annum,Minimum THB3,000 and Maximum THB10,000	
3.3 Letter of Intent issuance	0.01% per annum,Minimum THB3,000 and Maximum THB50,000	
3.4 Amendment of the Advice of above	THB3,000.00/item	
4) Aval/Banker's Acceptance		
4.1 Avalize/ Accept the general promissory note/bill of exchange *	2.5% per annum, Minimum THB1,000.00	*The aval / Banker's acceptance under 4.1 against 100% cash collateral , Charge shall be 1.25% per annum, Minimum THB1,000.00
4.2 Avalize/ Accept the promissory note/ bill of exchange issued by financial institution , In case		
a. Promissory Note/ Bill of Exchange	2.5% per annum, Minimum THB1,000.00	
b. Certificate of Deposit	1.00% per annum, Minimum THB1,000.00	
5) SWIFT / CABLE		
- Issuance of Letter of Guarantee by SWIFT	THB1,000.00/ Item	
- Issuance of Amendment of Letter of Guarantee by SWIFT	THB 500.00 / Item	
- Others	THB 500.00 / Item	

6) Stamp Duty	Varies according to number of adhesive stamps affixed on the documents (subject to the Revenue Department's regulation)	
7) Courier Charge		
- for Domestic	THB800.00	
- for Overseas		
- Southeast Asia ,Australia, New Zealand	THB800.00	
- China, Japan, Korea, Taiwan. Mongolia	THB800.00	
- Middle East , India, Pakistan	THB1,000.00	
- Europe, Africa and rest of the world	THB1,200.00	
- Other	THB2,000.00	
9. Other fees		
1)Bank confirmation for audit purposes	THB450 per time	
2) Confirmation Letter	THB100 per time	
3) Inward Confirmation Letter for foreigner buy properties in Thailand	THB500/page	
4)Document Retrieval for transaction longer than 3 months	THB100/page	
5)Escrow(Astro) A/C Management Fee	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
6)Deposit service with the condition to withdraw as instructed by customer	0.20% - 0.50%	
<b>Ngor. Penalties related to housing loan</b>	<b>Service charges (THB)</b>	<b>Remark</b>
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	
 Authorized Signature..... (Mr. Li Feng) Announced on April 26, 2021		

