(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending[1/] and other services charges

Effective from 1 September 2026

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
Krungsri Debit Card Service		
(1) Card Issuance Fee/ Replacement Fee		
(1.1) Krungsri FCD card	- THB 200/card	
(1.2) Krungsri Debit Generic card (with and without personalized)	- THB 100/card	- Effective 1 September 2026, the new card issuance fee for Krungsri Debit Cards under Item 1.2 is waived
(1.3) Krungsri Debit ID card	- THB 100/card	
(2) Inter-branch Card Issuance Fee	- Free of charge	
(3) Annual fee		
(3.1) Krungsri FCD Chip card	- THB 300/card/year	
(3.2) Krungsri Debit Generic card (with and without personalized)	- THB 200/card	- Including card renewal in case the card is expired not over 6 months.
(3.3) Krungsri Debit ID card	- THB 200/card/year	
(4) Krungsri Debit Card usage transaction		
(4.1) via Krungsri's ATMs		
(4.1.1) Inter-region cash withdrawal	- Free of charge	
(4.1.2) Inter-region money transfer	- Free of charge	
(4.1.3) Inter-bank money transfer		
- Less than or equal THB 10,000	- THB 25/transaction	
- Over THB 10,000 up to THB 50,000	- THB 35/transaction	
(4.1.4) Payment of goods and services	- THB 10-15/transaction	- Fee is subject to the Bank's agreement with goods distributors and service providers.
(4.2) via other banks' ATMs		
(4.2.1) Cash withdrawal outside of Bangkok area at ATMs located in the same province as the issuance branches	- No fee	
(4.2.2) Inter-region cash withdrawal	- Free of charge	
(4.2.3) Total Cash withdrawal and/or balance inquiries above 4th transactions/ month	- THB 10/transaction	- From 5th transaction

- No. (1), (2) and (4) are amended as per ANN_RPM_43/2569 dated 28 August 2026 and effective from 1 September 2026.

- No. (1), (3) and (4) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

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Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending[1/] and other services charges

Effective from 1 September 2026

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(5) Krungsri Debit card usage transaction		
(5.1) via oversea ATMs		
(5.1.1) Cash withdrawal	- THB 100/transaction	- Excluding transaction fees by bank's ATM machine operatot of particular oversea bank. - The exchange rate shall not be more than the reference rate announced by VISA International Inc. plus the hedging premium of 2.5%.
(5.1.2) Balance inquiry	- THB 15/transaction	
(5.2) Cash withdrawal via EDC at the Bank's service counters	- THB 100/transaction	
(5.3) via other banks' service counters	- THB 100/transaction	
(6) Copy of Sales Slip request fees for Krungsri Debit Card		
- Domestic Sales Slip	- THB 80/copy	
- Overseas Sales Slip	- THB 100/copy	
(7) Krungsri Debit Manchester United Card		
- Card Issuance Fee / Replacement Fee	- THB 150/card	- Cancel issuing new cards and cancel issuing replacement cards from 1 August 2022 onwards. - Cards issued before 1 August 2022 are entitled to their respective card benefits until their cards expire.
- Annual Fee	- THB 300/card/year	
(8) KRUNGSRI Debit ALL ATMs Card		
(1) Card - related fees		
- Card issuance fee	- THB 100/card	
- Replacement fee	- THB 100/card	
- Annual fee	- THB 380/3 years	
- Inter-branch card issuance fee	- Free of charge	
(2) Fees for transactions executed via Krungsei ATMs		
- Cash withdrawal from Krungsri accounts (same region)	- No	
- Cash withdrawal from Krungsri accounts (inter-region)	- No	
(3) Fees for transactions executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry	- No	
- Inter-bank cash withdrawal (inter-region)	- No	
(4) Penalty Fee in case of unqualified cardholder	- THB 50/month	Cardholders's qualification : - Krungsri SMS Banking service must applied and used throught of card holding.

- No. (5)-(6) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.
- No. (5.2) is amended as per ANN_RBD_60/2564 dated 16 February 2021 and effective from 18 March 2021.
- No. (7) is amended as per ANN_RPM_183/2565 dated 1 July 2022 and effective from 1 August 2022.
- No. (8) is amended as per ANN_RPM_43/2569 dated 28 August 2026 and effective from 1 September 2026.

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Re: Service fees, charges and penalties related to deposits, lending[1/] and other services charges

Effective from 1 September 2026

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(9) Krungsri Private Banking / Krungsri Exclusive Debit Card		Cardholders's qualification : Customers of Krungsri
- Card issuance fee / Card replacement fee	- No	Private Banking / Krungsri Exclusive.
- Annual fee	- No	- In case of customer is not property of Krungsri Private
- Bill Payment via e-Channel	- waiver for 5 bills / month (Include Transaction within Krungsri Group)	Banking / Krungsri Exclusive. Bank will collection fee at the same rate as Krungsri Debit card as per the Bank's Notifications.
- Inter -branch card issuance fee	- No	- Including card renewal in case the card is expired not over 6 months.
		- The Bank collects the other service fees of Krungsri Private Banking /Krungsri Exclusive Debit Card at the same rate as Krungsri Debit card
(10) Krungsri Gift Card		
- Card issuance fee	- THB 30 / card	
(11) Krungsri Debit Jad Hai D Card		Cardholders's qualification : must have a
(Formerly known as "Krungsri Debit Jad Hai Savings Card")		"Jud Hai Saving account"
(1) Card-related fees		- Cancel issuing supplement cards from
- Card issuance fee	- No	1 February 2021 onwards.
- Replacement fee	- THB 100	
- Annual fee	- THB 400	
- Inter -branch card issuance fee	- Free of charge	
(2) Fees for transactions executed via Krungsri ATMs		
- cash withdrawal from Krungsri accounts (same region)	- No	
- cash withdrawal from Krungsri accounts (inter-region)	- No	
(3) Fees for transactions executed via ATMs of other banks		
- cash withdrawal and / or balance inquiry from the 1st - 4th transaction / month	- No	
- cash withdrawal and / or balance inquiry total above 4th transaction	- No	
- Inter-bank cash withdrawal (inter-region)	- No	
- Inter-bank cash withdrawal (inter-region)	- No	

- No. (9) is amended as per ANN_RPM_13/2566 dated 23 March 2023 and effective from 24 March 2023.
- No. (10) is amended as per ANN_RBD_273/2560 dated 23 August 2017 and effective from 1 September 2017.
- No. (11) is amended as per ANN_RPM_43/2569 dated 28 August 2026 and effective from 1 September 2026.

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Service fees, charges and penalties related to deposits, lending[1/] and other services charges

Effective from 1 September 2026

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(12) Krungsri NRBA (VISA CARD) Card		
- Card issuance fee	- THB 200 / card	- Including card renewal in case the card
- Replacement fee	- THB 200 / card	is expired not over 6 months.
- Annual fee	- THB 300 / card	- The Bank collects the other service fees
- Inter-branch card issuance fee	- Free of charge	of Krungsri NRBA (VISA CARD) at the same rate as Krungsri Debit card as per the Bank's Notifications.
(13) Krungsri Thai Debit Card		Cardholders's qualification : Owners of Krungsri
(1) Card-related fees		Thai Savings Deposit Accounts / Krungsri Thai
- Card issuance fee	- THB 100 / card	Savings TR Deposit Accounts.
- Replacement fee	- THB 100 / card	
- Annual fee	- THB 350 / year	- This fee shall be collected an annual basis.
- Inter-branch card issuance fee	- Free of charge	
(2) Fees for transactions executed via Krungsri ATMs		
- Cash withdrawal from Krungsri accounts (same region)	- No	
- Cash withdrawal from Krungsri accounts (inter-region)	- No	
(3) Fees for transaction executed via ATMs of other banks		
- Cash withdrawal and / or balance inquiry	- No	
- Inter-bank cash withdrawal (inter-region)	- No	

- No. (12)-(13) are amended as per ANN_RPM_43/2569 dated 28 August 2026 and effective from 1 September 2026.

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Bank of Ayudhya Public Company Limited

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Effective from 1 September 2026

C. Other services: 7. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(14) Krungsri Boarding Card		
(1) Card-related fees		
- Card issuance fee	- THB 150 / card	
- Card Replacement fee	- THB 150 / card	- For customers who apply for the service from 1 March 2024 onwards
(2) Foreign currency withdrawal fee		- cash withdrawal limit per day THB 100,000 or equivalent.
Currency		
JPY	350 JPY	
KRW	4,320 KRW	
HKD	27 HKD	
SGD	5 SGD	
USD	4 USD	
EUR	3 EUR	
AUD	5 AUD	
CAD	5 CAD	
CHF	4 CHF	
CNY	26 CNY	
DKK	24 DKK	
GBP	3 GBP	
NOK	32 NOK	
NZD	6 NZD	
SEK	34 SEK	
TWD	128 TWD	
Other Currency	100 THB	
(3) Selling of foreign currency from the fourth transactions of each month.		
Currency		
JPY	350 JPY	
KRW	4,320 KRW	
HKD	27 HKD	
SGD	5 SGD	
USD	4 USD	
EUR	3 EUR	
AUD	5 AUD	
CAD	5 CAD	
CHF	4 CHF	
CNY	26 CNY	
DKK	24 DKK	
GBP	3 GBP	
NOK	32 NOK	
NZD	6 NZD	
SEK	34 SEK	
TWD	128 TWD	

- No. (14) is amended as per ANN_RPM_22/2567 dated 3 September 2024 and effective from 1 October 2024.

C. Other services: Electronic Banking Services (2)	Rate (THB)	Remark
1. Withdrawal via Krungsri ATM using a card issued by a card issuer in a foreign country		
(1) MasterCard	- THB 350 / transaction	
(2) VISA Card	- THB 250 / transaction	
(3) UnionPay Card	- THB 250 / transaction	
(4) JCB Card	- THB 250 / transaction	
2. Withdrawal via Krungsri ATM using an American Express Card		
(1) Domestic AMEX card	- THB 20 / transaction	
(2) International AMEX card	- THB 50 / transaction	
3. Automated Deposit Machine (ADM) service		
(1) Intra-bank transactions		
- Inter-region cash deposit	- Free of charge	
(2) Inter-bank transactions		
- Inter-bank cash deposit via ADM		
Limit		
Up to THB 10,000	- THB 50	
More than THB 10,000 up to THB 20,000	- THB 60	
More than THB 20,000 up to THB 30,000	- THB 70	
More than THB 30,000 up to THB 40,000	- THB 80	
More than THB 40,000 up to THB 50,000	- THB 90	
More than THB 50,000 up to THB 65,000	- THB 100	
More than THB 65,000 up to THB 80,000	- THB 110	
More than THB 80,000 up to THB 100,000	- THB 120	
4. ATM withdrawal using a VISA / Master Card issued by a card issuer in Thailand		
- Fee for withdrawal via Krungsri ATM using a VISA / Master Card issued by a card issuer in Thailand and not an ATM Pool member	- THB 20 / transaction	
5. Withdrawal via counter at Krungsri Branches & Booths using an International VISA Card	- THB 200 / transaction	
6. Cash withdrawal via Krungsri ATM		
(1) AEON Personal Loan Card	- THB 13 / transaction	
(2) UMAY+ Personal Loan Card and Cardless Cash Withdrawal	- THB 13 / transaction	
(3) Ngern Tid Lor Personal Loan Card	- THB 13 / transaction	

- No. 1. is amended as per ANN_RPM_8/2569 dated 9 February 2026 and effective from 11 March 2026.
- No. 2. is amended as per Circular No. 70/2557 dated 23 May 2014 and effective from 21 June 2014.
- No. 3. is are amended as per ANN_RPM_43/2569 dated 28 August 2026 and effective from 1 September 2026.
- No. 4. is amended as per Circular No. 183/2554 dated 30 September 2011 and effective from 1 November 2011.
- No. 5. is amended as per ANN_KCO_287/2560 dated 12 September 2017 and effective from 12 October 2017.
- No. 6. is amended as per ANN_RPM_41/2569 dated 19 August 2026 and effective from 17 September 2026.

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Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Service Charges

Effective from 1 September 2026

C. Other services: Electronic Banking Services (3)	Service Fees (THB)	Remark
1. Krungsri Online Service		
(1) Entrance fee	- Free of charge	
(2) Annual fee		
- Individuals with ATM card or VISA Electron/VISA Debit card	- Free of charge	
- Individuals without ATM card or VISA Electron/VISA Debit card	- Free of charge	
- Juristic Persons (for Krungsri Online sevice only)	- Free of charge	
(3) Domestic money transfer		
(3.1) Money transfer between accounts of the same customer		
(registered accounts) within the Bank (no daily transfer limit)		
- Transfer within the same region	- Free of charge	
- Inter-region transfer	- Free of charge	
(3.2) Real-time transfer to another bank account (ORFT)		
(4) Foreign remittance		
- SWIFT fund transfer (outward remittance)	- THB 350 / transaction	
- Purchase of foreign demand draft	- THB 200 / draft and stamp duty of THB 3 per draft and registered mail fee of THB 100 per letter nationwide.	
(5) Bill payment	- Free of charge	

- No. (1) - (3) and (5) are amended as per ANN_RBD_84/2561 dated 30 March 2018 effective from 1 April 2018.

- No. (4) is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

C. Other services: Electronic Banking Services (3)	Service Fees (THB)	Remark
2. Krungsri E-Payment Service (payment services via the Internet)		
(1) Payment by credit card		
(1.1) Existing customers		
- Entrance fee	- Baht 4,000 / merchant ID	
- Annual fee	- Baht 2,000 / merchant ID / year	- Fees are collected on the anniversary day from merchants with less than 20 transactions / year and from 17 April 2014 onwards, the same rate as that applicable to the new customers will be applied on the anniversary day.
(1.2) New customers		• Effective from 19 March 2014 onwards for new customers.
- Entrance fee	- Baht 5,000 / merchant ID	
- Annual fee	- Baht 10,000 / merchant ID / year	
	- Baht 25,000 / merchant ID / year	Applicable to the merchants using the service of the online credit card fraud prevention system.
(2) Charge for payments by direct debit	- depending on the agreement between the Bank and the service providers.	
(3) Charge for payments by credit card	- depending on the agreement between the Bank and the service providers.	
3. Krungsri Virtual EDC Service		
(1) Payment by credit card		
- Entrance fee	- THB 4,000 / merchant ID	
- Annual fee	- THB 2,000 /merchant ID / year	- Fees are collected on the anniversary day from merchants with less than 20 transactions / year.
(2) Charge for payments by credit card	- depending on the agreement between the Bank and the service providers.	
4. Krungsri Mung-Mee Shop Service		
QR Credit Card fee for Micro Merchant Shop		Out of criteria (depend on card type)
- QR VISA (Qualifying Merchants : 0 - 1,500,000 THB / Year)	- 1.5%	- 1.6 - 2.78 %
- QR MasterCard (Qualifying Merchants : 0 - 900,000 THB / Year)	- 1.5%	- 1.6 - 2.78 %

- No.2 (2), (3) and no. 3. are amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.
- No. 2 (1) is amended as per Circular No. 47/2557 dated 18 March 2014 and effective from 19 March 2014.
- No. 4. is amended as per ANN_TBG_35/2566 dated 30 November 2023 effective from 1 December 2023.

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Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Service Charges

Effective from 1 September 2026

C. Other services: Electronic Banking Services (3)	Service Fees (THB)	Remark
5. Merchant services accepting payments via QR PromptPay, QR WeChat, and QR Alipay.		
(1) QR payment merchant service fee	- depending on the agreement between the Bank and the service providers.	
(1.1) For Retail Merchant Shop		
- Transaction Fee for QR PromptPay		
- Transaction Fee for QR WeChat, QR Alipay		
(1.2) For Business Merchant Shop		
- Transaction Fee for QR PromptPay		
- Transaction Fee for QR WeChat, QR Alipay		
(2) Other fees for QR Payment merchant service	- depending on the agreement between the Bank and the service providers.	
(2.1) Setup Fee (One time)		
(2.2) Maintenance Fee (Monthly / Annual)		
(2.3) Development Fee		
6. Krungsri One Payment Solutions (Application / API)	- depending on the agreement between the Bank and the service providers.	
(1) Setup Fee (One time)		
(2) Annual maintenance Fee		
(3) Monthly Fee / Annual Fee (Package)		
(4) Transaction Fee		
(5) ATM Cash withdrawal Fee		
7. COOP API / krungsri app financial service for Cooperative	- depending on the agreement between the Bank and the service providers.	
(1) Setup Fee (One time)		
(2) Annual Fee (Yearly)		
(3) Transaction Fee		

- No. 5.-7. are amended as per ANN_TBG_5/2568 dated 4 March 2025 effective from 5 March 2025.

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Service Charges

Effective from 1 September 2026

C. Other services: Electronic Banking Services (4)	Service Fee Rates (THB)	Remark
1. krungsri app		
(1) Initial Fee	- Free of charge	
(2) Annual Fee	- Free of charge	
(3) Account Information Inquiry		
- Balance Inquiry	- Free of charge	
- Statement Inquiry	- Free of charge	
(4) Domestic money transfer		
(4.1) Transfer to Krungsri account		
- Transfer within the same region	- Free of charge	
- Inter-region transfer	- Free of charge	
(4.2) Real-time transfer to another bank account (ORFT)	- Free of charge	
(4.3) International Fund Transfer		
- SWIFT fund transfer (outward remittance)	- THB 350 / transaction	Other fees refer to fee announcement
- International Transfer via Krungsri International PromptPay (Thailand to Singapore)	- THB 150 / transaction (Pay in Full)	no 7. International Payment System
(5) Payment of Goods and Services	- Free of charge	

- No. 1. is amended as per ANN_TBG_362/2563 dated 28 October 2020 effective from 9 November 2020.

- No. (4.3) is amended as per ANN_TBG_202/2565 dated 20 July 2022 effective from 22 July 2022.

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Service Charges

Effective from 1 September 2026

C. Other services: Electronic Banking Services (4)	Service Fee Rates (THB)	Remark
2. <u>Foreign Currency Deposit accounts transaction via krungsri app - Internal Bank</u>		
(1) Initial Fee	- Free of charge	
(2) Annual Fee	- Free of charge	
(3) Account Information Inquiry		
- Balance Inquiry	- Free of charge	
- Statement Inquiry	- Free of charge	
(4) Domestic money transfer		
(4.1) Transfer to Krungsri account		
- Transfer within the same region	- Free of charge	
- Inter-region transfer	- Free of charge	
(4.2) Real-time transfer to another bank account (ORFT)	- Free of charge	
(4.3) International Fund Transfer		
- SWIFT fund transfer (outward remittance)	- THB 350 / transaction	Other fees refer to fee announcement
- International Transfer via Krungsri International PromptPay (Thailand to Singapore)	- THB 150 / transaction (Pay in Full)	no 7. International Payment System
(5) Payment of Goods and Services	- Free of charge	
(6) Foreign Currency Deposit accounts transaction - Internal Bank	- Fee Rates and Conditon, refer to fee announcement Service Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Service Charges, C. Other services: 13. Foreign Currency Deposit accounts transaction via Electronic Channels	

- No. 2. is amended as per ANN_TBG_11/2568 dated 30 April 2025 effective from 1 May 2025.

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Service Charges

Effective from 1 September 2026

C. Other services: Electronic Banking Services (4)	Service Fee Rates (THB)	Remark
3. Kept application		
(1) Initial Fee	- Free of charge	
(2) Annual Fee	- Free of charge	
(3) Account Information Inquiry		
- Balance Inquiry	- Free of charge	
- Statement Inquiry (eStatement)	- Free of charge	
(4) Domestic money transfer		
(4.1) Transfer to Krungsri account		
- Transfer within the same region	- Free of charge	
- Inter-region transfer	- Free of charge	
(4.2) Real-time transfer to another bank account (ORFT)	- Free of charge	

- No. 3. is amended as per ANN_RPM_3/2566 , dated 12 January 2023 effective from 13 January 2023.

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Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Service Charges

Effective from 1 September 2026

C. Other services: Electronic Banking Services (4)	Service Fee Rates (THB)		Remark
4. Krungsri SMS Banking Services	Per Month	Per Transaction	
(1) Financial Alert			New Cistomers
- Money Deposit Alerts	THB 9 / month	- Free of charge	The Bank will discontinue the service
- Money Withdrawal Alerts		- Free of charge	effective from 6 June 2014 onwards.
- Debit Card Usage Alerts		- Free of charge	Existing Customers
- Auto Payment Debit Result Alerts		- Free of charge	The Bank can continue to use.
- Inactive Account Alerts (Account No.- Movement Alerts)		- Free of charge	
(2) Money Transfer Alert			
- Between the Bank's accounts, either within the same region or inter-region (BAY to BAY)	- Free of charge	- Free of charge	
- Online Retail Fund Transfer (ORFT)	- Free of charge	- Free of charge	

- No. 4. is amended as per ANN_DBI_321/2561, dated 18 October 2018 and effective from 20 November 2018.

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Bank of Ayudhya Public Company Limited

Re: Service Fees, Charges and Penalties Related of Deposits, Lending[1/] and Other Service Charges

Effective from 1 September 2026

C. Other services: Electronic Banking Services (4)	Service Fee Rates (THB)		Remark
5. Krungsril SMS Banking Package 19	Per Month	Per Transaction	
Financial Alert			
- Money Deposit Alerts	THB 19 / transaction / month	- Free of charge	
- Money Withdrawal Alerts		- Free of charge	
- Debit Card Usage Alerts		- Free of charge	
- Auto Payment Debit Result Alerts		- Free of charge	
- Inactive Account Alerts (Account No.- Movement Alerts)		- Free of charge	
6. Krungsri Biz SMS Services			
Transaction Alert 29 Baht Package			
- Loan Auto Debit Result Alert	THB 29 / month		
- Money Deposit Alert			
- Money Withdrawal Alert			
- Debit Card Usage Alert			
- Auto Payment Debit Result Alert			
- Account No-Movement Alert			
- Daily Balance Alert			
- Cheque Withdrawal Alert			
- Weekly Summary Alert			
Cheque & OD Alert 39 Baht Package			
(1) SMS Cheque Alert	THB 39 / month		
- Clearing Cheque Alert			
- Insufficient Fund Alert			
- Returned Cheque Payment Alert			
- Returned Cheque Deposit Alert			
(2) SMS Overdraft Alert			
- Overdraft amount to 80% of limit			
- Overdraft balance the full amount			

- No. 5. is amended as per ANN_DBI_321/2561, dated 18 October 2018 and effective from 20 November 2018.
- No. 6. is amended as per Circular No. 47/2558 , dated 30 March 2015 effective from 31 March 2015.

Authorized Signature - Signature -

(Miss Damisa Phisitvanich)

Head of Retail Products and Marketing Group

Issued on 28 August 2026

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