

(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 11 March 2026



C. Other services: 6. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
<u>Krungsri Debit Card Service</u>		
(1) <u>Card Issuance Fee/ Replacement Fee</u>		
(1.1) Krungsri FCD card	- THB 200/card	
(1.2) Krungsri Debit Generic card (with and without personalized)	- THB 100/card	- Including card renewal in case the card is expired not over 6 months.
(1.3) Krungsri Debit ID card	- THB 100/card	
(2) <u>Inter-branch Card Issuance Fee</u>	- THB 30/card	- New card issuance/ replacement fee will be additionally collected.
(3) <u>Annual fee</u>		
(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) <u>Krungsri Debit Card usage transaction</u>		
(4.1) via Krungsri's ATMs		
(4.1.1) Inter-region cash withdrawal	- THB 15/ transaction	
(4.1.2) Inter-region money transfer	- The first transaction of the month is free of charge and the next transaction is THB 10/ transaction.	
(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.

- No. (2) is amended as per Circular No.10/2548 dated 15 March 2005 and effective from 15 March 2005.

- 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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(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	} Inter-region withdrawal transaction and/or balance inquiry made with other banks will be counted with inter-bank transaction in the same province of each month.
(4.2.2) Inter-region cash withdrawal	- THB 20/ transaction	
(4.2.3) Total Cash withdrawal and/or balance inquiries above 4th transactions/ month	- THB 10/ transaction	
(5) <u>Krungsri Debit card usage transaction</u>		
(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	

- No. (4.2) is amended as per Circular No.78/2554 dated 13 May 2011 and effective from 18 June 2011.

- No. (5) is 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.

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C. Other services: 6. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(6) <u>Copy of Sales Slip request fees for Krungsri Debit Card</u> - Domestic Sales Slip - Overseas Sales Slip	- THB 80 / copy - THB 100 / copy	
(7) <u>Krungsri Debit Manchester United Card</u> - Card Issuance Fee / Replacement Fee - Annual Fee	- THB 150 / card - THB 300 / card / year	- <u>Cancel</u> issuing new cards and <u>cancel</u> 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.
(8) <u>Krungsri Debit Prompt Card</u> - Card Issuance Fee/Replacement Fee - Annual Fee : Krungsri Debit Prompt Card	- THB 150 / card - THB 599 / card / year	- <u>Cancel</u> issuing new cards and <u>cancel</u> issuing replacement cards from 1 December 2019 onwards. - Cards issued before 1 December 2019 are entitled to their respective card benefits until their cards expire.

- No. (6) and (8) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

- No. (7) is amended as per ANN_RPM_183/2565 dated 1 July 2022 and effective from 1 August 2022.

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

- No. (11) is amended as per ANN_RPM_13/2566 dated 23 March 2023 and effective from 24 March 2023.

- No. (12) is amended as per ANN_RBD_273/2560 dated 23 August 2017 and effective from 1 September 2017.

- No. (13) is amended as per ANN_RBD_58/2564 dated 11 February 2021 and effective from 18 February 2021.

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C. Other services: 6. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(14) <u>Krungsri NRBA (VISA CARD) Card</u>		
- Card issuance fee	- THB 200 / card	- Including card renewal in case the card is expired not over 6 months.
- Replacement fee	- THB 200 / card	
- Annual fee	- THB 300 / card	- The Bank collects the other service fees of Krungsri NRBA (VISA CARD) at the same rate as Krungsri Debit card as per the Bank's Notifications.
- Inter-branch card issuance fee	- THB 30 / card	
(15) <u>Krungsri Thai Debit Card</u>		<u>Cardholders's qualification</u> : Owners of Krungsri Thai Savings Deposit Accounts / Krungsri Thai Savings TR Deposit Accounts.
(1) Card-related fees		
- Card issuance fee	- THB 100 / card	
- Replacement fee	- THB 100 / card	
- Annual fee	- THB 350 / year	- This fee shall be collected an annual basis.
- Inter-branch card issuance fee	- THB 30 / card	
(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	
(16) <u>Krungsri Debit OPD Card</u>		- Cancel issuing new cards and cancel issuing replacement cards from 1 December 2019 onwards.
- Card issuance fees	- No	
- Replacement fee	- THB 150 / Card	- Cards issued before 1 December 2019 are entitled to their respective card benefits until their cards expire.
- Annual fee : KrungSri Debit OPD Card	- THB 3,999 / year	
(17) <u>Krungsri Debit Rilakkuma Card</u>		
- Card issuance fee	- THB 300 / Card	
- Replacement fee	- THB 300 / Card	
- Annual fee	- THB 250 / year	- This fee shall be collected an annual basis.

- No. (14) - (17) are amended as per ANN_RBD_207/2563 dated 17 June 2020 and effective from 16 July 2020.

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C. Other services: 6. Electronics Banking Service fees (1)	Service Fees (THB)	Remarks
(18) <u>Krungsri Boarding Card</u>		
(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.
<u>Currency</u>		
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.		
<u>Currency</u>		
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. (18) is amended as per ANN_RPM_22/2567 dated 3 September 2024 and effective from 1 October 2024.

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C. Other services: 6. Electronic Banking Services (3)	Service Fees (THB)	Remark
1. Krungsri Online Service (1) Entrance fee (2) Annual fee - Individuals with ATM card or VISA Electron/VISA Debit card - Individuals without ATM card or VISA Electron/VISA Debit card - Juristic Persons (for Krungsri Online service only) (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 - Inter-region transfer (3.2) Real-time transfer to another bank account (ORFT) (4) Foreign remittance - SWIFT fund transfer (outward remittance) - Purchase of foreign demand draft (5) Bill payment	- Free of charge - Free of charge - Free of charge - Free of charge - Free of charge - Free of charge - THB 350 / transaction - THB 200 / draft and stamp duty of THB 3 per draft and registered mail fee of THB 100 per letter nationwide. - 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.

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C. Other services: 6. 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) <u>Existing customers</u> - Entrance fee - Annual fee (1.2) <u>New customers</u> - Entrance fee - Annual fee (2) Charge for payments by direct debit (3) Charge for payments by credit card	- Baht 4,000 / merchant ID - Baht 2,000 / merchant ID / year - depending on the agreement between the Bank and the service providers. - depending on the agreement between the Bank and the service providers.	- 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. • Effective from 19 March 2014 onwards for new customers. } Applicable to the merchants using the service of the online credit card fraud prevention system.
3. Krungsri Virtual EDC Service (1) Payment by credit card - Entrance fee - Annual fee (2) Charge for payments by credit card	- THB 4,000 / merchant ID - THB 2,000 /merchant ID / year - depending on the agreement between the Bank and the service providers.	- Fees are collected on the anniversary day from merchants with less than 20 transactions / year.
4. Krungsri Mung-Mee Shop Service QR Credit Card fee for Micro Merchant Shop - QR VISA (Qualifying Merchants : 0 - 1,500,000 THB / Year) - QR MasterCard (Qualifying Merchants : 0 - 900,000 THB / Year)	- 1.5% - 1.5%	Out of criteria (depend on card type) - 1.6 - 2.78 % - 1.6 - 2.78 %
5. Merchant services accepting payments via QR PromptPay, QR WeChat and QR Alipay. (1) QR payment merchant service fee (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 (2.1) Setup Fee (One time) (2.2) Maintenance Fee (Monthly / Annual) (2.3) Development Fee	- depending on the agreement between the Bank and the service providers. - depending on the agreement between the Bank and the service providers.	
6. Krungsri One Payment Solutions (Application / API) (1) Setup Fee (One time) (2) Annual maintenance Fee (3) Monthly Fee / Annual Fee (Package) (4) Transaction Fee (5) ATM Cash withdrawal Fee	- depending on the agreement between the Bank and the service providers.	
7. COOP API / krungsri app financial service for Cooperative (1) Setup Fee (One time) (2) Annual Fee (Yearly) (3) Transaction Fee	- depending on the agreement between the Bank and the service providers.	

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

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C. Other services: 6. Electronic Banking Services (4)	Service Fee Rates (THB)	Remark
1. Krungsri Phone 1572 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	- THB 200 / year	
- Juristic persons	- THB 200 / year	
(3) New code issuance fee	- THB 50 / time	
(4) Money transfer within the Bank - inter-region money transfer	- THB 10 for every THB 10,000 with a minimum of THB 10.	
(5) Money transfer for payment of goods and services	- Depending upon agreement between the Bank and each product/service seller.	

- No.1 is amended as per Circular No. 10/2548 dated 15 March 2005 and effective as from 15 March 2005.

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

- 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.

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C. Other services: 6. Electronic Banking Services (5)	Service Fee Rates (THB)	Remark
<p>2. <u>Foreign Currency Deposit accounts transaction via krungsri app - Internal Bank</u></p> <p>(1) Initial Fee</p> <p>(2) Annual Fee</p> <p>(3) Account Information Inquiry</p> <ul style="list-style-type: none"> - Balance Inquiry - Statement Inquiry <p>(4) Domestic money transfer</p> <p>(4.1) Transfer to Krungsri account</p> <ul style="list-style-type: none"> - Transfer within the same region - Inter-region transfer <p>(4.2) Real-time transfer to another bank account (ORFT)</p> <p>(4.3) International Fund Transfer</p> <ul style="list-style-type: none"> - SWIFT fund transfer (outward remittance) - International Transfer via Krungsri International PromptPay (Thailand to Singapore) <p>(5) Payment of Goods and Services</p> <p>(6) Foreign Currency Deposit accounts transaction - Internal Bank</p>	<p>- Free of charge</p> <p>- Free of charge</p> <p>- Free of charge</p> <p>- Free of charge</p> <p>- Free of charge</p> <p>- Free of charge</p> <p>- Free of charge</p> <p>- Free of charge</p> <p>- Free of charge</p> <p>- THB 350 / transaction</p> <p>- THB 150 / transaction (Pay in Full)</p> <p>- Free of charge</p> <p>- 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</p>	<p></p> <p>Other fees refer to fee announcement no 7. International Payment System</p>

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

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C. Other services: 6. Electronic Banking Services (5)	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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C. Other services: 6. Electronic Banking Services (5)	Service Fee Rates (THB)		Remark
	Per Month	Per Transaction	
4. Krungsri SMS Banking Services			
(1) Financial Alert			<u>New Customers</u>
- Money Deposit Alerts	} THB 9 / month	- Free of charge	The Bank will discontinue the service effective from 6 June 2014 onwards.
- 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	
(2) Money Transfer Alert			<u>Existing Customers</u>
- Between the Bank's accounts, either within the same region or inter-region (BAY to BAY)	- Free of charge	- Free of charge	The Bank can continue to use.
- 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.

