

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Services Fees, Charges and Penalties Related of Deposits, Lending^{1/} and Other Services Charges

Effective from 1 January 2024



b. Service Fees related to Loans	Rates (THB)			Remark
	Personal Loans		Mortgage Loans	
b. (1) Fees for Consumer Loans as per actual payments made and as deemed reasonable.	Secured	Unsecured (not under supervision of BOT)		
1. Expenses Paid to Government Agencies				
1.1 Stamp Duty				
1) For the original copy of loan contract.	- THB 1 for every THB 2,000 of credit limit, fractions of THB 2,000, charge THB 1	- Free of charge	- THB 1 for every THB 2,000 of credit limit, fractions of THB 2,000, charge THB 1	Maximum of THB 10,000
2) For original copy of guarantee contract (if any).	- THB 10 per contract	- Free of charge	- THB 10 per contract	
1.2 Mortgage Registration Fees	- 1% of credit limit (According to government agency)		- 1% of credit limit (According to government agency)	Maximum of THB 200,000 for Land
2. Expenses Paid to a Third Party or External Units				
<u>For Normal Loans</u>				
2.1 Fees for NCB Check	- Free of charge	- Free of charge	- Free of charge	
2.2 Appraisal Fees ^{2/}	- THB 3,000 per unit (exclusive of VAT)		- THB 3,000 per unit (exclusive of VAT)	
2.3 Insurance Premiums	- Rates as determined by insurance companies		- Rates as determined by insurance companies	
2.4 Fees for Bill Payment at other service counters or through other channels.				
1) Counter Services 7-11(cash only) - Payment worth not more than Baht 49,000 per transaction	- THB 15 per payment (VAT included)	- THB 15 per payment (VAT included)	- THB 15 per payment (VAT included)	
2) Pay at Post (cash only) - Payment worth not more than Baht 50,000 per transaction	- THB 10 per payment (VAT excluded)	- THB 10 per payment (VAT excluded)	- THB 10 per payment (VAT excluded)	
3) Lotus's (cash only) - Payment worth not more than Baht 49,000 per transaction (maximum 2 transactions/ day/loan account)	- THB 10 per payment (VAT included)	- THB 10 per payment (VAT included)	- THB 10 per payment (VAT included)	
<u>For Overdue Payments</u>				
2.5 Cheque Return Fees (cheques of other commercial banks).	- Free of charge	- Free of charge	- Free of charge	
2.6 Fees for Insufficient Funds (for payments deducted by other commercial institutes).	- Free of charge	- Free of charge	- Free of charge	
2.7 Overdue debt collection fee for installment or accumulated outstanding debts up from 1,000 baht				
- 1 st month overdue	- Free of charge	THB 50 per Billing	- Free of charge	
- 2 nd month overdue and onwards		THB 100 per Billing		

Remark: ^{2/} The Bank are prohibited to collect double payments of the same fee as per no. 2 and 3.

- No. 1.1-1.2, 2.2 are amended as per ANN_RPM_11/2566, dated 14 March 2023 and Effective from 15 March 2023.
- No. 2.4 is amended as per ANN_RPM_85/2565, dated 1 April 2022 and Effective from 2 April 2022.
- No. 2.7 is amended as per ANN_RBD_373/2564, dated 10 September 2021 and Effective from 12 September 2021.

Bank of Ayudhya Public Company Limited
1222 Rama III Road, Bang Phongphang
Yan Nawa, Bangkok 10120 Thailand
Reg. No. 0107536001079

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพระรามที่ 3 แขวงบางโพงพาง
เขตยานนาวา กรุงเทพมหานคร 10120
ทะเบียนเลขที่ 0107536001079

T +66 (0) 2296 2000
www.krungsri.com

โทรศัพท์ +66 (0) 2296 2000
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b. Service Fees related to Loans	Rates (THB)			Remark
	Personal Loans		Mortgage Loans	
b. (1) Fees for Consumer Loans as per actual payments made and as deemed reasonable.	Secured	Unsecured (not under supervision of BOT)		
3. Expenses resulting from Operating Costs of Commercial Bank For Normal Loans				
3.1 Appraisal Fees ^{2/}	- THB 3,000 per unit (exclusive of VAT)		- THB 3,000 per unit (exclusive of VAT)	
3.2 Statement Request Fees (for the second set or more)	- Free of charge	- Free of charge	- Free of charge	
3.3 Power of attorney fee for performing legal activities related to loans with housing as collateral with the government agencies (Fee for Mortgage Loan Title Deed Redemption Service only for Mortgage loan / Staff loan customers)				
(1) Area: Bangkok Metropolitan area and vicinity: Nonthaburi, Pathum Thani, Nakhon Pathom, Samut Prakan and Samut Sakhon and Provincial area only land office subject to the bank conditions in the attachment to notification.	- THB 1,300 per Transaction (VAT included)		- THB 1,300 per Transaction (VAT included)	
(2) Outside area (1)	- THB 1,300 per Transaction (VAT included)		- THB 1,300 per Transaction (VAT included)	- No.3.3 (2) excluded travelling (transportation)/ allowance and accommodation expenses (In case of exceeding the specified period/ distance/other expenses (if any) in accordance with the Bank's regulations.
For Loans with Overdue Payments				
3.4 Collection Fees ^{2/}	- Free of charge	- Free of charge	- Free of charge	

Remark: ^{2/} The Bank are prohibited to collect double payments of the same fee as per no. 2 and 3.

- No. 3.1 is amended as per ANN_RPM_11/2566, dated 14 March 2023 and Effective from 15 March 2023.

- No. 3.3 is amended as per ANN_OPS_40/2566, dated 20 December 2023 and Effective from 1 January 2024.

- No. 3.3 (1) Land Office namely;

1. Saraburi Provincial Land Office / 2. Saraburi Provincial Land Office, Nong Khae Branch / 3. Saraburi Provincial Land Office, Kaeng Khoi Branch / 4. Phra Nakhon Si Ayuttaya Provincial Land Office / 5. Phra Nakhon Si Ayuttaya Provincial Land Office, Wang Noi Branch / 6. Chon Buri Provincial Land Office / 7. Chon Buri Provincial Land Office, Si Racha Branch / 8. Chon Buri Provincial Land Office, Ban Bueng Branch / 9. Chon Buri Provincial Land Office, Phanat Nikhom Branch / 10. Chon Buri Provincial Land Office, Bang Lamung Branch / 11. Khon Kaen Provincial Land Office / 12. Udon Thani Provincial Land Office / 13. Nong Khai Provincial Land Office / 14. Nakhon Ratchasima Provincial Land Office / 15. Nakhon Ratchasima Provincial Land Office, Pak Chong Branch / 16. Ubon Ratchathani Provincial Land Office, Warin Chamrap Branch / 17. Si Sa Ket Provincial Land Office / 18. Si Sa Ket Provincial Land Office, Kantharak Branch / 19. Chiang Mai Provincial Land Office / 20. Chiang Mai Provincial Land Office, San Sai Branch / 21. Lamphun Provincial Land Office / 22. Chiang Rai Provincial Land Office / 23. Phitsanulok Provincial Land Office / 24. Phetchabun Provincial Land Office / 25. Phetchaburi Provincial Land Office / 26. Phetchaburi Provincial Land Office, Cha-am Branch / 27. Ratchaburi Provincial Land Office /

28. Ratchaburi...

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Remark: (continue)

28. Ratchaburi Provincial Land Office, Ban Pong Branch / 29. Prachuap Khiri Khan Provincial Land Office, Hua Hin Branch / 30. Suphan Buri Provincial Land Office / 31. Kanchanaburi Provincial Land Office / 32. Surat Thani Provincial Land Office / 33. Surat Thani Provincial Land Office, Ko Samui Branch / 34. Phuket Provincial Land Office / 35. Phuket Provincial Land Office, Thalang Branch / 36. Songkhla Provincial Land Office, Hat Yai Branch / 37. Nakhon Si Thammarat Provincial Land Office / 38. Rayong Provincial Land Office, Ban Chang Branch / 39. Rayong Provincial Land Office, Klaeng Branch / 40. Chachoengsao Provincial Land Office / 41. Chachoengsao Provincial Land Office, Bang Khla Branch / 42. Chachoengsao Provincial Land Office, Bang Pakong Branch / 43. Prachin Buri Provincial Land Office / 44. Ubon Ratchathani Provincial Land Office / 45. Krabi Provincial Land Office / 46. Sakon Nakhon Provincial Land Office / 47. Rayong Provincial Land Office / 48. Rayong Provincial Land Office, Ban Khai Branch / 49. Rayong Provincial Land Office, Pluak Daeng Branch

- No. 3.3 (2) excluded collateral area Pattani Provincial , Yala Provincial and Narathiwat Provincial.

b. Service Fees related to Loans	Rates (THB)	Remark
<p>b. (1) Fees for Consumer Loans as per actual payments made and as deemed reasonable.</p> <p><u>Consumer Secured Loan</u></p> <p>1. Loan of General Purposes (Krungsri Home for Cash) Loan for home improvement i.e. repair, decoration or extension - Appraisal Fees</p> <p>2. Krungsri Home Loan for purchase of new house/second-hand houses/ self-build/ Krungsri Home Refinance</p> <p>2.1 Appraisal Fees</p> <p>2.2 Construction Work Progress</p> <p>2.3 In case of Lump sum up to 3 instalments</p>	<p>- THB 3,000 per unit (exclusive of VAT)</p> <p>- THB 3,000 per unit (exclusive of VAT)</p> <p>- THB 2,000 / Time (exclusive of VAT)</p> <p>- THB 5,000 (exclusive of VAT)</p>	

- No. 1 and 2.1 are amended as per ANN_RPM_11/2566, dated 14 March 2023 and Effective from 15 March 2023.
- No. 2. is amended as per ANN_OPS_71/2565, dated 24 March 2022 and Effective from 1 April 2022 onwards.

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b. Service Fees related to Loans	Rates (THB)	Remark
b. (1) Fees for Consumer Loans as per actual payments made and as deemed reasonable.		
<u>Consumer Unsecured Loan</u>		
1. Krungsri E-Loan		
1.1 Application Fees	- 0.5% of credit limit with a minimum of THB 1,500	
1.2 Annual Fees (collected upon credit term renewal)	- Free of charge	
2. Welfare Loan: Personal Loan (not under supervision of BOT)		
2.1 Front-end Fees	- Free of charge	
2.2 Loan Processing Fees	- Free of charge	
3. Welfare Loan: Consumer Product Loan (not under supervision of BOT)		
3.1 Front-end Fees	- Free of charge	
3.2 Loan Processing Fees	- Free of charge	
4. Welfare Loan: Provident Fund Loan (not under supervision of BOT)		
4.1 Front-end Fees	- Free of charge	
4.2 Loan Processing Fees	- Free of charge	
5. Welfare Loan: 100% deposit pledged Loan (not under supervision of BOT)		
5.1 Front-end Fees	- Free of charge	
5.2 Loan Processing Fees	- Free of charge	

- No. 1. is amended as per ANN_RBD_79/2561, dated 29 March 2018 and Effective from 30 April 2018.

- No. 2. - 5. are amended as per ANN_RPM_179/2565, dated 29 June 2022 and Effective from 1 July 2022.

Authorized signature

- Signature -

(Mr. Wirote Chuenratanakul)
Head of Operations Group
Issued on 20 December 2023