

MIZUHO BANK, LTD.

BANGKOK BRANCH

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TERMS AND CONDITIONS

Bank' s Service Charge and Fee

October 2013

A: CHARGES FOR FOREIGN TRADE BUSINESS

| DESCRIPTIONS | RATES OF CHARGES |
|---|---|
| IMPORT | |
| 1. <u>LETTER OF CREDIT</u> | |
| 1.1 Opening Commission | ¼ % for validity of each 3 months or fraction thereof, (Min. Baht 1,000.00) |
| 1.2 Amendment Commission | |
| 1.2.1 Increase in amount and/or extension of validity date | Same as Opening Commission (Min. Baht 500.00) |
| 1.2.2 Others | Baht 500.00 |
| 1.3 Revolving Commission | ¼% of bill amount to be collected upon receipt of documents (Min. Baht 1,000.00) |
| 1.4 Engagement Commission for Usance Bills | 2.5% p.a. to be collected up front (Min. Baht 1,000.00) |
| 1.5 Payment Commission | |
| 1.5.1 For overdrawn amount of L/C | ¼% flat of overdrawn amount (Min. Baht 1,000.00) |
| 1.5.2 For amount drawn under expired L/C | ¼% flat of bill amount (Min. Baht 1,000.00) |
| 1.6 Shipping Guarantee Fee | Baht 200.00 per item per month |
| 1.7 Delivery Order or Parcel Post Notification Fee | Baht 200.00 per item |
| 1.8 Handling Fee on import bills in BAHT currency for import L/C issued in BAHT currency | ¼% of bill amount (Min. Baht 1,000.00) |
| 1.9 Discrepancy (ies) Fee | USD 60.00 per item or equivalent |
| 1.10 Interest Rate | Subject to arrangement |

| DESCRIPTIONS | RATES OF CHARGES |
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| 2. <u>COLLECTIONS</u> 2.1 Collection Commission | 1/8% (Min. Baht 1,000.00) to be collected up front. If the bills presented through another bank, the above charges are to share equally between banks. |
| 2.2 Returned Items 2.2.1 Handling Fee 2.2.2 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses | USD 100.00 per item or equivalent For Remitting Bank's account |
| 2.3 Protest Fee | USD 100.00 or equivalent per item plus out-of-pocket expenses For Remitting Bank's account |
| 2.4 Shipping Guarantee Fee | Baht 200.00 per item per month |
| 2.5 Delivery Order or Parcel Post Notification Fee | Baht 200.00 per item |
| 2.6 Handling Fee on import bills in BAHT currency for collection issued in BAHT currency | ¼% of bill amount (Min. Baht 1,000.00) |
| 3. <u>OTHERS</u> 3.1 Commission In Lieu of Exchange 3.1.1 Customer 3.1.2 Bank | 1/4% (Min. Baht 500.00) 1/4% (Min. Baht 500.00) |
| 3.2 Correspondent Charges | All foreign bank charges are for account of customers |
| 3.3 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses | For customer's account |

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| <p>4. <u>DOMESTIC LETTER OF CREDIT</u></p> <p>4.1 Opening Commission</p> <p>4.2 Postage and Stamp Duty</p> <p>4.3 Payment Commission</p> | <p>1/5% per month or part thereof (Min. Baht 1,000.00) Engagement Commission 1/5% per month to be added to the above, in case usance L/C</p> <p>All out of pocket expenses are for customer's account</p> <p>Bht. 1,000.00 per item</p> |
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| DESCRIPTIONS | RATES OF CHARGES |
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| EXPORT | |
| 1. <u>DOCUMENTARY CREDIT</u> | |
| 1.1 Advising Commission | |
| 1.1.1 In case charges are for opening bank's account | - Pre-advising = USD 20.00 or equivalent - Advising without our confirmation = USD 40.00 or equivalent |
| 1.1.2 In case charges are for beneficiary's account | - Pre-advising = Free - Advising without our confirmation = Baht 500.00 |
| 1.2 Advising Amendment | Same as Advising Commission |
| 1.3 Confirmation Commission | 10% per annum or part thereof or otherwise subject to arrangement (Min. USD 50.00 or equivalent is for opening bank's account, or Baht 1,000.00 is for beneficiary's account) |
| 1.4 L/C Transfer Commission | ¼% on transferred amount (Min. Baht 1,000.00) |
| 1.5 L/C Cancellation Commission | USD 50.00 to be collected from opening bank |
| 1.6 Negotiation Fee | |
| 1.6.1 In case charges are for opening bank's account | 1/8% flat (Min. USD 50.00 or equivalent) |
| 1.6.2 In case charges are for beneficiary's account | - Baht 1,000.00 per first invoice for documents with and without discrepancy |

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| | - Next invoice or transport document : Baht 200.00 for each |
| 1.7 Export Bill presented between banks under restricted L/C | |
| 1.7.1 Negotiation Fee | - 1/8% (Min. USD 50.00 or equivalent) to be deducted from proceeds. In case other charges, convert from Baht to foreign currency by using Export Sight Bills rate |
| 1.7.2 Commission in lieu of exchange | - 1/8% (Min. USD 50.00 or equivalent) to be deducted from proceeds |
| 1.8 Export Bills Discount (Discount for Outward Bills) | Subject to arrangement |
| 1.9 Handling Fee on Export Bills in BAHT Currency | 1/4% of bill amount (Min. Baht 1,000.00) |
| 1.10 Correspondent Bank Charges | All foreign correspondent bank charges are for customer's account |
| 1.11 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses | For customer's account |
| 1.12 Handling Fee for Dishonored Bills (Returned Items) | Baht 1,000.00 per item |
| 1.13 Assignment of Proceeds | 1/8% on the assigned amount (Min. Baht 1,000.00) |
| 1.14 Reimbursing Commission | USD 50.00 per item |
| 2. <u>COLLECTIONS</u> | |
| 2.1 Collection Commission on Export Bill | |
| 2.1.1 In case charges are for buyer's account | - 1/8% flat (Min. USD 50.00) |
| 2.1.2 In case charges are for seller's account | - Baht 500.00 per item |
| 2.2 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses | For customer's account |
| 2.3 Export Bills Discount | Subject to arrangement |
| 2.4 Correspondent Bank Charge | For customer's account |

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| 2.5 Handling Fee on Export Bill in Baht | ¼% of bill amount (Min. Baht 1,000.00) |
| 2.6 Handling Fee on Dishonored Bill for Collection (Returned Item) | Baht 1,000.00 per item |
| 3. <u>OTHERS</u> | |
| 3.1 Commission In Lieu of Exchange | |
| 3.1.1 Customer | 1/4% (Min. Baht 500.00) |

B: CHARGES FOR FOREIGN CURRENCY REMITTANCE & EXCHANGE SERVICES

| DESCRIPTIONS | RATES OF CHARGES |
|---|--|
| 1. <u>INCOMING REMITTANCE</u> | |
| 1.1 Payment Commission | |
| 1.1.1 T/T, SWIFT, M/T | ¼% Minimum Baht 200.00 Maximum Baht 500.00 For item specifically stating " <u>Pay in Full</u> " or " <u>Charge Our Account</u> " Baht 500 per item |
| 1.1.2 D/D Drawn On Us | ¼% Minimum Baht 200.00 Maximum Baht 500.00 |
| 1.2 Postage, Stamp Duty & Communication Expenses | All out of pocket expenses are for customer's account. |
| 1.3 Commission In Lieu of Exchange | <u>For Customers</u> |
| 1.3.1 D/D T/T, SWIFT | 1/8% Minimum Baht 500.00 Plus Charges under Outgoing Remittance |
| 1.3.2 Credit Account | 1/8% Minimum Baht 500.00 For item specifically stating " <u>Pay in Full</u> " or " <u>Charge Our Account</u> " ¼% Minimum Baht 500.00 |
| 1.4 Returned Funds Commission | <u>To Be Collected from Sending Banks</u> - USD20.00 per transaction for USD Payment - JPY2,500.00 per transaction for JPY Payment - Other Currencies Payment equivalent to USD20.00 per transaction |

| DESCRIPTIONS | RATES OF CHARGES |
|---|---|
| 2. <u>OUTGOING REMITTANCE –D/D, T/T, SWIFT</u> | |
| 2.1 Payment Commission | Baht 550.00 per item including telecommunication expenses |
| 2.2 Foreign Bank Charges for Item Specifically Stating "Pay in Full" | For customer's account |

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| 2.3 Postage, Stamp Duty & Communication Expenses | All out of pocket expenses are for customer's account. |
| 2.4 Commission In Lieu of Exchange | For customers |
| 2.4.1 Clean Bills | ½% Minimum Baht 500.00 Plus Charges under Clean Bills Bought & Collection |
| 2.4.2 Withdrawal from FCD account, or Remittance in Baht currency | 1/8% Minimum Baht 500.00 |
| | For Banks |
| | ¼% Minimum Baht 500.00 |
| 2.5 Cancellation Fee / Amendment Fee | Baht 500.00 |
| 2.6 Payment Commission for beneficiary Charge | <u>To Be Deducted before proceed</u> |
| | - USD 20.00 per transaction for USD Payment - JPY 2,500.00 per transaction for JPY Payment - Other Currencies Payment equivalent to USD20.00 per transaction |

| DESCRIPTIONS | RATES OF CHARGES |
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| 3. EXCHANGE SERVICES | |
| 3.1 Clean Bill Bought & Collection | |
| 3.1.1 Foreign bank charges | All out of pocket expenses are for customer's account. |
| 3.1.2 Postage, Stamp Duty & Communication Expenses | All out of pocket expenses are for customer's account. |
| 3.1.3 Commission in lieu of exchange | For customers |
| 3.1.3.1 D/D | ½% Minimum Baht 500.00 Plus Charges under Outgoing Remittance |
| 3.1.3.2 Credit to FCD account | ¼% Minimum Baht 500.00 |
| | For Banks |
| | ½% Minimum Baht 500.00 |
| 3.1.4 Negotiation Fee | 1/8% of bill amount (Minimum Baht 500.00) |
| 3.1.5 Interest | Subject to arrangement |
| 3.1.6 Collection Fee | |
| 3.1.6.1 <u>Cash Letter Basis</u> | |
| ▪ T/C | Baht 20.00 per item |
| ▪ Others (Commercial Cheque) | Baht 200.00 per item |
| 3.1.6.2 <u>Collection</u> | 1/8% of bill amount (Minimum Baht 500.00) Plus actual cost |
| 3.1.7 Returned Items | Baht 200.00 per item Plus Interest Charges and all out of pocket expenses. |

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| <p>3.2 Transfer between Foreign Currencies Deposit Account (FCD)</p> <p>3.2.1 Transfer between FCD account within MHBK Bangkok Branch (In-House)</p> <p>3.2.2 Transfer between FCD account with other Bank located in Thailand</p> <ul style="list-style-type: none"> • Outgoing Transfer • Incoming Transfer | <p>Free of Charge</p> <p>Handling Commission: THB 550 Commission in lieu of exchange: 1/8% Min THB500</p> <p>Handling Commission: 1/4 % Min THB200 Max THB500 Commission in lieu of exchange: 1/8% Min THB500</p> |
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C: COURIER AND TELECOMMUNICATION EXPENSES

| DESCRIPTIONS | RATES OF CHARGES |
|---|--|
| <p>TELECOMMUNICATION</p> <p>Asia</p> <p>Others</p> <p>Both Asia and Others</p> | <p>Full Swift/Telex Baht1,000.00</p> <p>Full Swift/Telex Baht1,200.00</p> <p>Brief Swift/Telex Baht 500.00</p> |
| <p>COURIER</p> <p>By ourselves</p> <p>Through Wells Fargo Bank, N.A. Representative Office</p> | <p>Baht500.00 equivalent to USD 20.00</p> <p>Actual cost charged by Wells Fargo Bank, N.A.</p> |

D: CHARGES FOR LOCAL REMITTANCE & SERVICES

| DESCRIPTIONS | RATES OF CHARGES |
|---|---|
| <p>LOCAL ELECTRONIC FUNDS TRANSFER</p> <p>BAHTNET</p> <p>Incoming Bahtnet Fee</p> <p>Outgoing Bahtnet Fee</p> <p>Cancellation Fee</p> <p>Refund / Amendment Fee</p> | <p>THB100.00 per transaction</p> <p>THB150.00 per transaction</p> <p>THB100.00 per transaction</p> <p>THB150.00 per transaction</p> |
| <p>SMART Credit (Media Clearing)</p> <p>Fee per transaction</p> <p>- Not exceeding 2 million Baht</p> | <p>THB 12.00</p> |

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| DIRECT CREDIT | | |
| - Metropolitan area - Provincial area | | THB 30.00 - 50.00 THB 40.00 - 80.00 |
| E-PAYMENT SERVICE | Monthly Fee | Transaction Fee |
| 1 E-Tax | THB300.00 | None |
| 2 E-Excise | THB100.00 | None |
| 3 E-SSO | THB100.00 | None |
| 4 E-Mea | THB100.00 | THB10.00 |
| 5 E-Utility | THB100.00 | None |
| 6 E-Customs | None | THB15.00 |
| PREADVISE BY FAX / E-MAIL (Option for SMART and Direct Credit) | | BKK only = 15 BKK & other areas = 20 (Averaged) |
| Cancellation Fee | | THB100.00 per transaction plus actual cost |
| GLOBAL CASH MANAGEMENT SERVICE | | |
| Installation fee | | THB7,000.00 |
| Monthly fee | | THB2,000.00 |
| Reset Password of Superuser | | Free of Charge |
| Customer's Onsite Support | | Free of Charge |
| OTHERS | | |
| Balance Confirmation | | THB200.00 per item plus actual cost |
| Balance Certificate | | THB200.00 per item plus actual cost |
| Transportation fee (Delivery Cost) | | All out of pocket expenses are for customer's account. |
| Note | | |
| 1. The charges mentioned above apply to normal transaction. | | |
| 2. Special service and/or Correspondent bank charges are additional. | | |
| 3. | | |

E: CHARGES FOR DEPOSIT & SERVICES

| DESCRIPTIONS | RATES OF CHARGES |
|-----------------------------------|---|
| THAI BAHT CURRENT ACCOUNTS | |
| No Initial deposit required | |
| Maintaining Balance | N/A |
| Maintenance Fee | N/A |
| Interest | NIL |
| On credit balances | Unauthorized Overdraft Rate as announced |
| On unauthorized overdraft | Subject to negotiation |
| On arranged overdraft | Overdraft Interest is collected on every 20 th of the month. |

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| Dormant Fee for Inactive 1 year and over | THB600 per every 6 months |

THAI BAHT SAVINGS ACCOUNTS

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| No Initial deposit required Maintaining Balance Maintenance Fee | N/A N/A |
| Interest | Credit interest is calculated on the daily balance at prevailing MHBK rate of interest and paid semiannually on every June 16 th and December 16 th . Interest may be subject to Government withholding tax |
| Note: Non-Resident THB Savings account | No payment of Interest |
| Dormant Fee for Inactive 1 year and over | THB600 per every 6 months |

FOREIGN CURRENCY SAVINGS ACCOUNTS

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|---|---|
| No Initial deposit required Maintaining Balance Maintenance Fee | N/A N/A |
| Interest | Credit interest is calculated on the daily balance at prevailing MHBK rate of interest and paid semiannually on every June 16 th and December 16 th . Interest may be subject to Government withholding tax. |
| Deposits or withdrawals in USD cash | 0.50% commission in lieu of exchange minimum USD10.00 |
| Dormant Fee for Inactive 1 year and over | USD30.00 per every 6 months |

****Charge on other currencies will be equivalent to USD tariff of charges.****

FIXED ACCOUNT

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| Initial Deposit | THB 50,000.00 |
| Interest | Credit interest is calculated on the daily balance at prevailing MHBK rates on the day of deposit and paid on due date. Interest may be subject to Government withholding tax. |
| Note : Non-Resident Fixed account can only be opened with the maturity of at least 6 months. | |

| ACCOUNT MANAGEMENT SERVICE | | | |
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| Remuneration (Fee) | 0.05% - 10% | | |
| DESCRIPTIONS | | RATES OF CHARGES | |
| SERVICES CHARGES AND FEE | | | |
| Cheque Cheque Book | THB15.00 per cheque THB750.00 per cheque book (50 cheques/book) | | |
| Cash withdrawal fee | THB1,000.00 for each THB1,000,000.00 | | |
| Statements Mail Fax :- Local Overseas | <u>Monthly</u> Free THB50.00/page THB150.00/page | <u>Weekly</u> Not available THB50.00/page THB150.00/page | <u>Daily</u> Not available THB50.00/page THB150.00/page |
| Stop payment fee | THB200.00 per cheque | | |
| Returned cheque due to lack of funds | 0.25% of cheque amount with minimum of THB200.00 and maximum of THB1,000.00 | | |
| Cashier order at MHBK counter Issuing Fee Loss/Stop/Cancellation Fee | THB50.00 per cheque THB100.00 per cheque | | |
| Cheque Payment Issuing Fee Cancellation Fee | THB20.00 – 40.00 per cheque THB10.00 per cheque | | |
| Cheque Express Issuing Fee Cancellation Fee | THB35.00 per cheque THB10.00 per cheque | | |
| Cheque Collection - Within Clearing Zone - Out Clearing Zone Return Cheque Fee | 0.2% of face amount. with Min THB10.00/ Max THB1,000.00 per cheque 0.2% of face amount with Min THB10.00/ No Max per cheque MLR | | |
| Up country cheque Handling Fee Collection Fee | THB30.- per cheque 0.10% of cheque amount Min. THB10.00 | | |

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| Pooling Services | |
| Installation Fee | THB 30,000.00 |
| Monthly Fee | THB10,000.00 per month |
| Transfer Fee | THB120.00 per transfer |
| Automatic Fund Transfer Fee | Free of charge |
| Direct Debit for Leasing customer | THB20.00 per transaction |
| Cheque Pickup Fee | Free of Charge |
| OTHERS | |
| Audit Confirmation | THB200.00 per item plus actual cost |
| Balance Certificate | THB200.00 per item plus actual cost |
| Certify copy of document | THB100.00 per copy plus actual cost |
| NOTES | |
| 1. The charges mentioned above apply to normal transaction. | |
| 2. Special service and/or Correspondent bank charges are additional. | |
| 3. Applicable for Existing Deposit Accounts | |

F: COMMERCIAL LOAN

| DESCRIPTIONS | RATES OF CHARGES |
|------------------------------------|---|
| 1. REFERENCE INTEREST RATE | |
| 1.1. Minimum Lending Rate (MLR) | 6.75 % per annum |
| 1.2. Minimum Overdraft Rate (MOR) | 10.75 % per annum |
| 1.3. Minimum Retail Rate (MRR) | 7.75 % per annum |
| 1.4. Maximum margin plus to MRR | 2.00 % per annum |
| 2. MAXIMUM INTEREST RATE | |
| 2.1. Normal Case | 50.00 % per annum |
| 2.2. Default Case | 50.00 % per annum including all fees and expenses |
| 3. RELATED FEE AND CHARGE | |
| 3.1. Agency Fee Arrangement Fee | Up to 5.00 % of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.) |

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| Management Fee Up-Front Fee Front-End Fee Facility Fee Others 3.2. Commitment Fee 3.3. Prepayment Fee | Up to 5.00 % per annum of Undisbursed Amount of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.) 20 % per annum |
| 4. RELATED EXPENSE TO LOCAL AUTHORITIES 4.1. Stamp Duty | 0.05 % of Credit Facility (Maximum THB 10,000.00) |

G: BANK GUARANTEE

| DESCRIPTIONS | RATES OF CHARGES |
|---|---|
| 1. ISSUANCE FEE 1.1. Normal Case 1.2. Default Case | 10.00 % per annum (Minimum THB 1,500.00) Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank 20.00 % per annum including all fees and expenses Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank |
| 2. AMENDMENT FEE | THB 200.00 per Guarantee |
| 3. CANCELLATION FEE | THB 200.00 per Guarantee |

END