MIZUHO BANK, LTD.

BANGKOK BRANCH

TERMS AND CONDITIONS Bank's Service Charge and Fee

15 July 2016

A: COMMON CHARGES

RATES OF CHARGES
THB200.00 per item plus actual cost
THB200.00 per item plus actual cost
THB200.00 per item plus actual cost
THB100.00 per copy plus actual cost
THB 100 per invoice with a maximum of THB 1,000 per one incoming remittance
THB10.00 per copy.
THB800.00 plus actual cost THB 200.00 per page plus actual cost THB500.00 per media format plus actual cost

Special service and/or Correspondent bank charges are additional.
 Telecommunication and/ or Courier charges are additional

B: CHARGES FOR FOREIGN TRADE BUSINESS

DESCRIPTIONS	RATES OF CHARGES
IMPORT	
1. IMPORT LETTER OF CREDIT	
1.1 L/C Opening Related Commission	
1.1.1 Opening Commission	¹ / ₄ % for validity of each 3 months or fraction thereof, (Min. THB 1,000.00)
1.1.2 L/C Revolving Commission	¹ / ₄ % of bill amount to be collected upon receipt of documents (Min. THB 1,000.00)
1.1.3 SWIFT fee for L/C opening	THB 1,000.00
1.1.4 SWIFT fee for L/C reimbursement Claim	THB 500.00
1.2 Amendment Commission	
1.2.1 Increase in amount and/or extension of validity date	Same as Opening Commission (Min.THB 500.00)
1.2.2 Others amendment commission	THB 500.00

DESCRIPTIONS	RATES OF CHARGES	
1.2.3 SWIFT fee for L/C amendment	THB 500.00	
1.2.4 SWIFT fee for L/C reimbursement	THB 500.00	
1.3 Document Arrival relating fee under L/C		
1.3.1 Acceptance Commission	1/2% per month of bill amount to be collected up front (Min. THB 1,000.00)	
1.3.2 Discrepancy (ies) Fee	USD 60.00 per transaction or equivalent	
1.3.3 L/C Overdrawn Commission	Same as L/C Opening Commission (Min. THB 1,000.00)	
1.3.4 L/C Expired Commission	Same as L/C Opening Commission (Min. THB 1,000.00)	
1.4 Reimbursement Fee	USD 60.00 or equivalent	
1.5 Shipping Guarantee Fee	THB 200.00 per item per month	
1.6 Delivery Order or Parcel Post Notification Fee	THB 200.00 per item	
1.7 Interest Rate	Subject to arrangement	
2. DOMESTIC LETTER OF CREDIT		
2.1 L/C opening related commission		
2.1.1 Opening Commission	1/5% per month or part thereof (Min. THB 1,000.00)	
2.1.2 L/C Revolving Commission	1/5% of bill amount to be collected upon receipt of documents (Min. THB 1,000.00)	
2.1.3 SWIFT fee for L/C opening	THB 1,000.00	
2.1.4 Paper fee for L/C opening	тнв 1,000.00	
2.2 Amendment Commission		
2.2.1 Increase in amount and/or extension of L/C validity date	Same as L/C Opening Commission (Min. THB 500.00)	
2.2.2 Other amendment commission	THB 500.00	
2.2.3 SWIFT fee for L/C amendment	THB 500.00	
2.2.4 Paper fee for L/C amendment	THB 500.00	

	DESCRIPTIONS	RATES OF CHARGES
	2.3 Document Arrival relating fee under L/C	
	2.3.1 Acceptance Commission	1/2% per month of bill amount to be collected up front (Min. THB 1,000.00)
	2.3.2 Discrepancy (ies) Fee	THB 2,000.00 per transaction
	2.3.3 L/C Overdrawn Commission	Same as L/C Opening Commission (Min. THB 1,000.00)
	2.3.4 L/C Expired Commission	Same as L/C Opening Commission (Min. THB 1,000.00)
	2.4 Interest Rate	Subject to arrangement
If the bills presented through another bank		1/8% (Min. THB 1,000.00) to be collected up front. If the bills presented through another bank, the above charges are to share equally between banks.
	3.2 Handling Fee for Dishonored Bills (Returned Items)	USD 100.00 per item or equivalent plus out-of-pocket expenses(For Remitting Bank's account)
	3.3 Protest Fee	USD 100.00 or equivalent per item plus out-of-pocket expenses(For Remitting Bank's account)
4.	<u>OTHERS</u>	
	4.1 Commission In Lieu of Exchange	1/4% (Min. THB 500.00)
	4.2 Handling Commission for Domestic Bill in THB currency	тнв 1,000.00
	4.3 Correspondent Charges	All foreign bank charges are for account of customers
	4.4 Communication Charge	
	4.4.1 Other SWIFT	THB 500.00 per time
	4.4.2 Postage/Courier	THB 500.00 per item
	4.5 Duty Stamp	Subject to Law and Regulation

	DESCRIPTIONS	RATES OF CHARGES	
EXPO	ORT		
1. <u>D</u>	OCUMENTARY CREDIT		
1.1 A	Advising Commission		
1.1.1	In case charges are for opening bank's account	 Pre-advising = USD 25.00 or equivalent Advising without our confirmation = USD 75.00 or equivalent 	
1.1.2	In case charges are for beneficiary's account	 Pre-advising = Free Advising without our confirmation = THB 500.00 	
1.1.3	In case charges are for beneficiary's account : Beneficiary is not Mizuho Customer and L/C not issued by MHBK Group	 Pre-advising = THB 500.00 Advising without our confirmation = THB 1,500.00 	
1.2 A	dvising Amendment	Same as Advising Commission	
1.3 C	onfirmation Commission	10% per annum or part thereof or otherwise subject to arrangement(Minimum USD 50.00 or equivalent is for opening bank's account, or THB 1,000.00 is for beneficiary's account)	
1.4 I	/C Transfer Commission	¹ / ₄ % on transferred amount (Min. THB 1,000.00)	
1.5 I	/C Cancellation Commission	USD 75.00 to be collected from opening bank	
1.6 N	legotiation 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	 THB 1,000.00 per first invoice for documents with and without discrepancy Next invoice or transport document : THB 200.00 for each 	
u	Export Bill presented between banks nder restricted L/C Negotiation Fee	1/4% (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	

DESCRIPTIONS	RATES OF CHARGES	
1.8 Export Bills Discount (Discount for Outward Bills)	Subject to arrangement	
1.9 Handling Fee for Dishonored Bills (Returned Items)	THB 1,000.00 per item	
1.10 Assignment of Proceeds	1/8% on the assigned amount (Min. THB 1,000.00)	
1.11 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	 THB 500.00 per first Invoice Next invoice or transport document : THB 200.00 for each 	
2.2 Export Bills Discount	Subject to arrangement	
2.3 Handling Fee on Dishonored Bill for Collection (Returned Item)	THB 1,000.00 per item	
3. <u>OTHERS</u>		
3.1 Commission In Lieu of Exchange	1/4% (Min. THB 500.00)	
3.2 Correspondent Charges	All Correspondent bank charges are for account of customers	
3.3 Communication charge		
3.3.1 SWIFT	THB 500.00 per time	
3.3.2 Postage/Courier	THB 500.00 per item	
3.4 Duty Stamp	Subject to Law and Regulation	

<u>C: CHARGES FOR FOREIGN CURRENCY REMITTANCE & EXCHANGE SERVICES</u>

DESCRIPTIONS	RATES OF CHARGES
 INCOMING REMITTANCE Payment Commission 	 ¹/₄% Minimum THB 200.00 Maximum THB 500.00 ¹/₄% Minimum THB 200.00 Maximum THB 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 1.3.1 D/D T/T, SWIFT 1.3.1.1. Credit to account with MHBK bank 1.3.1.2 Credit to account with other bank 1.3.2 Credit Account 	For Customers 1/8% Minimum THB 500.00 1/8% (Minimum THB 500.00) plus USD 20.00 1/8% Minimum THB 500.00
1.4 Returned Funds Commission	To Be Collected from Sending Banks - USD30.00 per transaction for USD Payment - JPY2,500.00 per transaction for JPY Payment - Other Currencies Payment equivalent to USD30.00 per transaction
1.5 Amendment Commission (Subject to bank sole discretion)	 To Be Collected from Sending Banks USD30.00 per transaction for USD Payment JPY2,500.00 per transaction for JPY Payment Other Currencies Payment equivalent to USD30.00 per transaction

DESCRIPTIONS	RATES OF CHARGES
2. <u>OUTGOING REMITTANCE</u> – <u>D/D, T/T,</u>	
<u>SWIFT</u>	
2.1 Payment Commission	THB 550.00 per item including telecommunication expenses
2.2 Foreign Bank Charges for Item Specifically Stating "Pay in Full"	For customer's account
2.3 Postage, Stamp Duty & Communication Expenses	All out of pocket expenses are for customer's account.
2.4 Commission In Lieu of Exchange	
2.4.1 Clean Bills	For customers
2.4.1 Clean Bhis	¹ /2% Minimum THB 500.00 Plus Charges under Clean Bills Bought & Collection
2.4.2 Withdrawal from FCD account, or	Plus Charges under Clean Bills Bought & Collection
Remittance in Baht currency	1/8% Minimum THB 500.00
	For Banks
	¹ /4% Minimum THB 500.00
2.5 Cancellation Fee / Amendment Fee	THB 500.00
2.6 Payment Commission for beneficiary Charge	 To Be Deducted before proceed 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
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	¹ /2% Minimum THB 500.00
	Plus Charges under Outgoing Remittance
3.1.3.2 Credit to FCD account	¹ /4% Minimum THB 500.00
	For Banks ¹ / ₂ % Minimum THB 500.00

DESCRIPTIONS	RATES OF CHARGES
3.1.4 Negotiation Fee	1/8% of bill amount (Minimum THB 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 Others (Commercial Cheque) <u>3.1.6.2 Collection</u> 3.1.7 Returned Items 	THB 20.00 per item THB 200.00 per item 1/8% of bill amount (Minimum THB 500.00) Plus actual cost THB 200.00 per item Plus Interest Charges and all out of pocket expenses.
 3.2 Transfer between Foreign Currencies Deposit Account (FCD) 3.2.1 Transfer between FCD account within MHBK Bangkok Branch (In-House) 3.2.2 Transfer between FCD account with other Bank located in Thailand 	Free of Charge
Outgoing TransferIncoming Transfer	Handling Commission: THB 550 Commission in lieu of exchange: 1/8% Min THB500 Handling Commission: 1/4 % Min THB200 Max THB500 Commission in lieu of exchange: 1/8% Min THB500

D: COURIER AND TELECOMMUNICATION EXPENSES

DESCRIPTIONS	RATES OF CHARGES	
1. TELECOMMUNICATION 1.1 Full SWIFT	THB 1,000.00	
1.2 Brief SWIFT	THB 500.00	
2. COURIER2.1 By ourselves	Baht500.00 equivalent to USD 20.00	
2.2 Through Bill Collecting Agent, Representative Office	Actual cost charged by Bill Collecting Agent, Representative Office	

<u>E: CHARGES FOR LOCAL REMITTANCE & SERVICES</u>

DESCRIPTIONS	RATES OF C	HARGES
1. LOCAL ELECTRONIC FUNDS TRANSFER		
1.1 BAHTNET 1.1.1 Incoming Bahtnet Fee 1.1.2 Outgoing Bahtnet Fee	THB100.00 per transaction THB150.00 per transaction	
1.2 Cancellation Fee1.3 Refund / Amendment Fee	THB100.00 per transaction THB150.00 per transaction	
2. SMART Credit		
Transaction Fee (Not exceeding 2 million Baht)	THB 12.00 per transaction	
3. DIRECT CREDIT	THB 80.00-100.00	
4. E-PAYMENT SERVICE	Monthly Fee	Transaction Fee
 4.1 E-Tax 4.2 E-Excise 4.3 E-SSO 4.4 E-Mea 4.5 E-Utility 4.6 E-Customs 	THB 300.00 THB 100.00 THB 100.00 THB 100.00 THB 100.00 None	None None THB10.00 None THB15.00
5. PRE-ADVICE		
 5.1 BY FAX / E-MAIL (Option for SMART and Direct Credit) BKK only BKK & other areas 	THB 15.00 THB 20.00	
5.2 Printing of Withholding Tax Certificate Service	THB 10.00	
6. Cancellation Fee	THB100.00 per transaction plus actual cost	
7. MIZUHO GLOBAL e-BANKING (MGeB) SER	VICE	
7.1 Installation fee	THB7,000.00	
7.2 Monthly fee	THB2,000.00	
8. DATA AUTO TRANSFER THROUGH SWIFT	CORPORATE ACCESS	
8.1 Initial Fee (one-time)	THB 100,000	
8.2 Monthly Service Fee	THB 3,500/month	
9. Multi-Bank Cash Concentration Service (Bank's	s account balance via SWIFT messa	age)
9.1 Monthly Fee	THB 5,500 per account	

F: CHARGES FOR DEPOSIT & SERVICES

DESCRIPTIONS	RATES OF CHARGES	
1. THAI BAHT CURRENT ACCOUNTS		
1.1 No Initial deposit required Maintaining Balance Maintenance Fee	N/A N/A	
Interest On credit balances On unauthorized overdraft On arranged overdraft	NIL Unauthorized Overdraft Rate as announced Subject to negotiation Overdraft Interest is collected on every 20 th of the month.	
1.2 Dormant Fee for Inactive 1 year and over	THB600 per every 6 months	
2. THAI BAHT SAVINGS ACCOUNTS	-	
2.1 No Initial deposit required Maintaining Balance Maintenance Fee	N/A N/A	
2.2 Interest	Credit interest is calculated on the daily balance at prevailing MHBK rate of interest and paid semiannually on every June16 th and December 16 th . Interest may be subject to Government withholding tax	
Note: Non-Resident THB Savings account	No payment of Interest	
2.3 Dormant Fee for Inactive 1 year and over	THB600 per every 6 months	
3. FOREIGN CURRENCY SAVINGS ACCOUNT	8	
3.1 No Initial deposit required Maintaining Balance Maintenance Fee	N/A N/A	
3.2 Interest	Credit interest is calculated on the daily balance at prevailing MHBK rate of interest and paid semiannually on every June16 th and December 16 th . Interest may be subject to Government withholding tax.	
3.3 Deposits or withdrawals in USD cash	0.50% commission in lieu of exchange minimum USD10.00	
3.4 Dormant Fee for Inactive 1 year and over	USD30.00 per every 6 months	
Charge on other currencies will be equivalent to U	ISD tariff of charges.	
4. FIXED ACCOUNT		
4.1 Initial Deposit	THB 50,000.00	
4.2 InterestNote : Non-Resident Fixed account can only be opened with the maturity of at least 6 months.	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.	

DESCRIPTIONS	RATES OF CHARGES			
5. ACCOUNT MANAGEMENT SERVICE				
5.1Remuneration (Fee)	0.05% - 10%			
6. SERVICES CHARGES AND FEE				
6.1 Cheque 6.2 Cheque Book	THB15.00 per cheque THB750.00 per cheque	THB15.00 per cheque THB750.00 per cheque book (50 cheques/book)		
6.3 Cash withdrawal fee	THB1,000.00 for each	THB1,000.00 for each THB1,000,000.00		
6.4 Statements 6.4.1 Mail 6.4.2 Fax :-	<u>Monthly</u> Free	Weekly Not available	<u>Daily</u> Not available	
6.4.2.1 Local 6.4.2.2 Overseas	THB50.00/page THB150.00/page	THB50.00/page THB150.00/page	THB50.00/page THB150.00/page	
6.5 Stop payment fee	THB200.00 per cheque	THB200.00 per cheque		
6.6 Returned cheque due to lack of funds	0.25% of cheque amou	0.25% of cheque amount with minimum of THB300.00		
6.7 Cashier order at MHBK counter 6.7.1 Issuing Fee 6.7.2 Loss/Stop/Cancellation Fee	THB50.00 per cheque THB100.00 per cheque			
6.8 Cheque Payment 7.8.1 Issuing Fee 7.8.2 Cancellation Fee	THB50.00 per cheque THB10.00 per cheque			
6.9 Cheque Express 7.9.1 Issuing Fee 7.9.2 Cancellation Fee	THB35.00 per cheque THB10.00 per cheque			
6.10 Cheque Collection6.10.1 Within Clearing Zone6.10.2 Out Clearing Zone	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			
6.11 Return Cheque Fee	MLR	MLR		
6.12 Up country cheque 6.12.1 Handling Fee 6.12.2 Collection Fee	THB30.00 per cheque 0.10% of cheque amount Min. THB10.00			
6.13 Posted date cheque for clearing				
 6.13.1 PDC within 7 days (including Holiday) 6.13.2 PDC over 7 days, not over 30 days (including Holiday) 6.13.3 PDC over 30 days, not over 90 days (including Holiday) 	Free of charge THB10 per cheque THB20 per cheque			

DESCRIPTIONS	RATES OF CHARGES	
6.14 Pooling Services		
6.14.1 Installation Fee	THB 30,000.00	
6.14.2 Monthly Fee	THB10,000.00 per month	
6.14.3Transfer Fee	THB120.00 per transfer	
6.15 Automatic Fund Transfer Fee	Free of charge	
6.16 Direct Debit for Leasing customer	THB20.00 per transaction	
6.17 Auto Debit Service Standing Order Fee	THB50.00 per transaction	
6.18 Cheque Pickup Fee	Free of Charge	
6.19 Issuance of printout from Image Archive System (IAS)	THB100.00 per one set	
7. CONDITIONAL ACCOUNT MANAGEMEN	T SERVICE	
	10% (subject to agreement)	

/ IRemineration (Ree)	min. THB50,000)
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G: COMMERCIAL LOAN

(*The rate which is shown in below table will comply with the announcement rate on Interest Rates and Actual & Reasonable Expenses Related to Loans)

DESCRIPTIONS	RATES OF CHARGES
1. REFERENCE INTEREST RATE	
1.1. Minimum Lending Rate (MLR)	6.75 % per annum
1.2. Minimum Overdraft Rate (MOR)	9.875 % 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	28.00 % per annum
2.2. Default Case	28.00 % per annum including all fees and expenses

DESCRIPTIONS	RATES OF CHARGES
3. RELATED FEE AND CHARGE 3.1. Agency Fee Arrangement Fee Management Fee Up-Front Fee Front-End Fee Facility Fee Others	Up to 5.00 % of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)
3.2. Commitment Fee	Up to 5.00 % per annum of Undisbursed Amount of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)
3.3. Prepayment Fee	20 % per annum
4. RELATED EXPENSE TO LOCAL AUTHORITIES	
4.1. Stamp Duty	0.05 % of Credit Facility (Maximum THB 10,000.00)

H: BANK GUARANTEE

DESCRIPTIONS	RATES OF CHARGES	
1. ISSUANCE FEE		
	10.00 % per annum (Minimum THB 1,500.00)	
1.1. Normal Case	Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank	
1.2. Default Case	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	

I: E-CERTIFICATE SERVICE

DESCRIPTIONS	RATES OF CHARGES	
List of Documents for Service	Fee Paid to DBD	Bank charge
 Limited Partnership, Company Limited and Public Company Limited 1.1 Certificate of Affidavit 	THB 200 / Set	150 THB / Set
 1.2 Certified copy of Registered Documents 1.3 Certified copy of Financial Statement 1.4 Certified copy of Shareholder list 	THB 50 / Page	100 THB / 1-5 Pages And 20 THB per additional page
 Juristic Person Registered under Foreign Business Act Certification of statements retained by the Registrar under Foreign Business Act 	300-500 THB / Set	150 THB / Set
2.2 Certified copy of Business Registration documents2.3 Certified copy of Financial Statement	100 THB / Page 50 THB / Page	100 THB / 1-5 Pages And 20 THB per additional page
 3. Member of Trade Association and Chamber of Commerce 3.1 Certified copy of Business Registration 3.2 Certified copy of Financial Statement 	20 THB / Set	100 THB / 1-5 Pages And 20 THB per additional page

END