MIZUHO BANK, LTD.

BANGKOK BRANCH

TERMS AND CONDITIONS Bank's Service Charge and Fee

25 April 2019

A: COMMON CHARGES

| DESCRIPTIONS | RATES OF CHARGES | |
|---|---|--|
| Audit Confirmation | THB 200.00 per item plus actual cost | |
| Balance Confirmation | THB 200.00 per item plus actual cost | |
| Bank Certificate | THB 200.00 per item plus actual cost | |
| Certify copy of document | THB 100.00 per copy plus actual cost | |
| Certify true copy on Advice of arrival of incoming fund for seeking export tax compensation from the customs department | THB 100 per invoice with a maximum of THB 1,000 per one incoming remittance | |
| Copy of bank document at bank counter | THB 10.00 per copy. | |
| Investigation and Transportation fee - Copy of bank document - Copy of document in Media format | THB 800.00 plus actual cost THB 200.00 per page plus actual cost THB 500.00 per media format plus actual cost | |
| Pre-advice (For outgoing Bahtnet and Outgoing remittance) By fax / E-Mail BKK & other areas Printing of Withholding Tax Certificate Service | THB 15.00 THB 10.00 | |
| Note 1. The charges mentioned above apply to normal transaction. 2. Special service and/or Correspondent bank charges are additional. 3. Telecommunication and/ or Courier charges are additional | | |

<u>B: CHARGES FOR FOREIGN TRADE BUSINESS</u>

| 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 Ame | ndment 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 | |
| 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 Docu | ment 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 Rein | nbursement Fee | USD 60.00 or equivalent | |
| 1.5 Ship | oping Guarantee Fee | THB 200.00 per item per month | |
| | very Order or Parcel Post ification Fee | THB 200.00 per item | |
| 1.7 Inter | rest Rate | Subject to arrangement | |

| DESCRIPTIONS | | DESCRIPTIONS | RATES OF CHARGES | |
|--------------|--|--|---|--|
| 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 Amen | dment 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 amendment2.3 Document Arrival relating fee under L/C | | THB 500.00 | |
| | | | | |
| | 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 Intere | st Rate | Subject to arrangement | |
| 3. | 3. <u>COLLECTIONS (For both of International Bill</u> <u>and Domestic Bill)</u> 3.1 Collection Commission | | 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 Protes | t Fee | USD 100.00 or equivalent per item plus out-of-pocket expenses(For Remitting Bank's account) | |

| DESCRIPTIONS | RATES OF CHARGES | |
|--|---|--|
| 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 | THB 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 |
|---|--|
| EXPORT | |
| 1. DOCUMENTARY CREDIT | |
| 1.1 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 Advising Amendment | Same as Advising Commission |
| 1.3 Confirmation 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 L/C Transfer Commission | ¹ / ₄ % on transferred amount (Min. THB 1,000.00) |
| 1.5 L/C Cancellation Commission | USD 75.00 to be collected from opening bank |

| DESCRIPTIONS | RATES OF CHARGES | |
|---|---|--|
| 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 | THB 1,000.00 per first invoice for documents with and without discrepancy Next invoice or transport document : THB 200.00 for each | |
| 1.7 Export Bill presented between banks under restricted L/C 1.7.1 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 | |
| 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 | |

| DESCRIPTIONS | RATES OF CHARGES | |
|--------------------------|-------------------------------|--|
| 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 | |

C: 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 | 1/4% Minimum THB 200.00 Maximum THB 500.00 | |
| 1.1.2 D/D Drawn On Us | 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 | For Customers | |
| 1.3.1.1. Credit to account with MHBK bank | 1/8% Minimum THB 500.00 | |
| 1.3.1.2 Credit to account with other bank | 1/8% (Minimum THB 500.00) plus USD 20.00 | |
| 1.3.2 Credit Account | 1/8% Minimum THB 500.00 | |
| | To Be Collected from Sending Banks | |
| 1.4 Returned Funds Commission | USD 30.00 per transaction for USD Payment JPY 2,500.00 per transaction for JPY Payment Other Currencies Payment equivalent to USD 30.00 per transaction | |
| 1.5 Amendment Commission (Subject to bank sole discretion) | To Be Collected from Sending Banks USD 30.00 per transaction for USD Payment JPY 2,500.00 per transaction for JPY Payment Other Currencies Payment equivalent to USD 30.00 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 Exchange2.4.1 Clean Bills2.4.2 Withdrawal from FCD account, or Remittance in Baht currency | For customers½% Minimum THB 500.00Plus Charges under Clean Bills Bought & Collection1/8% Minimum THB 500.00For Banks¼% 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 USD 20.00 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 Transfer | Handling Commission: THB 550 Commission in lieu of exchange: 1/8% Min THB 500 | |
| Incoming Transfer | Handling Commission: 1/4 % Min THB200 Max THB 500 Commission in lieu of exchange: 1/8% Min THB 500 | |

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 | Baht 500.00 equivalent to USD 20.00 | |
| 2.2 Through Bill Collecting Agent, Representative Office | Actual cost charged by Bill Collecting Agent, Representative Office | |

E: CHARGES FOR LOCAL REMITTANCE & SERVICES

| DESCRIPTIONS RATES OF CHARGES | | CHARGES | |
|---|--|--|--|
| 1. LOCAL ELECTRONIC FUNDS TRANSFER | | | |
| 1.1 BAHTNET 1.1.1 Incoming Bahtnet Fee 1.1.2 Outgoing Bahtnet Fee | THB 100.00 per transaction THB 150.00 per transaction | | |
| 1.2 Cancellation Fee 1.3 Refund / Amendment Fee | THB 100.00 per transaction THB 150.00 per transaction | | |
| 2. SMART CREDIT | | | |
| Transaction Fee (Not exceeding 2 million Baht) | THB 12.00 per transaction | | |
| 3. DIRECT CREDIT | THB 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 None THB 100.00 THB 100.00 None | None None THB 10.00 None THB 15.00 | |
| 5. CANCELLATION FEE | THB100.00 per transaction plus actual cost | | |
| 6. MIZUHO GLOBAL e-BANKING (MGeB) SER | VICE | | |
| 6.1 Installation fee | 6.1 Installation fee THB 7,000.00 | | |
| 6.2 Monthly fee | THB 2,000.00 | | |
| 7. DATA AUTO TRANSFER THROUGH SWIFT | CORPORATE ACCESS | | |
| 7.1 Initial Fee (one-time) | THB 100,000 | | |
| 7.2 Monthly Service Fee | THB 3,500/month | | |
| 8. MULTI-BANK CASH CONCENTTATION SER MESSAGE) | RVICE (BANK'S ACCOUNT BAL | ANCE VIA SWIFT | |
| 8.1 Monthly Fee | THB 5,500 per account | | |
| 9. PROMPTPAY SERVICE | | | |

| DESCRIPTIONS | RATES OF CHARGES | |
|--|---|--|
| 9.1 Single Payment Individual: <= 5,000 THB >5,000 - 30,000 THB >30,000 - 100,000 THB > 100,000 THB Corporate: | THB 0 / Transaction THB 2 / Transaction THB 5 / Transaction THB 10 / Transaction | |
| <= 100,000 THB > 100,000 THB (Not exceeding 2 million Baht) | Up to THB 10 / Transaction Up to THB 15 / Transaction | |
| 9.2 Bulk Payment <= 100,000 THB > 100,000 THB (Not exceeding 2 million Baht) | Up to THB 10 / Transaction Up to THB 15 / Transaction | |
| 10. BILL PAYMENT | | |
| Payment Channel: Electronics Bank Counter | THB 5 / Transaction THB 20 / Transaction | |
| 11. PAYALERT 11.1 PayAlert Sending: Individual Corporate ** PayAlert Fee is subjected to VAT | Up to THB 1 / Transaction Up to THB 3 / Transaction | |
| 11.2 PayAlert Receiving: Individual Corporate | Free of Charge Free of Charge | |
| ** Rate of charges subject to change upon BOT announcement** | | |
| 12. CROSS BANK DIRECT DEBIT SERVICE | | |
| 12.1 Transaction Fee12.2 Monthly Fee | THB 250 / Transaction THB 2,000 / Customer | |
| 13. BILLER SERVICE | | |
| 13.1 Monthly Fee13.2 Transaction fee [for Biller] | THB 1,000 / Month THB 20 / Transaction | |

F: CHARGES FOR DEPOSIT & SERVICES

| DESCRIPTIONS | RATES OF CHARGES |
|--|--|
| 1. THAI BAHT CURRENT ACCOUNTS | |
| 1.1 No Initial deposit required Maintaining Balance Maintenance Fee Interest Dormant Fee for Inactive 1 year and over 1.2 Overdraft Interest On credit balances | N/A N/A No payment of Interest THB 600 per every 6 months Overdraft Rate as announced Overdraft Interest is collected on every 20 th of the month. |
| 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 | THB 600 per every 6 months |
| 3. FOREIGN CURRENCY CURRENT ACCOU | JNTS |
| 3.1 No Initial deposit required Maintaining Balance Maintenance Fee Interest Dormant Fee for Inactive 1 year and over 3.2 Overdraft Interest (for limited purpose) | N/A N/A No payment of Interest USD 30.00 per every 6 months |
| On credit balances | Overdraft Rate as announced Overdraft Interest is collected on every 20 th of the month. |
| **Charge on other currencies will be equivalent to | o USD tariff of charges.** |
| 4. FOREIGN CURRENCY SAVINGS ACCOUNT | NTS |
| 4.1 No Initial deposit required Maintaining Balance Maintenance Fee | N/A N/A |
| 4.2 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. |
| 4.3 Dormant Fee for Inactive 1 year and over | USD 30.00 per every 6 months |
| **Charge on other currencies will be equivalent to | o USD tariff of charges** |
| 5. FIXED ACCOUNT | |

| DESCRIPTIONS | RATES OF CHARGES | | |
|---|--|-----------------------------------|-----------------------------------|
| 5.1 Initial Deposit | THB 50,000.00 | | |
| 5.2 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. | | on due date. |
| Note : Non-Resident Fixed account can only be opened with the maturity of at least 6 months. | interest may be subject to Government withholding tax. | | |
| 6. ACCOUNT MANAGEMENT SERVICE | | | |
| 6.1Remuneration (Fee) | 0.05% - 10% | | |
| 7. SERVICES CHARGES AND FEE | 1 | | |
| 7.1 Cheque 7.2 Cheque Book | THB 15.00 per cheque THB 750.00 per cheque book (50 cheques/book) | | pook) |
| 7.3 Cash withdrawal fee | THB 1,000.00 for each THB 1,000,000.00 | | |
| 7.4 Statements 7.4.1 Mail 7.4.2 Fax :- | <u>Monthly</u> Free | <u>Weekly</u> Not available | <u>Daily</u> Not available |
| 7.4.2.1 Local 7.4.2.2 Overseas | THB 50.00/page THB 150.00/page | THB 50.00/page THB 150.00/page | THB 50.00/page THB 150.00/page |
| 7.5 Stop payment fee | THB 200.00 per cheque | | |
| 7.6 Returned cheque due to lack of funds | 0.25% of cheque amount with minimum of THB 300.00 | | THB 300.00 |
| 7.7 Cashier order at MHBK counter 7.7.1 Issuing Fee 7.7.2 Loss/Stop/Cancellation Fee | THB 50.00 per cheque THB 100.00 per cheque | | |
| 7.8 Cheque Payment 7.8.1 Issuing Fee 7.8.2 Cancellation Fee | THB 50.00 per cheque THB 10.00 per cheque | | |
| 7.9 Cheque Express 7.9.1 Issuing Fee 7.9.2 Cancellation Fee | THB 35.00 per cheque THB 10.00 per cheque | | |
| 7.10 Cheque Collection 7.10.1 Within Clearing Zone | 0.2% of face amount. with Min THB 10.00/ Max THB 1,000.00 per cheque | | |
| 7.10.2 Out Clearing Zone | 0.2% of face amount with Min THB 10.00/ No Max per cheque | | |
| 7.11 Return Cheque Fee | MLR | | |
| 7.12 Up country cheque 7.12.1 Handling Fee 7.12.2 Collection Fee | THB 30.00 per cheque 0.10% of cheque amount Min. THB 10.00 | | |

| DESCRIPTIONS | RATES OF CHARGES |
|---|--|
| 7.13 Posted date cheque for clearing | |
| 7.13.1 PDC within 7 days (including Holiday) 7.13.2 PDC over 7 days, not over 30 days (including Holiday) | Free of charge THB 10 per cheque |
| 7.13.3 PDC over 30 days, not over 90 days (including Holiday) | THB 20 per cheque |
| 7.13.4 PDC over 90 days (including Holiday) | THB 30 per cheque |
| 7.14 Pooling Services | |
| 7.14.1 Installation Fee | THB 30,000.00 |
| 7.14.2 Monthly Fee 7.14.3Transfer Fee | THB 10,000.00 per month THB 120.00 per transfer |
| 7.15 Automatic Fund Transfer Fee | Free of charge |
| 7.16 Direct Debit for Leasing customer | THB 20.00 per transaction |
| 7.17 Auto Debit Service Standing Order Fee | THB 50.00 per transaction |
| 7.18 MEA Auto Debit | THB 10.00 per transaction |
| 7.19 Cheque Pickup Fee | Free of Charge |
| 7.20 Issuance of printout from Image Archive System (IAS) | THB 100.00 per one set |
| 7.21 PEA Auto Debit | Free of Charge |
| 8. CONDITIONAL ACCOUNT MANAGEMENT | SERVICE |
| 8.1Remuneration (Fee) | 10% (subject to agreement) (min. THB 50,000) |
| 9. MGFM-Web SERVICE | |
| 9.1 Initial Fee (per scheme) | THB 1,700,000 |
| 9.2 Monthly Fee (per scheme) | THB 70,000 |

<u>G: COMMERCIAL LOAN</u>

(*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 |

| DESCRIPTIONS | RATES OF CHARGES |
|---|---|
| 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 |
| 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) |
| 5. COMMISSION IN LIEU OF EXCHANGE | |
| 5.1 Debit from FCD account | 1/8 % Minimum THB 500.00 |

H: BANK GUARANTEE

| DESCRIPTIONS | RATES OF CHARGES |
|----------------------------------|--|
| 1. ISSUANCE FEE 1.1. Normal Case | 10.00 % per annum (Minimum THB 1,500.00) |
| 1.2. Default 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 |

<u>I: E-CERTIFICATE SERVICE</u>

| DESCRIPTIONS | RAT | ES OF CHARGES |
|--|-------------------------------|--|
| List of Documents for Service | Fee Paid to DBD | Bank charge |
| 1. Limited Partnership, Company Limited and Public Company Limited 1.1 Certificate of Affidavit | THB 200 / Set | THB 150/ 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 | THB 100/ 1-5 Pages And THB 20 per additional page |
| 2. Juristic Person Registered under Foreign Business Act 2.1 Certification of statements retained by the Registrar under Foreign Business Act | THB 300-500/ Set | THB 150/ Set |
| 2.2 Certified copy of Business Registration documents2.3 Certified copy of Financial Statement | THB 100/ Page THB 50/ Page | THB 100/ 1-5 Pages And THB 20 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 | THB 20/ Set | THB 100/ 1-5 Pages And THB 20 per additional page |

J: OTHERS

| DESCRIPTIONS | RATES OF CHARGES |
|-------------------------|------------------|
| 1. HOST TO HOST SERVICE | |
| 1.1 Initial Fee | THB 850,000 |
| 1.2 Monthly Fee | THB 15,000/month |

END