

No. 98 Sathorn Square Office Tower 32nd Floor

North Sathorn Road, Silom, Bangrak, Bangkok, 10500

Tel: 0 2230 6100 Fax: 0 2230 6150 Registration No. 0107557000250

(Translation for Reference Purposes Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 1 Deposit Interest Rates (THAI BAHT)

Effective from 28 October 2015

(Unit : Percentage per annum)

		Type of Customers									
Type of Deposits	Y-45-141-		Government	Non-Profit Juristic Persons	Financial Institutions	Cooperatives	Non-Resident				
	Individuals	Juristic Persons	Agencies				Individuals	Juristic Persons			
1. Current Deposit Account	0.00	0.00	0.00	0.00	0.00	0.00					
2. Saving Deposit Account	0.05	0.40	0.40	0.40	0.40	0.40					
3. Time Deposit Account			100 St. 120 St.								
-Tenor 1 Week											
-Tenor 2 Weeks	0.10	0.85	0.85	0.85	0.85	0.85					
-Tenor 1 Month	0.25	1.10	1.10	1.10	1.10	1.10	5-1-1-				
-Tenor 2 Months	0.25	1.10	1.10	1.10	1.10	1.10					
-Tenor 3 Months	0.25	1.15	1.15	1.15	1.15	1.15					
-Tenor 6 Months	0.25	1.15	1.15	1.15	1.15	1.15		0.35			
-Tenor 12 Months	0.25	1.65	1.65	1.65	1.65	1.65		0.50			



No. 98 Sathorn Square Office Tower 32nd Floor North Sathorn Road, Silom, Bangrak, Bangkok, 10500

Tel: 0 2230 6100 Fax: 0 2230 6150 Registration No. 0107557000250

(Translation for Reference Purposes Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 3 Service Fees, Charges and Penalties Related on Deposit, Lending and Other Services Charges

A. Service charges related to deposits	Service charges (please specify unit)	Remark
1. Account Maintenance Fees, Dormant Fee for inactive 1 year and over (Thai Baht)	THB 600 / 6 Months	
2. Account Maintenance Fees, Dormant Fee for inactive 1 year and over (Foreign Currency)	USD 30 or equivalent / 6 Months	

B. Service charges related to loans	Service charges (please specify unit)						
	Person	al Loan	Housing Loans ³		Remark		
B. (1) Service charges of consumer loan: actual and reasonable expenses	Secured	Unsecured (not under the supervision)					
1. Expenses paid to government agencies, such as							
1) Duty stamp							
2) Mortgage registration fee							
2. Expenses paid to other persons or external entities, such as							
Normal case							
1) Expenses for checking of credit information							
2) Expenses for collateral inspection and valuation ²							
3) Insurance expenses				7.7.7			
4) Payment expenses via other counters and channels (please specify details)							
Default case							
1) Cheque return expenses (in case of other commercial banks' cheque)							
Insufficient fund expenses (in case of payment by debiting from the account of other financial institutions)		***					
3) Debt collection expenses ²							
3. Expenses that are operating costs of commercial banks							
Normal case							
1) Expenses for collateral inspection and valuation ²							
2) Fees for a copy of statement requested (for the second copy onward)							
Default case							
1) Debt collection expenses ²							



No. 98 Sathorn Square Office Tower 32nd Floor North Sathorn Road, Silom, Bangrak, Bangkok, 10500

Tel: 0 2230 6100 Fax: 0 2230 6150 Registration No. 0107557000250

(Translation for Reference Purposes Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 3 Service Fees, Charges and Penalties Related on Deposit, Lending and Other Services Charges $^{\prime\prime}$

B. (2) Service charges of commercial loan	Service charges (please specify unit)	Remark	
1. Agency Fee, Arrangement Fee, Management Fee, Up-Front Fee, Facility Fee, Other	Maximum 5% of the credit line amount		
2. Commitment Fee	Maximum 5% (per annum) of undrawn-down credit line		
3. Prepayment Fee	2% of the credit line amount		

C. Other service charges	Service charges (please specify unit)	Remark
Other service charges please refer to the attachment "Tariff Book"		

D. Penalties related to housing loan ^{3/}	Service charges (please specify unit)	Remark	
N/A			



No. 98 Sathorn Square Office Tower 32nd Floor

North Sathorn Road, Silom, Bangrak, Bangkok, 10500

Tel: 0 2230 6100 Fax: 0 2230 6150 Registration No. 0107557000250

(Translation for Reference Purposes Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 4 Foreign Currency Deposit Rates (Percentage per year)

		Type of Customers							
Currency	Type of Deposits	Resider	nt	Non-Resident					
		Individuals	Juristic Persons	Individuals	Juristic Persons				
	1. Current Deposit Account								
	2. Saving Deposit Account	0.01	0.05		0.05				
	3. Time Deposit Account								
USD	- Tenor 1 Month	0.01	0.05		0.05				
USD	- Tenor 2 Months	0.01	0.05		0.05				
	- Tenor 3 Months	0.01	0.10		0.10				
	- Tenor 6 Months	0.01	0.10		0.10				
	- Tenor 12 Months	0.01	0.10		0.10				
	1. Current Deposit Account								
	2. Saving Deposit Account	0.00	0.00		0.00				
	3. Time Deposit Account								
JPY	- Tenor 1 Month	0.00	0.00		0.00				
JFY	- Tenor 2 Months	0.00	0.00	A.A.S.	0.00				
	- Tenor 3 Months	0.00	0.00		0.00				
	- Tenor 6 Months	0.00	0.00		0.00				
	- Tenor 12 Months	0.00	0.00		0.00				



No. 98 Sathorn Square Office Tower 32nd Floor

North Sathorn Road, Silom, Bangrak, Bangkok, 10500

Tel: 0 2230 6100 Fax: 0 2230 6150 Registration No. 0107557000250

(Translation for Reference Purposes Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 5 Fees related to Deposit and Withdrawal of Foreign Currency Account

Cumanan	Fees			Commission	n-in-lieu		
Currency			%	Min,	Max.	Other fees	
	SWIFT/Telex Transfer	Deposit	1/8	THB 500		Handling Fee 1/4 % (Minimum THB 200 / Maximum THB 500)	
	SWIF I/Telex Transfer	Withdrawal	1/8	THB 500		Handling Fee THB 500	
	Dest	Deposit					
USD	Draft	Withdrawal					
	Foreign Cheque	Deposit					
		Withdrawal					
	Remark						
	SWIFT/Telex Transfer	Deposit	1/8	THB 500		Handling Fee 1/4 % (Minimum THB 200 / Maximum THB 500)	
		Withdrawal	1/8	THB 500		Handling Fee THB 500	
	Draft .	Deposit					
JPY		Withdrawal					
	Familian Channel	Deposit		27272			
	Foreign Cheque	Withdrawal					
	Remark						



No. 98 Sathorn Square Office Tower 32nd Floor

North Sathorn Road, Silom, Bangrak, Bangkok, 10500

Tel: 0 2230 6100 Fax: 0 2230 6150 Registration No. 0107557000250

(Translation for Reference Purposes Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 6 Conditions and Fees related to Foreign Currency Account

Currency	Conditions and other f	èes .	Current Deposit Account	Saving Deposit Account	Time Deposit Account			
	Initial deposit		THB 500,000 or equivalent	THB 500,000 or equivalent				
	Fee in case of below minimum balance	Average minimum balance			111			
	ree in case of below minimum balance	Fee						
USD	Fee in case of dormant account	Dormant period		> 1 Year	> 1 Year			
	ree in case of dormant account	Fee		30 USD / 6 Months				
	Returned Cheque/Draft fee							
	Remark:							
	Initial deposit	,	THB 500,000 or equivalent	THB 500,000 or equivalent				
		Average minimum balance		/				
	Fee in case of below minimum balance	Fee						
JPY	For in-	Dormant period		> 1 Year	> 1 Year			
	Fee in case of dormant account	Fee		30 USD / 6 Months				
	Returned Cheque/Draft fee							
	Remark:							