



**SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED**

**Effective from 1 December 2016**

[illegible]

(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 <sup>1/</sup>

Effective from 23 May 2016

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)				
B. (1) Service charges of consumer loan : actual and reasonable expenses	Personal Loan		Housing Loans <sup>3/</sup>	-----	Remark
	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					
<u>Normal case</u>					
1) Expenses for checking of credit information	---	---	---	---	---
2) Expenses for collateral inspection and valuation <sup>2</sup>	---	---	---	---	---
3) Insurance expenses	---	---	---	---	---
4) Payment expenses via other counters and channels (please specify details)	---	---	---	---	---
<u>Default case</u>					
1) Cheque return expenses (in case of other commercial banks' cheque)	---	---	---	---	---
2) Insufficient fund expenses (in case of payment by debiting from the account of other financial institutions)	---	---	---	---	---
3) Debt collection expenses <sup>2</sup>	---	---	---	---	---
3. Expenses that are operating costs of commercial banks					
<u>Normal case</u>					
1) Expenses for collateral inspection and valuation <sup>2</sup>	---	---	---	---	---
2) Fees for a copy of statement requested (for the second copy onward)	---	---	---	---	---
<u>Default case</u>					
1) Debt collection expenses <sup>2</sup>	---	---	---	---	---

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Table 3 Service Fees, Charges and Penalties Related on Deposit, Lending and Other Services Charges <sup>1/</sup>

Effective from 23 May 2016

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" Effective from 27 April 2016	---	---

D. Penalties related to housing loan <sup>3/</sup>	Service charges (please specify unit)	Remark
N/A		



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## SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 4 Foreign Currency Deposit Rates (Percentage per year)

Effective from 23 May 2016

Currency	Type of Deposits	Type of Customers			
		Resident		Non-Resident	
		Individuals	Juristic Persons	Individuals	Juristic Persons
USD	1. Current Deposit Account	---	---	---	---
	2. Saving Deposit Account	0.01	0.05	---	0.05
	3. Time Deposit Account				
	- Tenor 1 Month	0.01	0.05	---	0.05
	- 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
JPY	1. Current Deposit Account	---	---	---	---
	2. Saving Deposit Account	0.00	0.00	---	0.00
	3. Time Deposit Account				
	- Tenor 1 Month	0.00	0.00	---	0.00
	- Tenor 2 Months	0.00	0.00	---	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

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## SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

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

Effective from 23 May 2016

Currency	Fees		Commission-in-lieu			Other fees
			%	Min.	Max.	
USD	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	---	---	---	---
		Withdrawal	---	---	---	---
	Foreign Cheque	Deposit	---	---	---	---
		Withdrawal	---	---	---	---
	Remark	---				
JPY	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	---	---	---	---
		Withdrawal	---	---	---	---
	Foreign Cheque	Deposit	---	---	---	---
		Withdrawal	---	---	---	---
	Remark	---				

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## SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 6 Conditions and Fees related to Foreign Currency Account

Effective from 23 May 2016

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