

SUMITOMO MITSUI TRUST BANK (THAI) PCL.

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(Translation for Reference Purpose Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 1 Deposit Interest Rate (THAI BAHT)

Effective from 1 December 2016

(Unit: Percentage per annum)

	Type of Customers									
Type of Deposit	Individuals	Juristic Persons	Government	Non-Profit Juristic	Financial	Cooperatives	Non-Resident Juristi			
		Agencies	Persons	Institutions		Individuals	Persons			
1. Current Deposit Account	0.00	0.00	0.00	0.00	0.00	0.00				
2. Savings Deposit Account	0.05	0.40	0.40	0.40	0.40	0.40				
3. Time Deposit Account										
-Tenor less than 1 month	0.10	0.85	0.85	0.85	0.85	0.85				
-Tenor from 1 month to less than 2 months	0.25	1.00	1.00	1.00	1.00	1.00				
-Tenor from 2 month to less than 3 months	0.25	1.00	1.00	1.00	1.00	1.00				
-Tenor from 3 month to less than 6 months	0.25	1.00	1.00	1.00	1.00	1.00				
-Tenor from 6 month to less than 12 months	0.25	1.00	1.00	1.00	1.00	1.00		0.35		
-Tenor from 12 month to less than 24 months	0.25	1.25	1.25	1.25	1.25	1.25		0.50		
-Tenor 24 months		1.50	1.50	1.50	1.50	1.50				



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Table 3 Service Fees, Charges and Penalties Related on Deposit, Lending and Other Services Charges 11

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					
B. (1) Service charges of consumer loan: actual and reasonable expenses	Secured	Unsecured (not under the supervision)	Housing Loans ³		Remark		
. Expenses paid to government agencies, such as							
1) Duty stamp							
2) Mortgage registration fee							
. Expenses paid to other persons or external entities, such as							
Normalcase		27					
1) Expenses for checking of credit information							
2) Expenses for collateral inspection and valuation ²							
3) Insurance expenses			***				
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							
. Expenses that are operating costs of commercial banks					Z. 334		
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				***	and the second		



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

B. (2) Service charges of commercial loan	Service charges (please specify unit)	Remark	
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 ³⁰	Service charges (please specify unit)	Remark
N/A		



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Table 4 Foreign Currency Deposit Rates (Percentage per year)

			Type of Cu	ustomers			
Currency	Type of Deposits	Resi	dent	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		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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Table 5 Fees related to Deposit and Withdrawal of Foreign Currency Account

Currence	Fees		Commission-in-lieu					
Currency	rees		%	Min.	Max.	Other fees		
	000000000000000000000000000000000000000	Deposit	1/8	THB 500		Handling Fee 1/4 % (Minimum THB 200 / Maximum THB 500)		
	SWIFT/Telex Transfer	Withdrawal	1/8	THB 500		Handling Fee THB 500		
	D., 6	Deposit						
USD	Draft	Withdrawal						
	Foreign Cheque	Deposit						
		Withdrawal						
	Remark				-			
	CNUETER 1 TO C	Deposit	1/8	THB 500		Handling Fee 1/4 % (Minimum THB 200 / Maximum THB 500)		
	SWIFT/Telex Transfer	Withdrawal	1/8	THB 500		Handling Fee THB 500		
	Draft	Deposit						
JPY		Withdrawal						
e: .	F Cl	Deposit						
	Foreign Cheque	Withdrawal						
	Remark							



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Table 6 Conditions and Fees related to Foreign Currency Account

Currency	Conditions and of	her fees	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			
	ree in case of below minimum balance	Fee			
USD		Dormant period		> 1 Year	> 1 Year
	Fee 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	F	Dormant period		> 1 Year	> 1 Year
	Fee in case of dormant account Fee			30 USD / 6 Months	
	Returned Cheque/Draft fee				
	Remark:				