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(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 Charges¹

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 600 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 ²	-----	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					
Normal case					
1) Expenses for checking of credit information	THB	THB	THB	THB	
2) Expenses for collateral inspection and valuation	THB	THB	THB	THB	
3) Insurance expenses	THB	THB	THB	THB	
4) Payment expenses via other counter and channels (please specify details)	THB	THB	THB	THB	
Default case					
1) Cheque return expenses (in case of other commercial banks' cheque)	THB	THB	THB	THB	
2) Insufficient fund expenses (in case of payment by debiting from the account of other financial institution)	THB	THB	THB	THB	
3) Debt collection expenses	THB	THB	THB	THB	
3. Expenses that are operating costs of commercial banks					
Normal case					
1) Expenses for collateral inspection and valuation	THB	THB	THB	THB	
2) Fees for a copy of statement requested (for the second copy onward)	THB	THB	THB	THB	
Default case					
1) Debt collection expenses ³	THB	THB	THB	THB	

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Table 3 Service Fees, Charges and Penalties Related on Deposit, Lending and Other Services Charges ¹

Effective from 23 May 2016

B. (2) Service charges of commercial loan		Service charges (please specify unit)	Remark
1. Apsey Fee, Arrangement Fee, Management Fee, Up-Front Fee, Facility Fee, Other		Maximum 5% of the credit line amount	
2. Commitment Fee		Maximum 5% of per amount 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 charge, please refer to the attachment			
¹ Lending Book 1 Effective from 27 Apr 2016			

D. Penalties related to housing loan ¹		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 1 February 2017

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				
	Less than 1 month	0.01	0.10	---	0.10
	1 month to less than 2 months	0.01	0.10	---	0.10
	2 months to less than 3 months	0.01	0.10	---	0.10
	3 months to less than 6 months	0.01	0.20	---	0.20
	6 months to less than 12 months	0.01	0.30	---	0.30
	12 months to less than 24 months	0.01	0.40	---	0.40
JPY	1. Current Deposit Account	---	---	---	---
	2. Saving Deposit Account	0.00	0.00	---	0.00
	3. Time Deposit Account				
	1 month	0.00	0.00	---	0.00
	2 months	0.00	0.00	---	0.00
	3 months	0.00	0.00	---	0.00
	6 months	0.00	0.00	---	0.00
	12 months	0.00	0.00	---	0.00

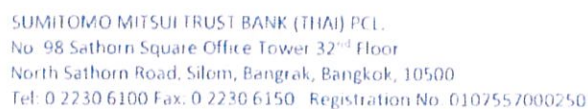
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Table 5 Fees related to Deposit and Withdrawal of Foreign Currency Account

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 1.3% (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 1.3% (Minimum THB 200, Maximum THB 500)
		Withdrawal	1/8	THB 500	***	Handling Fee THB 500
	Draft	Deposit	***	***	***	***
		Withdrawal	***	***	***	***
	Foreign Cheque	Deposit	***	***	***	***
		Withdrawal	***	***	***	***
	Remark:					



SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Effective from 23 May 2016

Currency	Conditions and other fees		Current Deposit Account	Saving Deposit Account	Time Deposit Account
USD	Initial deposit		0.00	THB 500,000 or equivalent	THB 500,000 or equivalent
	Fee in case of below minimum balance	Average minimum balance	0.00	0.00	0.00
		Fee	0.00	0.00	0.00
	Fee in case of dormant account	Dormant period	0.00	1 Year	1 Year
		Fee	0.00	301 USD or More	0.00
	Returned Cheque Draft fee		0.00	0.00	0.00
	Remark: -				
JPY	Initial deposit		0.00	THB 500,000 or equivalent	THB 500,000 or equivalent
	Fee in case of below minimum balance	Average minimum balance	0.00	0.00	0.00
		Fee	0.00	0.00	0.00
	Fee in case of dormant account	Dormant period	0.00	1 Year	1 Year
		Fee	0.00	301 USD or More	0.00
	Returned Cheque Draft fee		0.00	0.00	0.00
	Remark: -				