

(Translation for Reference Purpose Only)

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

**Table 1 Deposit Interest Rate (THAI BAHT)**

**Effective from 2 March 2020**

(Unit: Percentage per annum)

Type of Deposit	Type of Customers							
	Individuals	Juristic Persons	Government Agencies	Non-Profit Juristic Persons	Financial Institutions	Funds and Cooperatives	Non-Resident	
							Individuals	Juristic Persons
1. Current Deposit Account	0.00	0.00	0.00	0.00	0.00	0.00	---	---
2. Savings Deposit Account	0.05	0.20	0.20	0.20	0.20	0.20	---	---
3. Time Deposit Account								
-Tenor not more than 1 week	0.05	0.20	0.20	0.20	0.20	0.20	---	---
-Tenor more than 1 week to 2 weeks	0.05	0.20	0.20	0.20	0.20	0.20	---	---
-Tenor more than 2 weeks to 1 month	0.05	0.20	0.20	0.20	0.20	0.20	---	---
-Tenor more than 1 month to 2 months	0.10	0.25	0.25	0.25	0.25	0.25	---	---
-Tenor more than 2 months to 3 months	0.10	0.25	0.25	0.25	0.25	0.25	---	---
-Tenor more than 3 months to 6 months	0.10	0.25	0.25	0.25	0.25	0.25	---	---
-Tenor more than 6 months to 12 months	0.10	0.25	0.25	0.25	0.25	0.25	---	0.10
-Tenor more than 12 months to 24 months	0.10	0.30	0.30	0.30	0.30	0.30	---	0.10
-Tenor more than 24 months	---	---	---	---	---	---	---	---

**Remark:** Conditions of interest payment as per Table 1 (2 Pages) are shown in Page 2 and 3 of the Annex of this Announcement

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

**Annex Table 1 Deposit Interest Rate (THAI BAHT)**

**Effective from 2 March 2020**

**1. Definition of customer types**

- Juristic Persons mean Business Entity, Institution, Foundation or Association, who have income subject to income tax payment, Juristic Person requesting lump sum tax payment, Condominium Juristic Person, Non-bank Credit Card Company
- Government Agencies mean Thai Government (Government Offices, Municipality, Co-operative) and State-Enterprises (excluding state-enterprise in the form of company)
- Non-profit Juristic Persons mean the organization with a non-profit objective such as Association, Club, Foundation, Temple, The Thai Red Cross Society, Public Hospital, School, College and University, etc.
- Financial Institutions mean Finance Company, Securities Company, Finance and Securities Company, Credit Foncier, Asset Management Company, Mutual Fund, other financial institutions and other funds except Private funds
- Funds mean Provident Fund, Government Pension Fund, Social Security Fund and other welfare funds
- Non-resident: Individuals mean (1) a foreigner who lives and works temporarily in Thailand (2) a Thai who is a permanent resident abroad (3) a foreign official/ staff/ expert/ other persons of embassy, foreign consulate, specialized agencies of the United Nations, international organization or institution, stationed in Thailand.
- Non-resident: Juristic Persons mean (1) Office/ branch/ agent of Thai individuals or juristic persons located outside Thailand (2) Corporation, institution, company incorporated abroad (3) Foreign government or organization of foreign government (4) Foreign embassy, foreign consulate, specialized agencies of the United Nations, international organization or institution, stationed in Thailand.

**2. Conditions of interest payment for savings account**

- The Bank will pay interest 2 times per annum, in June and December each year.

**3. Conditions of interest payment for fixed deposit**

- The Bank will pay interest upon maturity date only.
- Early withdrawal of fixed deposits:
  - The bank will not pay interest if the actual deposit period is less than 3 months.
  - If the deposit is withdrawn after the first 3 months but before the maturity date, the Bank will pay interest equivalent to savings interest rate as periodically announced by the bank.

**4. Interest calculation method**

- The interest is calculated on the basis of 365 days per year.
- The formula for interest calculation is as follows:

Interest received =  $\frac{\text{Principal} \times \text{Interest rate} \times \text{Number of days}}{100 \times 365}$

100 x 365

(Translation for Reference Purpose Only)

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

**Annex Table 1 Deposit Interest Rate (THAI BAHT)**

**Effective from 2 March 2020**

**5. Other conditions:**

- The Bank may offer an interest rate for the savings account and fixed deposit higher than the rate announced by the Bank, but not exceeding 0.75% p.a.
- The Bank reserves the right to consider offering an interest rate for the savings account and fixed deposit higher than the rate announced by the Bank, exceeding 0.75% p.a. Such a consideration shall be in line with the Bank's approval authority.
- The Bank reserves the right to consider modifying the criteria, conditions, and special interest rate as appropriate, to be matched with each economic and financial business situation.
- All types of deposit in Thai Baht except non-resident Thai Baht deposit account are protected by the Deposit Protection Agency as per the Deposit Protection Agency Act B.E.2551, at the coverage amount specified by law.
- Principal and interest of a non-resident Thai Baht deposit account according to Exchange Control regulations of Bank of Thailand is not protected by Deposit Protection Agency as per the Deposit Protection Agency Act B.E.2551.

**Remarks:**

- To comply with the Measures to prevent Thai Bath speculation of Bank of Thailand, the Bank shall not pay interest for a non-resident Thai Baht deposit account for both current and savings accounts. In addition, the Bank shall open Thai Baht fixed deposit for non-resident only for a term of 6 months and more.
- The above deposit interest rate is effective from the announcement date until further notice.
- For any query, please feel free to contact our Corporate Business Department



(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 1 March 2020

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>2/</sup>	-----	Remark
	Secured	Unsecured (not under the supervision)			
1. Expenses paid to government agencies, such as					
1) Stamp Duty	---	---	---	---	---
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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**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 1 March 2020

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	---
4. Related expenses paid to government agencies, such as		
1) Stamp Duty (for Loan Agreement)	0.05% of the credit line amount (Maximum THB 10,000.-)	---
2) Stamp Duty (for duplicate Loan Agreement)	THB 5	---

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

D. Penalties related to housing loan <sup>2/</sup>	Service charges (please specify unit)	Remark
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(Translation for Reference Purpose Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 4 Interest Rate on Foreign Currency Deposit (Percentage per Annum)

Effective from 12 December 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				
	- Up to 1 week	0.01	0.10	---	0.10
	- More than 1 week to 2 weeks	0.01	0.10	---	0.10
	- More than 2 weeks to 1 month	0.01	0.10	---	0.10
	- More than 1 month to 2 months	0.01	0.10	---	0.10
	- More than 2 months to 3 months	0.01	0.10	---	0.10
	- More than 3 months to 6 months	0.01	0.20	---	0.20
	- More than 6 months to 12 months	0.01	0.30	---	0.30
	- More than 12 months to 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

Remark: Conditions of interest payment as per Table 4 (1 Page) are shown in Page 2 of the Annex of this Announcement



(Translation for Reference Purpose Only)

**SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED**  
**Annex Table 4 Interest Rate on Foreign Currency Deposit (Percentage per Annum)**  
**Effective from 12 December 2017**

**1. Definition of customer types**

- Resident: Individuals mean a Thai or a Foreigner who has a permit to stay permanently in Thailand
- Resident: Juristic Persons mean (1) Corporation, institution or company incorporated in Thailand (2) Office/ branch/ agent of foreign individuals or juristic persons incorporated in Thailand (3) State entity and state-enterprise of Thailand (4) Juristic persons incorporated under special law (5) Government Pension Fund, Social Security Fund, Provident Fund, Mutual Fund (6) Securities company, insurance company, financial institution incorporated under special law
- Non-resident: Individuals mean (1) a foreigner who lives and works temporarily in Thailand (2) a Thai who is a permanent resident abroad (3) a foreign official/ staff/ expert/ other persons of embassy, foreign consulate, specialized agencies of the United Nations, international organization or institution, stationed in Thailand.
- Non-resident: Juristic Persons mean (1) Office/ branch/ agent of Thai individuals or juristic persons located outside Thailand (2) Corporation, institution or company incorporated abroad (3) Foreign government or organization of foreign government (4) Foreign embassy, foreign consulate, specialized agencies of the United Nations, international organization or institution, stationed in Thailand.

**2. Conditions of interest payment for savings account**

- The Bank will make interest payment in June and December each year. The interest is calculated on daily basis from the ending balance of each day.

**3. Conditions for fixed deposit**

- The Bank will pay interest upon maturity date.
- No monthly interest payment and no interest payment if the deposits are withdrawn before the term of 3 months.
- The withdrawal of fixed deposits before the term if it is more than 3 months, the Bank will make interest payment for the real term of deposit at the rate not exceeding the interest rate of savings account on the deposit date.
- For fixed deposits matured on a banking holiday, if customer withdraws on the next business day, the bank will include the holiday in the interest calculation.
- On due date of fixed deposits, if the customer does not withdraw it, it can be assumed that the customer agrees to renew such fixed deposit at the same type and tenor. The interest rate will be determined on the new deposit date.

**4. Interest calculation**

- The interest rate is calculated on the basis of 360 days per year.
- The formula for interest calculation is as follows:

$$\text{Interest received} = \frac{\text{Principal} \times \text{Interest rate} \times \text{Number of days}}{100 \times 360}$$

**5. Other conditions:**

- The principal and interest of foreign currency deposit are not protected by the Deposit Protection Agency as per the Deposit Protection Agency Act B.E. 2551.
- The bank may consider increasing the interest payable to customers on a case by case basis as deemed appropriate.
- The Bank reserves the right to consider modifying the criteria, conditions, and special interest rate as appropriate, to be matched with each economic and financial business situation.

(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

Effective from 23 May 2016

Currency	Fees		Commission-in-fee			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 12 December 2018

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	---
		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	---
		Fee	---	30 USD or equivalent / 6 Months	---
	Returned Cheque/Draft fee		---	---	---
	Remark :				