

**(Translation for Reference Purposes Only)**

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

**Table 2 Interest Rates for Loans <sup>1/</sup>**

**Effective from 29 October 2020**

**(Unit : Percentage per annum)**

<b>A. Reference Interest Rate</b>		
<b>1. Term loans for corporate customers in good standing (Minimum Loan Rate)</b>	<b>MLR</b>	<b>6.000</b>
<b>2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft Rate)</b>	<b>MOR</b>	<b>6.875</b>
<b>3. Retail customers in good standing (Minimum Retail Rate)</b>	<b>MRR</b>	<b>---</b>

**(Unit : Percentage per annum)**

<b>B. Maximum Interest Rate</b>				
<b>B. (1) Consumer Loans</b>	<b>Personal Loans</b>		<b>Housing Loans <sup>2/</sup></b>	<b>-----</b>
	<b>Secured</b>	<b>Unsecured (not under the supervision)</b>		
<b>5. Maximum interest rate</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>6. Maximum default interest rate</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>---</b>
<b>B. (2) Commercial Loans</b>	<b>Overdraft (O/D)</b>	<b>Revolving Loan</b>	<b>-----</b>	<b>-----</b>
<b>7. Maximum interest rate</b>	<b>15.00</b>	<b>15.00</b>	<b>---</b>	<b>---</b>
<b>8. Maximum default interest rate</b>	<b>15.00</b>	<b>15.00</b>	<b>---</b>	<b>---</b>

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

**Effective from 1 March 2020**

<b>B. (2) Service charges of commercial loan</b>	<b>Service charges (please specify unit)</b>	<b>Remark</b>
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	---

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

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