

**(Translation for Reference Purposes Only)**

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

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

**Effective from 4 August 2021**

**(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>- No service -</b>			
<b>6. Maximum default interest rate</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>8. Maximum default interest rate</b>	<b>15.00</b>	<b>15.00</b>		

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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 3 May 2022

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)			
<b>1. Expenses paid to government agencies, such as</b>  1) Stamp Duty  2) Mortgage registration fee					
<b>2. Expenses paid to other persons or external entities, such as</b>  <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>			- No service -		
<b>3. Expenses that are operating costs of commercial banks</b>  <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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**Effective from 3 May 2022**

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	
<b>4. Related expenses paid to government agencies, such as</b> 1) Stamp Duty (for Loan Agreement) 2) Stamp Duty (for duplicate Loan Agreement) 3) Mortgage fee 4) Fee related to the registration of collateral under Business Collateral Act 4.1) Registration Fee 4.2) Amendment to increase amount that will be used as collateral 4.3) Amendment on the Business Collateral Contract, except for the pledged amount 4.4) Cancellation of Business Collateral Contract 4.5) Issuance of an evidence for collateral registration 4.6) Check/ Search the registration 4.7) Transferring data from IT system 4.8) Extracting record not over 200 letters 4.9) Others 5) Fee related to the registration of collateral involving securities 5.1) Securities (Stock) - Scripless 5.1.1) Transferring right 5.1.2) Pledge 5.1.3) Withdraw the pledge 5.2) Securities (Stock or Bond) - Scrip form i.e. Transferring right/ Pledge/ Withdraw the pledge 5.3) Others	0.05% of the credit line amount (Maximum THB 10,000) THB 5 1% of mortgage amount with maximum THB 200,000 0.10% of collateral amount with the maximum amount not exceeding THB 1,000 0.10% of additional collateral amount with the maximum amount not exceeding THB 1,000 THB 200 per amendment THB 200 THB 200 per evidence THB 50 per time THB 800 per time THB 0.30 per record Subjected to government agencies THB 10 per transaction THB 20 per transaction No fee THB 100 per evidence Subjected to government agencies	Service charges may be changed subjected to the government agencies

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**Effective from 3 May 2022**

<b>5. Related expenses paid to Bank, such as</b>  1) Registration of mortgage  2) Release of mortgage  3) Fee related to the registration of collateral involving securities 3.1) Securities (Stock or Bond) - Scrip form i.e. Transferring right/ Pledge/ Withdraw the pledge	0.10% of mortgage amount with minimum THB 10,000 and maximum THB 20,000  THB 10,000   THB 10 per evidence	
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<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"	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>
- No service -		