

(Translation for Reference Purposes Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

 Table 2 Interest Rates for Loans ^{1/}

Effective from 27 April 2016

(Unit : Percentage per annum)

| A. Reference Interest Rate | | | |
|---|-----|--|-------|
| 1. Term loans for corporate customers in good standing (Minimum Loan Rate) | MLR | | 6.500 |
| 2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft Rate) | MOR | | 9.875 |
| 3. Retail customers in good standing (Minimum Retail Rate) | MRR | | 8.500 |

(Unit : Percentage per annum)

| B. Maximum Interest Rate | | | | |
|----------------------------------|-----------------|--|-----------------------------|-------|
| B. (1) Consumer Loans | Personal Loans | | Housing Loans ^{2/} | ----- |
| | Secured | Unsecured (not under the supervision) | | |
| 5. Maximum interest rate | --- | --- | --- | --- |
| 6. Maximum default interest rate | --- | --- | --- | --- |
| B. (2) Commercial Loans | Overdraft (O/D) | Revolving | ----- | ----- |
| 7. Maximum interest rate | 15.00 | 15.00 | --- | --- |
| 8. Maximum default interest rate | 15.00 | 15.00 | --- | --- |

(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 ¹⁾

Effective from 12 December 2018

| 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 ¹⁾ | 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 ²⁾ | | --- | --- | --- | --- |
| 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 ²⁾ | | --- | --- | --- | --- |
| 3. Expenses that are operating costs of commercial banks | | | | | |
| <u>Normal case</u> | | | | | |
| 1) Expenses for collateral inspection and valuation ²⁾ | | --- | --- | --- | --- |
| 2) Fees for a copy of statement requested (for the second copy onward) | | --- | --- | --- | --- |
| <u>Default case</u> | | | | | |
| 1) Debt collection expenses ²⁾ | | --- | --- | --- | --- |

(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 ^{1/}

Effective from 12 December 2018

| 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 attachment "Tariff Book" Effective from 12 December 2018 | --- | --- |

| D. Penalties related to housing loan ^{2/} | Service charges (please specify unit) | Remark |
|--|---------------------------------------|--------|
| --- | --- | --- |