

(Translation for Reference Purposes Only)

SUMITOMO MITSUI TRUST BANK (THAI) PUBLIC COMPANY LIMITED

Table 2 Interest Rates for Loans ^{1/}

Effective from 1 April 2020

(Unit : Percentage per annum)

A. Reference Interest Rate		
1. Term loans for corporate customers in good standing (Minimum Loan Rate)	MLR	6.375
2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft Rate)	MOR	9.625
3. Retail customers in good standing (Minimum Retail Rate)	MRR	8.250

(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 Loan	-----	-----
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 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 ^{3/}	-----	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/}	---	---	---	---	---

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Table 3 Service Fees, Charges and Penalties Related on Deposit, Lending and Other Services Charges ^{1/}

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 ^{3/}	Service charges (please specify unit)	Remark
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