

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Table 3 Service Charges, Penalties related to Deposits, Loans¹ and Other Service Charges
 Effective Date 05 January 2015

Type of Transactions	Servicecharges	Remarks	
A. Service charges related to deposits			
New Cheque Book	THB 300 per cheque book	20 cheques per cheque book	
Stop Cheque - per request	THB 300		
Dishonoured Cheque	THB 500		
Unauthorised/Temporary OD fee	THB 500		
Unauthorised/Temporary OD interest rate	Please refer to the default rate of OD product in OCBC Rate Announcement Table 2		
Service Charge for Collection of Provincial Cheques	THB 20.00 per cheque plus 0.1% of the cheque value (minimum THB 10.00 per cheque)		
Re-Issuance of Monthly Account Statement	THB 100 per month		
- Previous month	THB 100 per month		
- For any period older than the above	THB 200 per month		
Retrieving Vouchers / Cheques / Advices:			
1 year or less than 1 year	THB 300 per item		
Over 1 year	THB 500 per item		
Issuance of Cashier's Cheque	THB 50 per cheque		
Auto Transfer of funds as per standing instruction	THB 20 per transfer		
Issuance of Certificate of Remittance			
1 year or less than 1 year	THB 300 per transaction		
Over 1 year	THB 500 per transaction		
Issuance of Balance Confirmation Letter	THB 500 per letter		
Issuance of Audit Confirmation letter			
- Local Customers	THB 500 per letter		
- Offshore Customers	THB 1,000 per letter		
Issuance of Other Bank Confirmation letter	THB 500 per letter		
Service Charge for Certification of True Copy of Remittance Document	THB 100 per transaction		
Cheque returned due to insufficient funds	THB 500 per cheque		
Maintenance Fee for Dormant Accounts (over 1 year)	THB 500 per month		Minimum Cash Deposit to reactivate Dormant Account is THB1,000-
Courier charge for sending of cheque book and others to Overseas	THB 600 / time		
Postage charge for sending of statement to Overseas	Actual Amount as charged by the Post office or THB200- (whichever is higher)		
Minimum Deposit Balance Requirement : THB50,000- for any deposit account types.	No charge		
Any cash withdrawal of THB1,000,000 and above must be notified at least 1 day in advance. Otherwise, funds may only be available in the next working day.	No charge		

8



Type of Transactions		Service charges		Remarks	
B. Service charges related to loans					
B. (1) Service charges of consumer loan : actual and reasonable expenses		Personal Loan		Housing Loan	Remarks
		Secured Loan	Unsecured Loan (not under supervision)		
1. Expenses paid to government agencies					
1) Stamp duty		0.05% of Loan Limit and up to maximum amount of THB 10,000 per document			
2) Mortgage registration fee		1.0% of Mortgaged Value and up to maximum amount of THB 200,000			
2. Expenses paid to other persons or external entities					
<u>Normal case</u>					
1) Expenses for checking of credit information		N/A			
2) Expenses for collateral inspection and valuation ^{2/}		Actual amount as charged by valuer.			
3) Insurance expenses		Actual amount as charged by insurance company			
4) Payment expenses via other counters and channels		Actual amount as charged by Third Party			
<u>Default case</u>					
1) Cheque return expense (in case of other commercial bank's cheque)		THB500 per item			
2) Insufficient fund expense (in case of payment via debiting from the account of other financial institutions)		THB500 per item			
3) Debt collection expense ^{2/}		Actual amount as charged by Third Party			
3. Operating costs of commercial bank					
<u>Normal case</u>					
1) Expense for collateral inspection and valuation ^{2/}		N/A			
2) Re-issuance of statement report (2nd copy onwards)		THB100 per statement			
<u>Default case</u>					
1) Debt collection expense ^{2/}		N/A			
2) Prepayment fee for mortgage loan (if refinanced by other financial institutions)		Up to 1.0% of prepaid amount	N/A	Up to 0.125% of prepaid amount	

Remark

1/ Excluding the type of loans that the Bank of Thailand has stipulated with specific criteria.

2/ The same expenses specified in 2. and 3. shall not be collected repeatedly.

B. (2) Service charges of commercial loan		Service Charge		Remarks
1	Stamp duty	0.05% of Overdraft Limit and up to maximum amount of THB 10,000		
2	Mortgage registration fee	1.0% of Mortgaged Value and up to maximum amount of THB 200,000		
3	Expenses for checking of credit information	N/A		
4	Expenses for collateral inspection and valuation	Actual amount as charged by valuer.		
5	Insurance expenses	Actual amount as charged by insurance company		
6	Payment expenses via other counters and channels	Actual amount as charged by Third Party		
7	Cheque return expense (in case of other commercial bank's cheque)	THB500 per item		
8	Insufficient fund expense (in case of payment via debiting from the account of other financial institutions)	THB500 per item		
9	Debt collection expense	Actual amount as charged by Third Party		
10	Re-issuance of statement report (2nd copy onwards)	THB100 per statement		
11	Prepayment fee for mortgage loan (if refinanced by other financial institutions)	Up to 1.0% of prepaid amount		

Type of Transactions	Service charges	Remarks
C. Other service charges		
TRADE FINANCE		
1 IMPORT LC LC Opening Commission LC Amendment Commission Extension of validity Increase amount LC Cancellation Others / Text Payment (Acceptance Commission) - For usance bill only Others Defaulted Loan/Bill Discrepancy fee Shipping Guarantee (SG) Air Cargo Release L/C overdrawn exceeding 110% Commission in Lieu of Exchange Service Charge for Payment under Domestic L/C SWIFT/Telex Message for LC issuance SWIFT/Telex Message for LC amendment SWIFT/Telex Message for others L/C issuance/amendment via Airmail L/C issuance/amendment via Courier Asia Europe & America Rest of the world Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	1/4% per 3 months min. THB 1,200 1/4% per 3 months min. THB 1,200 1/4% per 3 months min. THB 1,200 THB 1,200 THB 1,200 1/8% per month min. THB 1,200 Please refer to the default rate in the OCBC Rate Announcement Table 2 US\$ 60 or equivalent THB 1,000 for 1st month and THB 500 for each subsequent month until the original SG is returned to the Bank THB 1,000 for 1st month and THB 500 for each subsequent month until acceptance/settlement of the bill 1/4% flat 1/4% flat min THB 1,200 THB 800 Flat THB 1,000 per message THB 600 per message THB 500 per message THB 500 THB 600 THB 1,000 Actual amount as charged by Third Party Actual amount as charged by Third Party	
2 DRAFT LOAN (PURCHASE) Comm.in Lieu of Exchange Settlement in Local Currency Telegraphic Transfer in Foreign Currencies Telegraphic Transfer in Local Currency SWIFT/Telex Message	1/4% flat min. THB1,200 THB 700 per message THB 300 per message THB 500 per message	

Type of Transactions	Service charges	Remarks
3 STANDBY L/C Opening Commission Amendment Commission Extension Validity Increase Amount Other / Text Advising Commission (Charge to Beneficiary) Original L/C Amendment Advising Commission (Charge to Applicant) Original L/C Amendment Others SWIFT/Telex Message Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	Max 4% p.a. min. THB 1,200 Refer to opening comm. Refer to opening comm. THB 1,200 THB 800 THB 800 USD50 or equivalent USD50 or equivalent THB 500 per message Out-of-pocket expenses	
4 IMPORT COLLECTION - D/P, D/A AND DOCUMENTS RELEASED FREE OF PAYMENT) Collection Commission Commission in Lieu of Exchange Acceptance Commission - For D/A only Others Protest Unpaid Item Shipping Guarantee (SG) Air Cargo Release SWIFT / Telex Message Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	1/8% flat min THB 1,200 1/4% flat min THB 1,200 1/8% per month min. THB 1,200 US\$ 150 or equivalent US\$ 60 or equivalent THB 1,000 for 1st month and THB 500 for each subsequent month until the original SG is returned to the Bank THB 1,000 for the 1st month and THB 500 for each subsequent month until acceptance/settlement of the bill THB 500 per message Actual amount as charged by Third Party	
5 EXPORT LC LC Advising Commission (Charge to Beneficiary) Original L/C Amendment LC Advising Commission (Charge to Applicant) Original L/C Amendment LC Transfer Fee Confirmation Commission Negotiation Commission - (Bills presented directed from beneficiary) Commission in Lieu of Exchange - L/C Negotiation/Discounting (Bills Presented Direct from Beneficiary) Reimbursement Commission Others Assignment of proceeds Negotiation under restricted L/C Restricted L/C - Negotiation Comm. (Bills presented from 1st Negotiating Bank/other bank)	THB 800 THB 800 USD50 or equivalent USD50 or equivalent 1/4% flat min THB 1,200 1/10% per month min THB 1,200 THB 1,000 1/8% flat min THB 1,200 THB 2,500 1/8% flat min THB 1,200 US\$ 40 or equivalent	

Type of Transactions	Service charges	Remarks
Restricted L/C - Commission in lieu of exchange (Bills presented from 1st Negotiating Bank/other bank) Cable Charges (for every presentation) SWIFT/Telex Message Postage / Courier / Stamp Duty / Foreign Bank Charge & etc. Courier's Charges: Asia Europe & America Rest of the world	1/8% flat min US\$30 or equivalent US\$ 30 or equivalent THB 500 per message Actual amount as charged by Third Party THB 600 THB 1,000 Actual amount as charged by Third Party	
6 EXPORT COLLECTION - D/P, D/A AND DOCUMENTS RELEASED FREE OF PAYMENT) Collection Commission Documentary Clean (Cheque) Commission in Lieu of Exchange Others Dishonored Bill SWIFT/Telex Message Postage / Courier / Stamp Duty / Foreign Bank Charge & etc. Courier's Charges: Asia Europe & America Rest of the world	THB 800 THB 300 1/4% flat min THB 1,200 or equivalent THB 1,000 THB 500 per message Actual amount as charged by Third Party THB 600 THB 1,000 Actual amount as charged by Third Party	
7 BANKER'S GUARANTEE (BG) Issuance Close-ended Commission Overdue Charges Open-ended Commission Amendment Auto-Renewal Extension of Validity Increase Amount Others - Text Others SWIFT/Telex Message Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	Max. 4% p.a. min. THB 1,200 THB 1,200 per month until the original BG is returned to the Bank Max. 4% p.a. min. THB 1,200 Commission for the same tenor as per previous issuance will be charged until the original BG is returned to the Bank Refer to issuance charge Refer to issuance charge Refer to issuance charge THB 1,200 THB 500 per message Actual amount as charged by Third Party	

Type of Transactions	Service charges	Remarks
REMITTANCE		
1 INWARD REMITTANCE		
Payment Commission		
Remittance by Draft in local currency	No Charge	
Remittance by Draft in foreign currency drawn on Bangkok Branch		
Settlement in local currency	No Charge	
Settlement in foreign currency	1/4% flat min US\$ 25	
Remittance by Telegraphic Transfer in local currency		
For credit of inhouse account	THB 300	
For credit of Third Party Bank	THB 600	
Remittance by Telegraphic Transfer in foreign currency		
Settlement in local currency and credit of inhouse account	THB 300 and inward remittance fee US\$ 10	Inward remittance fee is applied for transaction in USD only
Settlement in foreign currency	1/4% flat min US\$ 25	
BahtNet	THB 300 / transaction	
Postage / Courier / Foreign Bank Charge	Actual amount as charged by Third Party	
Courier's Charges:		
Asia	THB 600	
Europe & America	THB 1,000	
Rest of the world	Actual amount as charged by Third Party	
2 OUTWARD REMITTANCE		
Remitting Commission		
Cashier's Cheque	THB 50	
Draft		
in local currency	THB 300	
in foreign currency	THB 300	
Telegraphic Transfer		
In local currency (THB)		
Settlement in THB	1/4% flat min THB 500	
Settlement in foreign currency	THB 300	
In foreign currency		
Settlement in THB	THB 300	
Settlement in the same currency	THB 300 and 1/4% flat, min by currency USD 25, GBP 15, EUR 20	
BahtNet		
Credit to beneficiary's account with local bank in THB	THB 300	
Others		
Payment instruction / advice by SWIFT / Telex	THB 400 / message	
Postage / Courier / Foreign Bank Charge etc	Actual amount as charged by third party	

Remarks

(1) This announcement will supersede all other such previous announcements.

(2) N/A means such services are not provided by the Bank.

(3) Please contact us at Tel No. 02 267 9888 or your OCBC's Relationship Manager if you would like any clarifications.



Lim Shien Kwok

General Manager

Announcement Date : 28 November 2014