

Oversea-Chinese Banking Corporation Limited, Bangkok Branch

Table 3 Service Charges, Penalties related to Deposits, Loans¹⁾ and Other Service Charges

Effective Date : 28 September 2019

Type of Transactions	Service charges	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 Saving Account (SA) / Current Account (CA) / Fixed Deposit (FD) Accounts (no activity movement over 1 year)	THB 1,000 per month	Minimum Fund Movement to reactivate CA/SA 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 opening .	No charge	
**Account Maintenance Fee for Savings and Current Deposit account where month end balance lower than the minimum requirements.		
(i) THB Deposit Balance lower than THB.50,000.-	THB.1,000 per account per month	
(ii) FCY Deposit Balance lower than USD.2,000.- or equivalent	USD.30.-or GBP.25.- or other equivalent per account per month	
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	

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.					

Type of Transactions		Service charges	Remarks
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 instit	Up to 1.0% of prepaid amount	
12	Registration fee for a secured transaction		
	1) Registration of a secured transaction agreement		
	(a) Asset is a land	Actual amount as charged by the relevant Authority	
	(b) Assets other than (a) and Entire Business	0.1% of a secured asset amount and up to maximum amount of THB1,000.-	
	2) Amendment to increase an amount of secured assets	0.1% of an increase amount for secured assets and up to maximum amount of THB1,000.-	
	3) Amendment of registration of a secured transaction agreement except a details of the agreed amount of the asset	THB200 per time	
	4) Cancellation of registration of a secured transaction agreement	THB200.-	
	5) Issuance of certificates of registration	THB200 per copy	
	6) Inspection of documents of registration	THB50 for each inspection	
	7) Transfer of information deriving from computer system	THB800 per time	
	8) Record of information in which length of register shall not exceed 200 characters	THB0.3 for each register	
	9) Others	Actual amount as charged by the relevant Authority	

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

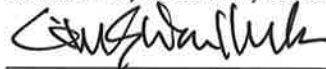
Type of Transactions	Service charges	Remarks
3 STANDBY L/C Opening Commission Amendment Commission Extension Validity Increase Amount Other / Text Advising Commission (Charge to Beneficiary) Original L/C Amendment Advising Commission (Charge to Applicant) Original L/C Amendment Others SWIFT/Telex Message 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 Unreturned BG fee (former name - 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	
*Fee for Holding of Foreign Currency Fund	THB 500 /transaction	
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. 02 287 9888 or your OCBC's Relationship Manager if you would like any clarifications.
- (4) *Fee for Holding of Foreign currency fund will be charged if customers hold foreign currency fund in the bank's suspense account over 14 days.
- (5) **The bank may consider to waive fees as deemed appropriate to customers whom meet the conditions set by the bank. Any fee waiver request is required approval by Senior Management too.



Lim Shien Kwok
General Manager

Announcement on 28 August 2019