

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Service Charges, Penalties related to Deposits, Loans^{1/} and Other Service Charges
Effective Date : 1 July 2026

Type of Transactions	Service charges	Remarks
A. Service charges related to deposits		
1 Unauthorised / Temporary OD interest rate	Please refer to the default rate of OD product in OCBC Loan Interest Rate table in website	
2 Re-Issuance of Monthly Account Statement		
- Individuals and SME customers (up to 12 months) and Other customers (previous month)	THB 100 per time and account	
- Individuals and SME customers (Over 12 months) and Other customers (Over 1 month)	THB 200 per time and account	
3 Retrieving Vouchers / Cheques / Advices or old record retrieval :		
- 1 year or less than 1 year	THB 300 per item	
- Over 1 year	THB 500 per item	
4 Issuance of Certificate of Remittance		
- 1 year or less than 1 year	THB 300 per transaction	
- Over 1 year	THB 500 per transaction	
5 Issuance of Deposit Balance and Bank Confirmation Letter		
- Individuals and SME Customers	THB 100 per letter	Courier charge per actual cost
- Other Customers	THB 500 per letter	
6 Issuance of Other Bank Confirmation letter	THB 500 per letter	
7 Issuance of Audit Confirmation Letter		
- Local Customers	THB 500 per letter	
- Offshore Customer	THB 1,000 per letter	
8 Service Charge for Certification True Copy of Document	THB 100 per transaction	
9 Account Maintenance Fee for Dormant Deposit Account (No transaction movement over 1 year)		Minimum Fund Movement to reactivate CA/SA Dormant Account is THB 1,000 or equivalent
- THB Deposit for Individual customers (Balance up to THB 2,000)	THB 20 per month	
- THB Deposit for Other customers	THB 1,000 per month	
- FCY Deposit	USD 30 or SGD 45 or GBP 25 or EUR 28 per account per month	
10 Account Maintenance Fee for Active Savings and Current Deposit account		
- THB Deposit Balance lower than THB 50,000	THB 1,000 per account per month	
- FCY Deposit Balance lower than		
For USD - USD 2,000	USD 30 per account per month	
For SGD - SGD 2,500	SGD 45 per account per month	
For GBP - GBP 1,500	GBP 25 per account per month	
For EUR - EUR 1,500	EUR 28 per account per month	
11 Courier charge for sending of cheque book and others to Overseas	Asia THB 1,200 per time THB 1,500 per time Europe & America THB 1,800 per time Rest of the world	
12 Swift MT 940 Reporting	THB 3,000 per account per month	
Remark		
1/ Excluding the type of loans that the Bank of Thailand has stipulated with specific criteria.		

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	
		Secured Loan	Unsecured Loan (not under supervision)		
1.	Expenses paid to government agencies				
	- Stamp duty	0.05% of Loan Limit and up to maximum amount of THB 10,000 per document			
	- 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>				
	- Expenses for checking of credit information	N/A			
	- Expenses for collateral inspection and valuation ^{2/}	Actual amount as charged by valuer.			
	- Insurance expenses	Actual amount as charged by insurance company			
	- Payment expenses via other counters and channels	Actual amount as charged by Third Party			
	<u>Default case</u>				
	- Cheque return expense (in case of other commercial bank's cheque)	THB 500 per item			
	- Insufficient fund expense (in case of payment via debiting from the account of other financial institutions)	THB 500 per item			
	- Debt collection expense ^{2/}	Actual amount as charged by Third Party			
3.	Operating costs of commercial bank				
	<u>Normal case</u>				
	- Expense for collateral inspection and valuation ^{2/}	N/A			
	- Re-issuance of statement report (2nd copy onwards)	THB 100 per statement			
	<u>Default case</u>				
	- Debt collection expense ^{2/}	N/A			
	- 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					
2/ The same expenses specified in 2. and 3. shall not be collected repeatedly.					

Type of Transactions		Service charges	Remarks
B. Service charges related to loans			
B. (2) Service charges of commercial loan			
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)	THB 500 per item	
8	Insufficient fund expense (in case of payment via debiting from the account of other financial institutions)	THB 500 per item	
9	Debt collection expense	Actual amount as charged by Third Party	
10	Re-issuance of statement report (2nd copy onwards)	THB 100 per statement	
11	Prepayment fee for mortgage loan (if refinanced by other financial institutions)	Up to 1.0% of prepaid amount	
12	Registration fee for a secured transaction		
	- 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 THB 1,000	
	- Amendment to increase an amount of secured assets	0.1% of an increase amount for secured assets and up to maximum amount of THB 1,000	
	- Amendment of registration of a secured transaction agreement except a details of the agreed amount of the asset	THB 200 per time	
	- Cancellation of registration of a secured transaction agreement	THB 200	
	- Issuance of certificates of registration	THB 200 per copy	
	- Inspection of documents of registration	THB 50 for each inspection	
	- Transfer of information deriving from computer system	THB 800 per time	
	- Record of information in which length of register shall not exceed 200 characters	THB 0.3 for each register	
	- 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		
	- LC Amendment Commission	0.25% per 3 months min. THB 1,200	
	Extension of validity	0.25% per 3 months min. THB 1,200	
	Increase amount	0.25% per 3 months min. THB 1,200	
	LC Cancellation	THB 1,200	
	Others / Text	THB 1,200	
	- Payment (Acceptance Commission) For usance bill only	0.125% 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	USD 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%	0.25% flat	
	Commission in Lieu of Exchange		
	- Individuals and SME customers	0.125% flat min. THB 1,200 (Free of charge Book Transfer at same bank)	
	- Others customers	0.125% 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 1,200	
	Europe & America	THB 1,500	
	Rest of the world	THB 1,800	
	Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	Actual amount as charged by Third Party	
2	DRAFT LOAN (PURCHASE) including Invoice Financing, Account Receivable Purchase (Factoring)		
	Comm.in Lieu of Exchange Settlement in Local Currency	0.125% flat min. THB 1,200	
	- 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
C. Other service charges		
TRADE FINANCE		
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 USD 50 or equivalent USD 50 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 Individuals and SME customers Others customers - 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.	0.125% flat min. THB 1,200 0.125% flat min. THB 1,200 (Free of charge Book Transfer at same bank) 0.125% flat min. THB 1,200 0.125% per month min. THB 1,200 USD 150 or equivalent USD 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) Individuals and SME customers Others customers - Reimbursement Commission	THB 800 THB 800 USD 50 or equivalent USD 50 or equivalent 0.25% flat min. THB 1,200 0.10% per month min. THB 1,200 THB 1,000 0.125% flat min. THB 1,200 (Free of charge Book Transfer at same bank) 0.125% flat min. THB 1,200 THB 2,500	

Type of Transactions	Service charges	Remarks
C. Other service charges		
TRADE FINANCE		
5 EXPORT LC (continued) - Others Assignment of proceeds Negotiation under restricted L/C Restricted L/C - Negotiation Comm. (Bills presented from 1st Negotiating Bank/other bank) 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	0.125% flat min. THB 1,200 USD 40 or equivalent 0.125% flat min. USD 30 or equivalent USD 30 or equivalent THB 500 per message Actual amount as charged by Third Party THB 1,200 THB 1,500 THB 1,800	
6 EXPORT COLLECTION - D/P, D/A AND DOCUMENTS (RELEASED FREE OF PAYMENT) - Collection Commission Documentary Clean (Cheque) - Commission in Lieu of Exchange Individuals and SME customers Others customers - 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 0.125% flat min. THB 1,200 (Free of charge Book Transfer at same bank) 0.125% flat min. THB 1,200 THB 1,000 THB 500 per message Actual amount as charged by Third Party THB 1,200 THB 1,500 THB 1,800	
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 Same rate of guarantee issuance OR Max. 4% p.a. min. 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			
D. Service charges related to payment management			
D. (1) Cross border payments			
1	INWARD REMITTANCE - Payment Commission Remittance by Telegraphic Transfer in local currency For credit of inhouse account For credit of Third Party Bank Network Payment Remittance by Telegraphic Transfer in foreign currency Settlement in local currency and credit of inhouse account Settlement in foreign currency Postage / Courier / Foreign Bank Charge Courier's Charges: Asia Europe & America Rest of the world *Fee for Holding of Foreign Currency Fund	THB 300 THB 600 Waived THB 300 and cable fee THB 400 0.125% flat min. USD 25 Actual amount as charged by Third Party THB 1,200 THB 1,500 THB 1,800 THB 500 per transaction	www.ocbc.com/business-banking/digital-business-banking/network-transfer Cable fee is applied for transaction in USD only
2	OUTWARD REMITTANCE - Remitting Commission Telegraphic Transfer In local currency (THB) Settlement in THB Settlement in foreign currency In foreign currency Settlement in THB Settlement in the same currency Commission of Instruction submission via Electronic Channel Others Payment Instruction / advice by SWIFT / Telex Postage / Courier Overseas charges (in case charges are for remitter) Network Payment	0.125% flat min. THB 500 THB 300 THB 300 THB 300 or USD 10 and 0.125% flat Min. by currency USD 25, GBP 15, EUR 20 THB 100 or equivalent THB 400 per message or USD 10 Actual amount as charged by third party THB 1,000 or USD 30 Plus any other charges claimed by Receiving Bank THB 400 or equivalent	www.ocbc.com/business-banking/digital-business-banking/network-transfer

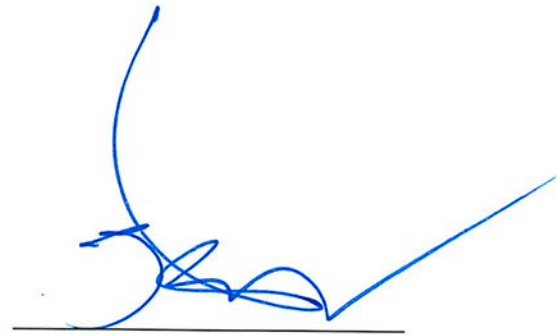
Type of Transactions		Service charges	Remarks
D. (2) Domestic payments			
1	BAHTNET		
	- Outward BAHTNET		
	Commission of Instruction submit via Paper Channel	THB 300	
	Commission of Instruction submit via Electronic Channel	THB 100	
	- Inward BAHTNET	THB 300	
2	In-house transfer		
	- Internal Fund Transfer	Waived	
	- Auto Transfer of funds as per standing instruction	THB 20 per time	
3	Cheque		
	- Issuance of Cashier's Cheque	THB 100	
	- Cheque Book	THB 300 per cheque book	20 cheques per cheque book
	- Service Charge for Collection of Provincial Cheques	Free of charge	
	- Stop Cheque per request	THB 300	
	- Dishonoured Cheque including Cheque returned due to insufficient funds	THB 500 per cheque	

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 requires approval by Senior Management.
- (6) As guided by Bank of Thailand, banks may adopt own definition of SME. Please find below OCBC SME definition. Should you need any clarification, please contact your Relationship Managers.

#	Factors	Results	
(a)	Listing status	Yes	Non-SME
		No	Check (b)
(b)	Number of employees and Annual sales turnover	<= 200 and <= THB500m	SME otherwise, non-SME

note: evaluation to be conducted on a group basis including the customer and its affiliates (e.g. parent company, subsidiaries, sister companies, etc.)



Phua Yeo Chuan (Kenneth)
General Manager

Announcement on 30 June 2026

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