

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Service Charges, Penalties related to Deposits, Loans^{1/} and Other Service Charges
Effective Date : 1 October 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		Courier charge per actual cost
	- Individuals and SME Customers	THB 100 per letter	
	- 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 Europe & America THB 1,500 per time Rest of the world THB 1,800 per time	
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.			

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Type of Transactions		Service charges			Remarks
B. Service charges related to loans					
B. (1) Service charges of consumer loan					
1.	Expenses paid to government agencies	0.05% of Loan Limit and up to maximum amount of THB 10,000 per document 1.0% of Mortgaged Value and up to maximum amount of THB 200,000			
	- Stamp duty				
	- Mortgage registration fee				
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.					
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			

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B. (3) Service charges of commercial loan - SME only			
1	Front-end fee or Up front fee	Up to 2.5% of total credit limits, capped at THB 250,000 for total credit limits not exceeding THB 15,000,000.	
2	Fee for term loan period extension / Renewal fee for revolving credit facilities	Up to 2.5% of total credit limits, on incremental amount, capped at THB 250,000 for total credit limits incremental amount not exceeding THB 15,000,000. Waived, if no incremental in credit limit	
3	Prepayment fee for term loan	Up to 3% of the outstanding principal balance, waived where (i) more than 50% of the actual disbursed amount has been repaid, and (ii) more than 50% of the repayment period, calculated from the first drawdown date and including any repayment period extension under a debt restructuring agreement, has elapsed	
4	Cancellation fee for credit facilities	Waived of cancellation fee where: (i) commitment fee has been collected, or (ii) credit facilities has been partial or fully drawn. Others please refer to loan agreement.	

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Type of Transactions		Service charges	Remarks
C. Other service charges			
TRADE FINANCE			
1	IMPORT LC		
	- LC Opening Commission	0.25% per 3 months min. THB 1,200	
	- 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		
	SME customers	0.125% (flat), min. THB 300, max. THB 2,000 (or equivalent)	
	Other corporate customers	0.125% flat, min. THB 1,200 (or equivalent)	
	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		
	SME customers	0.125% (flat), min. THB 300, max. THB 2,000 (or equivalent)	
	Other corporate customers	0.125% flat, min. THB 1,200 (or equivalent)	
	- 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	
C. Other service charges			
TRADE FINANCE			
3	STANDBY L/C		
	- Opening Commission	Max. 4% p.a. min. THB 1,200	
	- Amendment Commission		
	Extension Validity	Refer to opening comm.	
	Increase Amount	Refer to opening comm.	
	Other / Text	THB 1,200	
	Advising Commission (Charge to Beneficiary)		
	Original L/C	THB 800	
	Amendment	THB 800	
	Advising Commission (Charge to Applicant)		
	Original L/C	USD 50 or equivalent	
	Amendment	USD 50 or equivalent	
	Others		
	SWIFT / Telex Message	THB 500 per message	
	Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	Out-of-pocket expenses	
4	IMPORT COLLECTION - D/P, D/A AND DOCUMENTS RELEASED FREE OF PAYMENT)		
	- Collection Commission	0.125% flat min. THB 1,200	
	- Commission in Lieu of Exchange		
	SME customers	0.125% (flat), min. THB 300, max. THB 2,000 (or equivalent)	
	Other corporate customers	0.125% flat, min. THB 1,200 (or equivalent)	
	- Acceptance Commission For D/A only	0.125% per month min. THB 1,200	

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5	- Others		
	Protest	USD 150 or equivalent	
	Unpaid Item	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 the 1st month and THB 500 for each subsequent month until acceptance / settlement of the bill	
	SWIFT / Telex Message	THB 500 per message	
	Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	Actual amount as charged by Third Party	
	EXPORT LC		
	- LC Advising Commission (Charge to Beneficiary)		
	Original L/C	THB 800	
	Amendment	THB 800	
	- LC Advising Commission (Charge to Applicant)		
	Original L/C	USD 50 or equivalent	
	Amendment	USD 50 or equivalent	
	- LC Transfer Fee	0.25% flat min. THB 1,200	
	- Confirmation Commission	0.10% per month min. THB 1,200	
	- Negotiation Commission (Bills presented directed from beneficiary)	THB 1,000	
	- Commission in Lieu of Exchange - L/C Negotiation / Discounting (Bills Presented Direct from Beneficiary)		
	SME customers	0.125% (flat), min. THB 300, max. THB 2,000 (or equivalent)	
	Other corporate customers	0.125% flat, min. THB 1,200 (or equivalent)	
	- Reimbursement Commission	THB 2,500	
C. Other service charges			
TRADE FINANCE			
5	EXPORT LC (continued)		
	- Others		
	Assignment of proceeds	0.125% flat, min. THB 1,200 (or equivalent)	
	Negotiation under restricted L/C		
	Restricted L/C - Negotiation Comm. (Bills presented from 1st Negotiating Bank/other bank)	USD 40 or equivalent	
	Restricted L/C - Commission in lieu of exchange (Bills presented from 1st Negotiating Bank/other bank)		
	SME customers	0.125% (flat), min. THB 300, max. THB 2,000 (or equivalent)	
	Other corporate customers	0.125% flat, min. THB 1,200 (or equivalent)	
	Cable Charges (for every presentation)	USD 30 or equivalent	
	- SWIFT / Telex Message	THB 500 per message	
	- Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	Actual amount as charged by Third Party	
	- Courier's Charges:		
	Asia	THB 1,200	
	Europe & America	THB 1,500	
	Rest of the world	THB 1,800	
	EXPORT COLLECTION - D/P, D/A AND DOCUMENTS (RELEASED FREE OF PAYMENT)		
	- Collection Commission		
6	Documentary	THB 800	
	Clean (Cheque)	THB 300	
	- Commission in Lieu of Exchange		
	SME customers	0.125% (flat), min. THB 300, max. THB 2,000 (or equivalent)	
	Other corporate customers	0.125% flat, min. THB 1,200 (or equivalent)	
	- Others		
	Dishonored Bill	THB 1,000	
	SWIFT / Telex Message	THB 500 per message	
	Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	Actual amount as charged by Third Party	
	Courier's Charges:		
7	Asia	THB 1,200	
	Europe & America	THB 1,500	
	Rest of the world	THB 1,800	
	BANKER'S GUARANTEE (BG)		
	- Issuance		
	Close-ended		
	Commission	Max. 4% p.a. min. THB 1,200	

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Type of Transactions		Service charges	Remarks
	Unreturned BG fee (former name - Overdue Charges)	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.	
	Open-ended		
	Commission	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	
	- Amendment		
	Auto-Renewal	Refer to issuance charge	
	Extension of Validity	Refer to issuance charge	
	Increase Amount	Refer to issuance charge	
	Others - Text	THB 1,200	
	- Others		
	SWIFT / Telex Message	THB 500 per message	
	Postage / Courier / Stamp Duty / Foreign Bank Charge & etc.	Actual amount as charged by Third Party	

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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	THB 300	
	For credit of Third Party Bank	THB 600	
	Network Payment	Waived	
	Remittance by Telegraphic Transfer in foreign currency		
	Settlement in local currency and credit of inhouse account	THB 300 and cable fee THB 400	
	Settlement in foreign currency		
	Individuals and SME customers	0.125% (flat), min. THB 300, max. THB 2,000 (or equivalent)	
	Others customers	0.125% flat, min. THB 1,200 (or equivalent)	
	Postage / Courier / Foreign Bank Charge	Actual amount as charged by Third Party	
	Courier's Charges:		
	Asia	THB 1,200	
	Europe & America	THB 1,500	
	Rest of the world	THB 1,800	
	*Fee for Holding of Foreign Currency Fund	THB 500 per transaction	
2	OUTWARD REMITTANCE		
	- Telegraphic Transfer (TT)		
	Telegraphic transfers in foreign currency		
	Instruction received via General Branch Channel	THB 300 or equivalent	
	Instruction received via Electronic Channel e.g. Mobile Banking and Internet Banking	THB 100 or equivalent	
	Commission in lieu of exchange		
	Individuals and SME customers	0.125% (flat), min. THB 300, max. THB 2,000 (or equivalent)	
	Others customers	0.125% flat, min. THB 1,200 (or equivalent)	
	Others		
	Payment Instruction / advice by SWIFT / Telex	THB 400 per message or USD 10	
	Postage / Courier	Actual amount as charged by third party	
	Overseas charges (in case charges are for remitter)	THB 1,000 or USD 30 plus any other charges claimed by Receiving Bank	
	Network Payment	THB 400 or equivalent	
			www.ocbc.com/business-banking/digital-business-banking/network-transfer
D. (2) Domestic payments			
1	BAHTNET*		
	- Outward BAHTNET		
	Instruction received via General Branch Channel e.g. paper		
	Individuals and SME customers	THB 150	
	Others customers	THB 150	
	Instruction received via Electronic Channel e.g. Mobile Banking and Internet Banking		
	Individuals and SME customers	THB 60	
	Others customers	THB 100	
	- Inward BAHTNET		
	Individuals and SME customers	THB 40	
	Others customers	THB 100	
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	
	- 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	
			20 cheques per cheque book

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Type of Transactions	Service charges	Remarks
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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 as there is no universal definition of such. Furthermore, it is generally accepted to consider a company an SME based on its company structure, number of employees and sales turnover. As such, we have adopted the following for SME classification

#	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.)

- (7) Commission in Lieu of Exchange is free of charge for internal transfer at same bank
- (8) *Bahlnet fee is applied to all customer groups except for Financial Institution groups having special arrangements with OCBC.

Phua Yeo Chuan (Kenneth)

General Manager

Announcement on 29 September 2026

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