

Oversea-Chinese Banking Corporation Limited, Bangkok Branch

Table 3 Service Charges, Penalties related to Deposits, Loans^{1/} and Other Service Charges

Effective Date : 29 April 2024

Type of Transactions	Service charges	Remarks
A. Service charges related to deposits		
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	
Re-Issuance of Monthly Account Statement		
- Previous month	THB 100 per month	
- For any period older than the above	THB 200 per month	
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	
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 True Copy of Document	THB 100 per transaction	
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	
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	
Swift MT 940 Reporting	THB.3,000 per account per month	

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 ins)	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 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	

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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	

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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	

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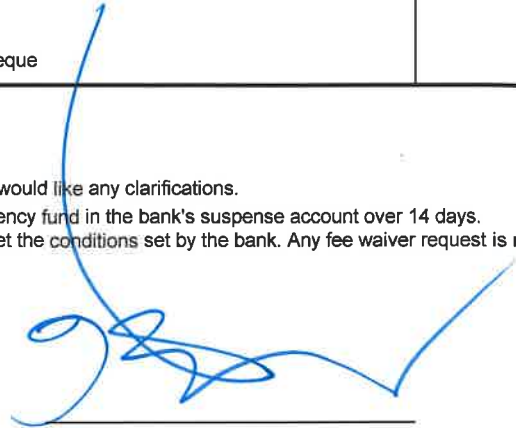
Type of Transactions	Service charges	Remarks
REMITTANCE		
D. Service charges related to payment management		
D. (1) Cross border payments		
1 INWARD REMITTANCE Payment Commission Remittance by Telegraphic Transfer in local currency For credit of inhouse account For credit of Third Party Bank Network 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 1/4% flat min US\$ 25 Actual amount as charged by Third Party THB 600 THB 1,000 Actual amount as charged by Third Party THB 500 /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 Draft In local currency In foreign currency Telegraphic Transfer In local currency (THB) Settlement in THB Settlement in foreign currency In foreign currency Settlement in THB Settlement in the same currency Others Payment Instruction / advice by SWIFT / Telex Postage / Courier / Foreign Bank Charge etc Network Payment	THB 300 THB 300 1/4% flat min THB 500 THB 300 THB 300 THB 300 or USD 10 and 1/4% flat, min by currency USD 25, GBP 15, EUR 20 THB 400 / message or USD 10 Actual amount as charged by third party THB 400 (or equivalent)	www.ocbc.com/business-banking/digital-business-banking/network-transfer
D. (2) Domestic payments		
BAHTNET Outward BAHTNET Inward BAHTNET In-house transfer Internal Fund Transfer Auto Transfer of funds as per standing instruction	THB 300 THB 300 Waived THB 20 per time	

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Type of Transactions	Service charges	Remarks
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	THB 20.00 per cheque plus 0.1% of the cheque value (minimum THB 10.00 per cheque)	
Stop Cheque - per request	THB 300	
Dishonoured Cheque	THB 500	
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 is required approval by Senior Management too.



Phua Yeo Chuan (Kenneth)

General Manager

Announcement on 29 April 2024