

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

Effective Date :1 May 2022

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	

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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	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							
	1) Stamp duty								
	2) Mortgage registration fee								
2.	Expenses paid to other persons or external entities								
	<u>Normal case</u>								
	1) Expenses for checking of credit information								
	2) Expenses for collateral inspection and valuation ^{2/}								
	3) Insurance expenses								
	4) Payment expenses via other counters and channels								
	<u>Default case</u>								
	1) Cheque return expense (in case of other commercial bank's cheque)								
	2) Insufficient fund expense (in case of payment via debiting from the account of other financial institutions)								
	3) Debt collection expense ^{2/}								
3.	Operating costs of commercial bank								
	<u>Normal case</u>								
	1) Expense for collateral inspection and valuation ^{2/}								
	2) Re-issuance of statement report (2nd copy onwards)								
	<u>Default case</u>								
	1) Debt collection expense ^{2/}								
	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					
<u>Remark</u> 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	

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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	

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Type of Transactions		Service charges	Remarks
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	USD50 or equivalent	
	Amendment	USD50 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	1/8% flat min THB 1,200	
	Commission in Lieu of Exchange	1/4% flat min THB 1,200	
	Acceptance Commission - For D/A only	1/8% per month min. THB 1,200	
	Others		
	Protest	US\$ 150 or equivalent	
	Unpaid Item	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 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	
5	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	USD50 or equivalent	
	Amendment	USD50 or equivalent	
	LC Transfer Fee	1/4% flat min THB 1,200	
	Confirmation Commission	1/10% 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)	1/8% flat min THB 1,200	
	Reimbursement Commission	THB 2,500	
	Others		
	Assignment of proceeds	1/8% flat min THB 1,200	
	Negotiation under restricted L/C		
	Restricted L/C - Negotiation Comm. (Bills presented from 1st Negotiating Bank/other bank)	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	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 cable fee THB 400		Cable fee is applied for transaction in USD only
Settlement in foreign currency	1/4% flat min US\$ 25		
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			
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 or USD 10 and 1/4% flat, min by currency USD 25, GBP 15, EUR 20		
Others			
Payment Instruction / advice by SWIFT / Telex	THB 400 / message or USD 10		
Postage / Courier / Foreign Bank Charge etc	Actual amount as charged by third party		
D. (2) Domestic payments			
BAHTNET			
Outward BAHTNET	THB 300		
Inward BAHTNET	THB 300		
In-house transfer			
Internal Fund Transfer	Waived		
Auto Transfer of funds as per standing instruction	THB 20 per time		

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Type of Transactions	Service charges	Remarks
Cheque		
Issuance of Cashier's Cheque	THB 100	20 cheques per cheque book
Cheque Book	THB 300 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 01 April 2022

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