

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited
Details of interest rates, penalties, service charges, fees and actual and reasonable expenses
related to personal loan under supervision of the Bank of Thailand
Effective from 12 September 2021



| Interest, penalties, service charges or fees | Interest rates / service charges / penalties | |
|--|--|---|
| | Normal | In case of default |
| 1. Interest, penalties, service charges and fees | | |
| 1.1 Interest (effective rate) | | |
| 1.1.1 Installment Loan (depends on approval credit line) | | |
| For Salary / Office employee | | |
| - Approval credit line 30,000 - 99,999 Baht | 25% p.a. | 25% p.a. |
| - Approval credit line 100,000 - 149,999 Baht | 24% p.a. | 25% p.a. |
| - Approval credit line 150,000 - 299,999 Baht | 23% p.a. | 25% p.a. |
| - Approval credit line up from 300,000 Baht | 19.99% p.a. | 22.99% p.a. |
| (For Payroll Package program: 9.99% for the first 3 months) | | |
| For Self-employed | | |
| - Approval credit line 30,000-299,999 Baht | 25% p.a. | 25% p.a. |
| - Approval credit line up from 300,000 Baht | 22.99% p.a. | 25% p.a. |
| 1.1.2 In case if not meeting the criteria mention in item 1.1.1 | | |
| - Outstanding principle less than 300,000 Baht | 25% p.a. | 25% p.a. |
| - Outstanding principle up from 300,000 Baht | 22.99% p.a. | 25% p.a. |
| 1.2 Early payoff | N/A | N/A |
| Actual and reasonable expenses | | |
| 2. Expenses paid to government agencies | | |
| 2.1 Revenue stamp | | N/A |
| 3. Expenses paid to external entities or persons | | |
| 3.1 Expenses on bill payment service | | |
| Direct debit via account of Bank of Ayudhya | | N/A |
| Service counter of Bank of Ayudhya | | N/A |
| Krungsri Mobile Application (KMA) | | N/A |
| Krungsri Online | | N/A |
| Krungsri ATM | | N/A |
| Krungsri ADM | | N/A |
| Counter Service (cash only) | | 15 Baht per transaction (Included VAT 7%) |
| - Payment worth not more than Baht 49,000 per transaction | | |
| Pay at Post (cash only) | | 10 Baht per transaction (Included VAT 7%) |
| - Payment worth not more than Baht 50,000 per transaction | | |
| Tesco Lotus (cash only) | | 10 Baht per transaction (Included VAT 7%) |
| - Payment worth not more than Baht 49,000 per transaction | | |
| (maximum 2 transaction/ day/ loan account) | | |
| 3.2 Expenses on credit information enquiry | | N/A |
| 3.3 Overdue debt collection fee for installment or accumulated outstanding debts | | |
| up from 1,000 Baht | | |
| - 1st month overdue | | 50 Baht per Billing |
| - 2nd month overdue and onwards | | 100 Baht per Billing |
| 4. Expenses being operating costs | | |
| 4.1 Expenses on unsuccessful account debit | | N/A |
| 4.2 Expenses related to returned cheques | | N/A |
| 4.3 Card replacement fee in case of loss/damage | | N/A |
| 4.4 PIN re-generation fee | | N/A |

Remark

- As regards customers transferred from GE Money Retail Bank Pcl., interests, discounts, penalties, service charges, fees and other expenses shall be at the rates and as per the rules specified in the contracts binding upon GE Money Retail Bank Pcl. please refer to the interest rates of the same type as per Bank of Ayudhya's Notification instead. (Please refer to details of GE Money Retail Bank Pcl.'s Notification Re: Interest rates and actual and reasonable expenses related to loans as per Attachment.)
- Customers of personal loans under the BOT's supervision who are transferred from Hongkong and Shanghai Banking Corporation Limited, Bangkok Branch ("HSBC") shall remain obligated to comply with the terms and rules specified in the contracts between the customers and HSBC. In this regard, the Bank will refer to the interest rates, penalties, service charges, fees and expenses as specified in HSBC's Notification Re: Interest rates for loans under supervision of the Bank of Thailand which is effective on the date on which the Bank receives the transfer of the business from HSBC (31 March 2012) until there is any announcement of changes thereto.
- The maximum interest rate shall be 25% applicable for active accounts of installment loans approved from 1 August 2020 onwards, and revolving loans with minimum monthly payment / cash cards, except for the cases of debts incurred by judgments of the court which need to comply with the court's orders.
- In case of default, Bank will plus 3% p.a. from normal rate, but not exceed product ceiling rate according to BOT announcement.

Authorized signature

- Signature -

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