

MIZUHO CORPORATE BANK, LTD.

BANGKOK BRANCH

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TERMS AND CONDITIONS **Bank' s Service Charge and Fee**

June 2009

A: CHARGES FOR FOREIGN TRADE BUSINESS

DESCRIPTIONS	RATES OF CHARGES
IMPORT	
1. <u>LETTER OF CREDIT</u>	
1.1 Opening Commission	¼ % for validity of each 3 months or fraction thereof, (Min. Baht 1,000.00)
1.2 Amendment Commission	
1.2.1 Increase in amount and/or extension of validity date	Same as Opening Commission (Min. Baht 500.00)
1.2.2 Others	Baht 500.00
1.3 Revolving Commission	¼% of bill amount to be collected upon receipt of documents (Min. Baht 1,000.00)
1.4 Engagement Commission for Usance Bills	2.5% p.a. to be collected up front (Min. Baht 1,000.00)
1.5 Payment Commission	
1.5.1 For overdrawn amount of L/C	¼% flat of overdrawn amount (Min. Baht 1,000.00)
1.5.2 For amount drawn under expired L/C	¼% flat of bill amount (Min. Baht 1,000.00)
1.6 Shipping Guarantee Fee	Baht 200.00 per item per month
1.7 Delivery Order or Parcel Post Notification Fee	Baht 200.00 per item
1.8 Handling Fee on import bills in BAHT currency for import L/C issued in BAHT currency	¼% of bill amount (Min. Baht 1,000.00)
1.9 Discrepancy (ies) Fee	USD 60.00 per item or equivalent
1.10 Interest Rate	Subject to arrangement

DESCRIPTIONS	RATES OF CHARGES
2. <u>COLLECTIONS</u> 2.1 Collection Commission	1/8% (Min. Baht 1,000.00) to be collected up front. If the bills presented through another bank, the above charges are to share equally between banks.
2.2 Returned Items 2.2.1 Handling Fee 2.2.2 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses	USD 100.00 per item or equivalent For Remitting Bank's account
2.3 Protest Fee	USD 100.00 or equivalent per item plus out-of-pocket expenses For Remitting Bank's account
2.4 Shipping Guarantee Fee	Baht 200.00 per item per month
2.5 Delivery Order or Parcel Post Notification Fee	Baht 200.00 per item
2.6 Handling Fee on import bills in BAHT currency for collection issued in BAHT currency	1/4% of bill amount (Min. Baht 1,000.00)
3. <u>OTHERS</u> 3.1 Commission In Lieu of Exchange 3.1.1 Customer 3.1.2 Bank	1/4% (Min. Baht 500.00) 1/4% (Min. Baht 500.00)
3.2 Correspondent Charges	All foreign bank charges are for account of customers
3.3 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses	For customer's account

<p>4. <u>DOMESTIC LETTER OF CREDIT</u></p> <p>4.1 Opening Commission</p> <p>4.2 Postage and Stamp Duty</p> <p>4.3 Payment Commission</p>	<p>1/5% per month or part thereof (Min. Baht 1,000.00) Engagement Commission 1/5% per month to be added to the above, in case usance L/C</p> <p>All out of pocket expenses are for customer's account</p> <p>Bht. 1,000.00 per item</p>
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DESCRIPTIONS	RATES OF CHARGES
EXPORT	
1. <u>DOCUMENTARY CREDIT</u>	
1.1 Advising Commission	
1.1.1 In case charges are for opening bank's account	- Pre-advising = USD 20.00 or equivalent - Advising without our confirmation = USD 40.00 or equivalent
1.1.2 In case charges are for beneficiary's account	- Pre-advising = Free - Advising without our confirmation = Baht 500.00
1.2 Advising Amendment	Same as Advising Commission
1.3 Confirmation Commission	10% per annum or part thereof or otherwise subject to arrangement (Min. USD 50.00 or equivalent is for opening bank's account, or Baht 1,000.00 is for beneficiary's account)
1.4 L/C Transfer Commission	¼% on transferred amount (Min. Baht 1,000.00)
1.5 L/C Cancellation Commission	USD 50.00 to be collected from opening bank
1.6 Negotiation Fee	
1.6.1 In case charges are for opening bank's account	1/8% flat (Min. USD 50.00 or equivalent)
1.6.2 In case charges are for beneficiary's account	- Baht 1,000.00 per first invoice for documents with and without discrepancy

	- Next invoice or transport document : Baht 200.00 for each
1.7 Export Bill presented between banks under restricted L/C	
1.7.1 Negotiation Fee	- 1/8% (Min. USD 50.00 or equivalent) to be deducted from proceeds. In case other charges, convert from Baht to foreign currency by using Export Sight Bills rate
1.7.2 Commission in lieu of exchange	- 1/8% (Min. USD 50.00 or equivalent) to be deducted from proceeds
1.8 Export Bills Discount (Discount for Outward Bills)	Subject to arrangement
1.9 Handling Fee on Export Bills in BAHT Currency	1/4% of bill amount (Min. Baht 1,000.00)
1.10 Correspondent Bank Charges	All foreign correspondent bank charges are for customer's account
1.11 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses	For customer's account
1.12 Handling Fee for Dishonored Bills (Returned Items)	Baht 1,000.00 per item
1.13 Assignment of Proceeds	1/8% on the assigned amount (Min. Baht 1,000.00)
1.14 Reimbursing Commission	USD 50.00 per item
2. <u>COLLECTIONS</u>	
2.1 Collection Commission on Export Bill	
2.1.1 In case charges are for buyer's account	- 1/8% flat (Min. USD 50.00)
2.1.2 In case charges are for seller's account	- Baht 500.00 per item
2.2 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses	For customer's account
2.3 Export Bills Discount	Subject to arrangement
2.4 Correspondent Bank Charge	For customer's account

2.5 Handling Fee on Export Bill in Baht	¼% of bill amount (Min. Baht 1,000.00)
2.6 Handling Fee on Dishonored Bill for Collection (Returned Item)	Baht 1,000.00 per item
3. <u>OTHERS</u>	
3.1 Commission In Lieu of Exchange	
3.1.1 Customer	1/4% (Min. Baht 500.00)

B: CHARGES FOR FOREIGN CURRENCY REMITTANCE & EXCHANGE SERVICES

DESCRIPTIONS	RATES OF CHARGES
1. <u>INCOMING REMITTANCE</u>	
1.1 Payment Commission	
1.1.1 T/T, SWIFT, M/T	¼% Minimum Baht 200.00 Maximum Baht 500.00 <u>For item specifically stating "Pay in Full" or "Charge Our Account"</u> Baht 500 per item
1.1.2 D/D Drawn On Us	¼% Minimum Baht 200.00 Maximum Baht 500.00
1.2 Postage, Stamp Duty & Communication Expenses	All out of pocket expenses are for customer's account.
1.3 Commission In Lieu of Exchange	<u>For Customers</u>
1.3.1 D/D T/T, SWIFT	1/8% Minimum Baht 500.00 Plus Charges under Outgoing Remittance
1.3.2 Credit Account	1/8% Minimum Baht 500.00 <u>For item specifically stating "Pay in Full" or "Charge Our Account"</u> ¼% Minimum Baht 500.00
1.4 Returned Funds Commission	<u>To Be Collected from Sending Banks</u>
	- USD20.00 per transaction for USD Payment - JPY2,500.00 per transaction for JPY Payment - Other Currencies Payment equivalent to USD20.00 per transaction

DESCRIPTIONS	RATES OF CHARGES
2. <u>OUTGOING REMITTANCE</u> D/D, T/T, SWIFT	
2.1 Payment Commission	Baht 550.00 per item including telecommunication expenses
2.2 Foreign Bank Charges for Item Specifically Stating "Pay in Full"	For customer's account

2.3 Postage, Stamp Duty & Communication Expenses	All out of pocket expenses are for customer's account.
2.4 Commission In Lieu of Exchange	<u>For customers</u> ½% Minimum Baht 500.00 Plus Charges under Clean Bills Bought & Collection
2.4.1 Clean Bills	
2.4.2 Withdrawal from FCD account, or Remittance in Baht currency	1/8% Minimum Baht 500.00
	<u>For Banks</u> ¼% Minimum Baht 500.00
2.5 Cancellation Fee / Amendment Fee	Baht 500.00
2.6 Payment Commission for beneficiary Charge	<u>To Be Deducted before proceed</u> - USD 20.00 per transaction for USD Payment - JPY 2,500.00 per transaction for JPY Payment - Other Currencies Payment equivalent to USD20.00 per transaction

DESCRIPTIONS	RATES OF CHARGES
3. EXCHANGE SERVICES	
3.1 Clean Bill Bought & Collection	
3.1.1 Foreign bank charges	All out of pocket expenses are for customer's account.
3.1.2 Postage, Stamp Duty & Communication Expenses	All out of pocket expenses are for customer's account.
3.1.3 Commission in lieu of exchange	For customers
3.1.3.1 D/D	½% Minimum Baht 500.00 Plus Charges under Outgoing Remittance
3.1.3.2 Credit to FCD account	¼% Minimum Baht 500.00 For Banks ½% Minimum Baht 500.00
3.1.4 Negotiation Fee	1/8% of bill amount (Minimum Baht 500.00)
3.1.5 Interest	Subject to arrangement
3.1.6 Collection Fee	
3.1.6.1 <u>Cash Letter Basis</u>	
▪ T/C	Baht 20.00 per item
▪ Others (Commercial Cheque)	Baht 200.00 per item
3.1.6.2 <u>Collection</u>	1/8% of bill amount (Minimum Baht 500.00) Plus actual cost
3.1.7 Returned Items	Baht 200.00 per item Plus Interest Charges and all out of pocket expenses.

C: COURIER AND TELECOMMUNICATION EXPENSES

DESCRIPTIONS	RATES OF CHARGES	
TELECOMMUNICATION		
Asia	Full Swift/Telex	Baht1,000.00
Others	Full Swift/Telex	Baht1,200.00
Both Asia and Others	Brief Swift/Telex	Baht 500.00
COURIER		
By ourselves	Baht500.00 equivalent to USD 20.00	
Through Wells Fargo Bank, N.A. Representative Office	Actual cost charged by Wells Fargo Bank, N.A.	

D: CHARGES FOR LOCAL REMITTANCE & SERVICES

DESCRIPTIONS	RATES OF CHARGES	
LOCAL ELECTRONIC FUNDS TRANSFER		
BAHTNET		
Incoming Bahtnet Fee	THB100.00 per transaction	
Outgoing Bahtnet Fee	THB150.00 per transaction	
Cancellation Fee	THB100.00 per transaction	
Refund / Amendment Fee	THB150.00 per transaction	
SMART Credit (Media Clearing)		
Fee per transaction		
- Not exceeding 100,000 Baht	THB 12.00	
- Exceeding 100,000 but not exceeding 500,000 Baht	THB 40.00	
- Exceeding 500,000 but not exceeding 2 million Baht	THB 100.00	
DIRECT CREDIT		
- Metropolitan area	THB 30.00 - 50.00	
- Provincial area	THB 40.00 - 80.00	
E-PAYMENT SERVICE		
	Monthly Fee	Transaction Fee
1 E-Tax	THB300.00	None
2 E-Excise	THB100.00	None
3 E-SSO	THB100.00	None
4 E-Mea	THB100.00	THB10.00
5 E-Utility	THB100.00	None
6 E-Customs	None	THB15.00

PREADVISE BY FAX / E-MAIL (Option for SMART and Direct Credit)	BKK only = 15 BKK & other areas = 20 (Averaged)
Cancellation Fee	THB100.00 per transaction plus actual cost
GLOBAL CASH MANAGEMENT SERVICE	
Installation fee	THB7,000.00
Monthly fee	THB2,000.00
Reset Password of Superuser	Free of Charge
Customer's Onsite Support	Free of Charge
OTHERS	
Balance Confirmation	THB200.00 per item plus actual cost
Balance Certificate	THB200.00 per item plus actual cost
Transportation fee (Delivery Cost)	All out of pocket expenses are for customer's account.
Note	
1. The charges mentioned above apply to normal transaction.	
2. Special service and/or Correspondent bank charges are additional.	

E: CHARGES FOR DEPOSIT & SERVICES

DESCRIPTIONS	RATES OF CHARGES
THAI BAHT CURRENT ACCOUNTS	
No Initial deposit required	
Maintaining Balance	N/A
Maintenance Fee	N/A
Interest	NIL
On credit balances	Unauthorized Overdraft Rate as announced
On unauthorized overdraft	Subject to negotiation
On arranged overdraft	Overdraft Interest is collected on every 20 th of the month.
Dormant Fee for Inactive 1 year and over	THB600 per every 6 months
THAI BAHT SAVINGS ACCOUNTS	
No Initial deposit required	
Maintaining Balance	N/A
Maintenance Fee	N/A
Interest	Credit interest is calculated on the daily balance at prevailing MHCBC rate of interest and paid semiannually on every June 16 th and December 16 th . Interest may be subject to Government withholding tax
Note: Non-Resident THB Savings account	No payment of Interest

Dormant Fee for Inactive 1 year and over	THB600 per every 6 months
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FOREIGN CURRENCY SAVINGS ACCOUNTS

No Initial deposit required Maintaining Balance Maintenance Fee	N/A N/A
Interest	Credit interest is calculated on the daily balance at prevailing MHCBC rate of interest and paid semiannually on every June 16 th and December 16 th . Interest may be subject to Government withholding tax.
Deposits or withdrawals in USD cash	0.50% commission in lieu of exchange minimum USD10.00
Dormant Fee for Inactive 1 year and over	USD30.00 per every 6 months

****Charge on other currencies will be equivalent to USD tariff of charges.****

FIXED ACCOUNT

Initial Deposit	THB 50,000.00
Interest	Credit interest is calculated on the daily balance at prevailing MHCBC rates on the day of deposit and paid on due date. Interest may be subject to Government withholding tax.
Note : Non-Resident Fixed account can only be opened with the maturity of at least 6 months.	

ACCOUNT MANAGEMENT SERVICE

Remuneration (Fee)	0.05% - 10%
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DESCRIPTIONS	RATES OF CHARGES		
SERVICES CHARGES AND FEE			
Cheque Cheque Book	THB15.00 per cheque THB750.00 per cheque book (50 cheques/book)		
Cash withdrawal fee	THB1,000.00 for each THB1,000,000.00		
Statements Mail Fax :- Local Overseas	<u>Monthly</u> Free THB50.00/page THB150.00/page	<u>Weekly</u> Not available THB50.00/page THB150.00/page	<u>Daily</u> Not available THB50.00/page THB150.00/page

Stop payment fee	THB200.00 per cheque
Returned cheque due to lack of funds	0.25% of cheque amount with minimum of THB200.00 and maximum of THB1,000.00
Cashier order at MHCB counter Issuing Fee Loss/Stop/Cancellation Fee	THB50.00 per cheque THB100.00 per cheque
Cheque Payment Issuing Fee Cancellation Fee	THB20.00 ó 40.00 per cheque THB10.00 per cheque
Cheque Express Issuing Fee Cancellation Fee	THB35.00 per cheque THB10.00 per cheque
Cheque Collection - Within Clearing Zone - Out Clearing Zone Return Cheque Fee	0.2% of face amount. with Min THB10.00/ Max THB1,000.00 per cheque 0.2% of face amount with Min THB10.00/ No Max per cheque MLR
Up country cheque Handling Fee Collection Fee	THB30.- per cheque 0.10% of cheque amount Min. THB10.00
Pooling Services Installation Fee Monthly Fee Transfer Fee	THB 30,000.00 THB10,000.00 per month THB120.00 per transfer
Automatic Fund Transfer Fee	Free of charge
Direct Debit for Leasing customer	THB20.00 per transaction
Cheque Pickup Fee	Free of Charge
Bill of Exchange Custody fee B/E replacement fee Verification fee	Free of Charge Free of Charge Free of Charge
OTHERS	
Audit Confirmation	THB200.00 per item plus actual cost
Balance Certificate	THB200.00 per item plus actual cost
Certify copy of document	THB100.00 per copy plus actual cost
NOTES 1. The charges mentioned above apply to normal transaction. 2. Special service and/or Correspondent bank charges are additional. 3. Applicable for Existing Deposit Accounts	

F: COMMERCIAL LOAN

DESCRIPTIONS	RATES OF CHARGES
1. REFERENCE INTEREST RATE 1.1. Minimum Lending Rate (MLR) 1.2. Minimum Overdraft Rate (MOR) 1.3. Minimum Retail Rate (MRR) 1.4. Maximum margin plus to MRR	6.75 % per annum 10.75 % per annum 7.75 % per annum 2.00 % per annum
2. MAXIMUM INTEREST RATE 2.1. Normal Case 2.2. Default Case	50.00 % per annum 50.00 % per annum including all fees and expenses
3. RELATED FEE AND CHARGE 3.1. Agency Fee Arrangement Fee Management Fee Up-Front Fee Front-End Fee Facility Fee Others 3.2. Commitment Fee 3.3. Prepayment Fee for Non-Thai Registered SMEs 3.4. Prepayment Fee for Thai Registered SMEs	Up to 5.00 % of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.) Up to 5.00 % per annum of Undisbursed Amount of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.) 20 % per annum Nil
4. RELATED EXPENSE TO LOCAL AUTHORITIES 4.1. Stamp Duty	0.05 % of Credit Facility (Maximum THB 10,000.00)

G: BANK GUARANTEE

DESCRIPTIONS	RATES OF CHARGES
1. ISSUANCE FEE 1.1. Normal Case 1.2. Default Case	10.00 % per annum (Minimum THB 1,500.00) Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank 20.00 % per annum including all fees and expenses Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank
2. AMENDMENT FEE	THB 200.00 per Guarantee
3. CANCELLATION FEE	THB 200.00 per Guarantee

END