

MIZUHO BANK, LTD.

BANGKOK BRANCH

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

November 2013

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 2.2 Returned Items 2.2.1 Handling Fee 2.2.2 Postage/Courier, Telecommunication, Stamp Duty and other out-of-pocket expenses	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. 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	¼% of bill amount (Min. Baht 1,000.00)
3. <u>OTHERS</u>	
3.1 Commission In Lieu of Exchange	
3.1.1 Customer	1/4% (Min. Baht 500.00)
3.1.2 Bank	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 –D/D, T/T, SWIFT</u>	
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	<u>For customers</u>
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
	<u>For Banks</u> 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.

<p>3.2 Transfer between Foreign Currencies Deposit Account (FCD)</p> <p>3.2.1 Transfer between FCD account within MHBK Bangkok Branch (In-House)</p> <p>3.2.2 Transfer between FCD account with other Bank located in Thailand</p> <ul style="list-style-type: none"> • Outgoing Transfer • Incoming Transfer 	<p style="text-align: center;">Free of Charge</p> <p style="text-align: center;">Handling Commission: THB 550 Commission in lieu of exchange: 1/8% Min THB500</p> <p style="text-align: center;">Handling Commission: 1/4 % Min THB200 Max THB500 Commission in lieu of exchange: 1/8% Min THB500</p>
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C: COURIER AND TELECOMMUNICATION EXPENSES

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

D: CHARGES FOR LOCAL REMITTANCE & SERVICES

DESCRIPTIONS	RATES OF CHARGES
<p>LOCAL ELECTRONIC FUNDS TRANSFER</p> <p>BAHTNET</p> <p>Incoming Bahtnet Fee</p> <p>Outgoing Bahtnet Fee</p> <p>Cancellation Fee</p> <p>Refund / Amendment Fee</p>	<p>THB100.00 per transaction</p> <p>THB150.00 per transaction</p> <p>THB100.00 per transaction</p> <p>THB150.00 per transaction</p>
<p>SMART Credit (Media Clearing)</p> <p>Fee per transaction</p> <p>- Not exceeding 2 million Baht</p>	<p style="text-align: center;">THB 12.00</p>

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
PREADVICE 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.		
3.		
DATA AUTO TRANSFER THROUGH SWIFT CORPORATE ACCESS		
Initial Fee (one-time)		THB 100,000/company
Monthly Service Fee		THB 3,500/month/company
SWIFT Message Handling		THB 100 per message

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 On credit balances On unauthorized overdraft On arranged overdraft	NIL Unauthorized Overdraft Rate as announced Subject to negotiation 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 Maintenance Fee	N/A N/A
Interest	Credit interest is calculated on the daily balance at prevailing MHBK 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

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 MHBK 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 MHBK 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%

DESCRIPTIONS	RATES OF CHARGES		
SERVICES CHARGES AND FEE			
Cheque	THB15.00 per cheque		
Cheque Book	THB750.00 per cheque book (50 cheques/book)		
Cash withdrawal fee	THB1,000.00 for each THB1,000,000.00		
Statements	<u>Monthly</u>	<u>Weekly</u>	<u>Daily</u>
Mail	Free	Not available	Not available
Fax :-			
Local	THB50.00/page	THB50.00/page	THB50.00/page
Overseas	THB150.00/page	THB150.00/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 MHBK counter			
Issuing Fee	THB50.00 per cheque		
Loss/Stop/Cancellation Fee	THB100.00 per cheque		
Cheque Payment			
Issuing Fee	THB20.00 – 40.00 per cheque		
Cancellation Fee	THB10.00 per cheque		
Cheque Express			
Issuing Fee	THB35.00 per cheque		
Cancellation Fee	THB10.00 per cheque		
Cheque Collection			
- Within Clearing Zone	0.2% of face amount. with Min THB10.00/ Max THB1,000.00 per cheque		
- Out Clearing Zone	0.2% of face amount with Min THB10.00/ No Max per cheque		
Return Cheque Fee	MLR		
Up country cheque			
Handling Fee	THB30.- per cheque		
Collection Fee	0.10% of cheque amount Min. THB10.00		

Pooling Services	
Installation Fee	THB 30,000.00
Monthly Fee	THB10,000.00 per month
Transfer Fee	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
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)	6.75 % per annum
1.2. Minimum Overdraft Rate (MOR)	10.75 % per annum
1.3. Minimum Retail Rate (MRR)	7.75 % per annum
1.4. Maximum margin plus to MRR	2.00 % per annum
2. MAXIMUM INTEREST RATE	
2.1. Normal Case	50.00 % per annum
2.2. Default Case	50.00 % per annum including all fees and expenses
3. RELATED FEE AND CHARGE	
3.1. Agency Fee Arrangement Fee	Up to 5.00 % of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)

Management Fee Up-Front Fee Front-End Fee Facility Fee Others 3.2. Commitment Fee 3.3. Prepayment Fee	 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
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