

# **MIZUHO BANK, LTD.**

## **BANGKOK BRANCH**

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## **TERMS AND CONDITIONS**

**Bank's Service Charge and Fee**

March 2015

**A: CHARGES FOR FOREIGN TRADE BUSINESS**

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

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

<p><b>4. <u>DOMESTIC LETTER OF CREDIT</u></b></p> <p><b>4.1 Opening Commission</b></p> <p><b>4.2 Postage and Stamp Duty</b></p> <p><b>4.3 Payment Commission</b></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
<b>EXPORT</b>	
<b>1. <u>DOCUMENTARY CREDIT</u></b>	
<b>1.1 Advising Commission</b>	
<p>1.1.1 In case charges are for opening bank's account</p> <p>1.1.2 In case charges are for beneficiary's account</p>	<ul style="list-style-type: none"> <li>- Pre-advising = USD 20.00 or equivalent</li> <li>- Advising without our confirmation = USD 40.00 or equivalent</li> <li>- Pre-advising = Free</li> <li>- Advising without our confirmation = Baht 500.00</li> </ul>
<b>1.2 Advising Amendment</b>	Same as Advising Commission
<b>1.3 Confirmation Commission</b>	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)
<b>1.4 L/C Transfer Commission</b>	¼% on transferred amount (Min. Baht 1,000.00)
<b>1.5 L/C Cancellation Commission</b>	USD 50.00 to be collected from opening bank
<b>1.6 Negotiation Fee</b>	
<p>1.6.1 In case charges are for opening bank's account</p> <p>1.6.2 In case charges are for beneficiary's account</p>	<p>1/8% flat (Min. USD 50.00 or equivalent )</p> <ul style="list-style-type: none"> <li>- Baht 1,000.00 per first invoice for documents with and without discrepancy</li> </ul>

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

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

**B: CHARGES FOR FOREIGN CURRENCY REMITTANCE & EXCHANGE SERVICES**

DESCRIPTIONS	RATES OF CHARGES
<b>1. <u>INCOMING REMITTANCE</u></b>	
<b>1.1 Payment Commission</b>	
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
<b>1.2 Postage, Stamp Duty &amp; Communication Expenses</b>	All out of pocket expenses are for customer's account.
<b>1.3 Commission In Lieu of Exchange</b>	<b><u>For Customers</u></b>
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
<b>1.4 Returned Funds Commission</b>	<b><u>To Be Collected from Sending Banks</u></b>  - 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
<b>2. <u>OUTGOING REMITTANCE –D/D, T/T, SWIFT</u></b>	
<b>2.1 Payment Commission</b>	Baht 550.00 per item including telecommunication expenses
<b>2.2 Foreign Bank Charges for Item Specifically Stating “Pay in Full”</b>	For customer’s account

<b>2.3 Postage, Stamp Duty &amp; Communication Expenses</b>	All out of pocket expenses are for customer's account.
<b>2.4 Commission In Lieu of Exchange</b>	<b><u>For customers</u></b> 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
	<b><u>For Banks</u></b> ¼% Minimum Baht 500.00
<b>2.5 Cancellation Fee / Amendment Fee</b>	Baht 500.00
<b>2.6 Payment Commission for beneficiary Charge</b>	<b><u>To Be Deducted before proceed</u></b>  - 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
<b>3. EXCHANGE SERVICES</b>	
<b>3.1 Clean Bill Bought &amp; Collection</b>	
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	<b><u>For customers</u></b>
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
	<b><u>For Banks</u></b> 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><b>3.2 Transfer between Foreign Currencies Deposit Account (FCD)</b></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"> <li>• Outgoing Transfer</li> <li>• Incoming Transfer</li> </ul>	<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><b>TELECOMMUNICATION</b></p> <p>Full SWIFT</p> <p>Brief SWIFT</p>	<p>Baht 1,000.00</p> <p>Baht 500.00</p>
<p><b>COURIER</b></p> <p>By ourselves</p> <p>Through Bill Collecting Agent, Representative Office</p>	<p>Baht500.00 equivalent to USD 20.00</p> <p>Actual cost charged by Bill Collecting Agent, Representative Office</p>

**D: CHARGES FOR LOCAL REMITTANCE & SERVICES**

DESCRIPTIONS	RATES OF CHARGES
<p><b>LOCAL ELECTRONIC FUNDS TRANSFER</b></p> <p><b>BAHTNET</b></p> <p>Incoming Bahtnet Fee</p> <p>Outgoing Bahtnet Fee</p> <p><b>Cancellation Fee</b></p> <p><b>Refund / Amendment Fee</b></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><b>SMART Credit (Media Clearing)</b></p> <p>Fee per transaction</p> <p>- Not exceeding 2 million Baht</p>	<p>THB 12.00</p>



<b>DIRECT CREDIT</b>		
- Metropolitan area - Provincial area		THB 30.00 - 50.00 THB 40.00 - 80.00
<b>E-PAYMENT SERVICE</b>	<b>Monthly Fee</b>	<b>Transaction Fee</b>
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
<b>PREADVISE BY FAX / E-MAIL</b> (Option for SMART and Direct Credit)		BKK only = 15 BKK & other areas = 20 (Averaged)
<b>Cancellation Fee</b>		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 ( <b>Delivery Cost</b> )	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
<b>THAI BAHT CURRENT ACCOUNTS</b>	
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 <sup>th</sup> of the month.
Dormant Fee for Inactive 1 year and over	THB600 per every 6 months

<b>THAI BAHT SAVINGS ACCOUNTS</b>	
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 <sup>th</sup> and December 16 <sup>th</sup> . 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

<b>FOREIGN CURRENCY SAVINGS ACCOUNTS</b>	
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 <sup>th</sup> and December 16 <sup>th</sup> . 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.\*\***

<b>FIXED ACCOUNT</b>	
<b>Initial Deposit</b>	<b>THB 50,000.00</b>
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.
<b>Note :</b> Non-Resident Fixed account can only be opened with the maturity of at least 6 months.	

<b>ACCOUNT MANAGEMENT SERVICE</b>			
Remuneration (Fee)	0.05% - 10%		
<b>DESCRIPTIONS</b>		<b>RATES OF CHARGES</b>	
<b>SERVICES CHARGES AND FEE</b>			
<b>Cheque</b> <b>Cheque Book</b>	THB15.00 per cheque THB750.00 per cheque book (50 cheques/book)		
<b>Cash withdrawal fee</b>	THB1,000.00 for each THB1,000,000.00		
<b>Statements</b> Mail Fax :- Local Overseas	<u><b>Monthly</b></u> Free  THB50.00/page THB150.00/page	<u><b>Weekly</b></u> Not available  THB50.00/page THB150.00/page	<u><b>Daily</b></u> Not available  THB50.00/page THB150.00/page
<b>Stop payment fee</b>	THB200.00 per cheque		
<b>Returned cheque due to lack of funds</b>	0.25% of cheque amount with minimum of THB200.00 and maximum of THB1,000.00		
<b>Cashier order at MHBK counter</b> Issuing Fee Loss/Stop/Cancellation Fee	THB50.00 per cheque THB100.00 per cheque		
<b>Cheque Payment</b> Issuing Fee Cancellation Fee	THB20.00 – 40.00 per cheque THB10.00 per cheque		
<b>Cheque Express</b> Issuing Fee Cancellation Fee	THB35.00 per cheque THB10.00 per cheque		
<b>Cheque Collection</b> - 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		
<b>Up country cheque</b> Handling Fee Collection Fee	THB30.- per cheque 0.10% of cheque amount Min. THB10.00		

<b>Pooling Services</b> Installation Fee Monthly Fee Transfer Fee	THB 30,000.00 THB10,000.00 per month THB120.00 per transfer
<b>Automatic Fund Transfer Fee</b>	Free of charge
<b>Direct Debit for Leasing customer</b>	THB20.00 per transaction
<b>Cheque Pickup Fee</b>	Free of Charge
<b>Auto Debit Service Standing Order Fee</b>	THB50.00 per transaction
<b>OTHERS</b>	
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
<b>NOTES</b> 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
<b>1. REFERENCE INTEREST RATE</b>	
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
<b>2. MAXIMUM INTEREST RATE</b>	
2.1. Normal Case	50.00 % per annum
2.2. Default Case	50.00 % per annum including all fees and expenses
<b>3. RELATED FEE AND CHARGE</b>	
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
<b>4. RELATED EXPENSE TO LOCAL AUTHORITIES</b>  4.1. Stamp Duty	   0.05 % of Credit Facility (Maximum THB 10,000.00)

**G: BANK GUARANTEE**

DESCRIPTIONS	RATES OF CHARGES
<b>1. ISSUANCE FEE</b>  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
<b>2. AMENDMENT FEE</b>	THB 200.00 per Guarantee
<b>3. CANCELLATION FEE</b>	THB 200.00 per Guarantee

**END**