

# **MIZUHO BANK, LTD.**

## **BANGKOK BRANCH**

18<sup>th</sup> Floor, TISCO Tower, 48 North Sathorn Road, Silom, Bangrak, Bangkok 10500

Telephone: 0-2638-0190-92 (Direct)

Fax: 0-2638-0220

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

1 October 2015

**A: COMMON CHARGES**

DESCRIPTIONS	RATES OF CHARGES
Audit Confirmation	THB200.00 per item plus actual cost
Balance Confirmation	THB200.00 per item plus actual cost
Bank Certificate	THB200.00 per item plus actual cost
Certify copy of document	THB100.00 per copy plus actual cost
Certify true copy on Advice of arrival of incoming fund for seeking export tax compensation from the customs department	THB 100 per invoice with a maximum of THB 1,000 per one incoming remittance
Copy of bank document at bank counter	THB10.00 per copy.
Investigation and Transportation fee - Copy of bank document - Copy of document in Media format	THB800.00 plus actual cost THB 200.00 per page plus actual cost THB500.00 per media format plus actual cost
<b>Note</b>	
1. The charges mentioned above apply to normal transaction.	
2. Special service and/or Correspondent bank charges are additional.	
3. Telecommunication and/ or Courier charges are additional	

**B: CHARGES FOR FOREIGN TRADE BUSINESS**

DESCRIPTIONS	RATES OF CHARGES
<b>IMPORT</b>	
<b>1. <u>IMPORT LETTER OF CREDIT</u></b>	
<b>1.1 L/C Opening Related Commission</b>	
1.1.1 Opening Commission	¼ % for validity of each 3 months or fraction thereof, (Min. THB 1,000.00)
1.1.2 L/C Revolving Commission	¼% of bill amount to be collected upon receipt of documents (Min. THB 1,000.00)
1.1.3 SWIFT fee for L/C opening	THB 1,000.00
1.1.4 SWIFT fee for L/C reimbursement Claim	THB 500.00
<b>1.2 Amendment Commission</b>	
1.2.1 Increase in amount and/or extension of validity date	Same as Opening Commission (Min.THB 500.00)
1.2.2 Others amendment commission	THB 500.00

DESCRIPTIONS	RATES OF CHARGES
1.2.3 SWIFT fee for L/C amendment	THB 500.00
1.2.4 SWIFT fee for L/C reimbursement	THB 500.00
<b>1.3 Document Arrival relating fee under L/C</b>	
1.3.1 Acceptance Commission	1/2% per month of bill amount to be collected up front (Min. THB 1,000.00)
1.3.2 Discrepancy (ies) Fee	USD 60.00 per transaction or equivalent
1.3.3 L/C Overdrawn Commission	Same as L/C Opening Commission (Min. THB 1,000.00)
1.3.4 L/C Expired Commission	Same as L/C Opening Commission (Min. THB 1,000.00)
<b>1.4 Reimbursement Fee</b>	USD 60.00 or equivalent
<b>1.5 Shipping Guarantee Fee</b>	THB 200.00 per item per month
<b>1.6 Delivery Order or Parcel Post Notification Fee</b>	THB 200.00 per item
<b>1.7 Interest Rate</b>	Subject to arrangement
<b>2. <u>DOMESTIC LETTER OF CREDIT</u></b>	
<b>2.1 L/C opening related commission</b>	
2.1.1 Opening Commission	1/5% per month or part thereof (Min. THB 1,000.00)
2.1.2 L/C Revolving Commission	1/5% of bill amount to be collected upon receipt of documents (Min. THB 1,000.00)
2.1.3 SWIFT fee for L/C opening	THB 1,000.00
2.1.4 Paper fee for L/C opening	THB 1,000.00
<b>2.2 Amendment Commission</b>	
2.2.1 Increase in amount and/or extension of L/C validity date	Same as L/C Opening Commission (Min. THB 500.00)
2.2.2 Other amendment commission	THB 500.00
2.2.3 SWIFT fee for L/C amendment	THB 500.00
2.2.4 Paper fee for L/C amendment	THB 500.00

DESCRIPTIONS	RATES OF CHARGES
<b>2.3 Document Arrival relating fee under L/C</b>	
2.3.1 Acceptance Commission	1/2% per month of bill amount to be collected up front (Min. THB 1,000.00)
2.3.2 Discrepancy (ies) Fee	THB 2,000.00 per transaction
2.3.3 L/C Overdrawn Commission	Same as L/C Opening Commission (Min. THB 1,000.00)
2.3.4 L/C Expired Commission	Same as L/C Opening Commission (Min. THB 1,000.00)
<b>2.4 Interest Rate</b>	Subject to arrangement
<b>3. <u>COLLECTIONS (For both of International Bill and Domestic Bill)</u></b>	
<b>3.1 Collection Commission</b>	1/8% (Min. THB 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>3.2 Handling Fee for Dishonored Bills (Returned Items)</b>	USD 100.00 per item or equivalent plus out-of-pocket expenses(For Remitting Bank's account)
<b>3.3 Protest Fee</b>	USD 100.00 or equivalent per item plus out-of-pocket expenses( For Remitting Bank's account)
<b>4. <u>OTHERS</u></b>	
<b>4.1 Commission In Lieu of Exchange</b>	1/4% (Min. THB 500.00)
<b>4.2 Handling Commission for Domestic Bill in THB currency</b>	THB 1,000.00
<b>4.3 Correspondent Charges</b>	All foreign bank charges are for account of customers
<b>4.4 Communication Charge</b>	
4.4.1 Other SWIFT	THB 500.00 per time
4.4.2 Postage/Courier	THB 500.00 per item
<b>4.5 Duty Stamp</b>	Subject to Law and Regulation

DESCRIPTIONS	RATES OF CHARGES
<p><b>EXPORT</b></p> <p><b>1. <u>DOCUMENTARY CREDIT</u></b></p> <p><b>1.1 Advising Commission</b></p> <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> <p>1.1.3 In case charges are for beneficiary's account : Beneficiary is not Mizuho Customer and L/C not issued by MHBK Group</p>	<ul style="list-style-type: none"> <li>- Pre-advising = USD 25.00 or equivalent</li> <li>- Advising without our confirmation = USD 75.00 or equivalent</li> <li>- Pre-advising = Free</li> <li>- Advising without our confirmation = THB 500.00</li> <li>- Pre-advising = THB 500.00</li> <li>- Advising without our confirmation = THB 1,500.00</li> </ul>
<p><b>1.2 Advising Amendment</b></p>	<p>Same as Advising Commission</p>
<p><b>1.3 Confirmation Commission</b></p>	<p>10% per annum or part thereof or otherwise subject to arrangement (Minimum USD 50.00 or equivalent is for opening bank's account, or THB 1,000.00 is for beneficiary's account)</p>
<p><b>1.4 L/C Transfer Commission</b></p>	<p>¼% on transferred amount (Min. THB 1,000.00)</p>
<p><b>1.5 L/C Cancellation Commission</b></p>	<p>USD 75.00 to be collected from opening bank</p>
<p><b>1.6 Negotiation Fee</b></p> <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>- THB 1,000.00 per first invoice for documents with and without discrepancy</li> <li>- Next invoice or transport document : THB 200.00 for each</li> </ul>
<p><b>1.7 Export Bill presented between banks under restricted L/C</b></p> <p>1.7.1 Negotiation Fee</p>	<p>1/4% (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</p>

DESCRIPTIONS	RATES OF CHARGES
<b>1.8 Export Bills Discount (Discount for Outward Bills)</b>	Subject to arrangement
<b>1.9 Handling Fee for Dishonored Bills (Returned Items)</b>	THB 1,000.00 per item
<b>1.10 Assignment of Proceeds</b>	1/8% on the assigned amount (Min. THB 1,000.00)
<b>1.11 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	- THB 500.00 per first Invoice - Next invoice or transport document : THB 200.00 for each
<b>2.2 Export Bills Discount</b>	Subject to arrangement
<b>2.3 Handling Fee on Dishonored Bill for Collection (Returned Item)</b>	THB 1,000.00 per item
<b>3. <u>OTHERS</u></b>	
<b>3.1 Commission In Lieu of Exchange</b>	1/4% (Min. THB 500.00)
<b>3.2 Correspondent Charges</b>	All Correspondent bank charges are for account of customers
<b>3.3 Communication charge</b>	
3.3.1 SWIFT	THB 500.00 per time
3.3.2 Postage/Courier	THB 500.00 per item
<b>3.4 Duty Stamp</b>	Subject to Law and Regulation

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

DESCRIPTIONS	RATES OF CHARGES
<p><b>1. <u>INCOMING REMITTANCE</u></b>  <b>1.1 Payment Commission</b></p> <p>1.1.1 T/T, SWIFT, M/T</p> <p>1.1.2 D/D Drawn On Us</p>	<p>¼% Minimum THB 200.00  Maximum THB 500.00  <u>For item specifically stating "Pay in Full" or "Charge Our Account": THB 500 per item</u></p> <p>¼% Minimum THB 200.00  Maximum THB 500.00</p>
<p><b>1.2 Postage, Stamp Duty &amp; Communication Expenses</b></p>	<p>All out of pocket expenses are for customer's account.</p>
<p><b>1.3 Commission In Lieu of Exchange</b></p> <p>1.3.1 D/D T/T, SWIFT</p> <p>1.3.1.1. Credit to account with MHBK bank</p> <p>1.3.1.2 Credit to account with other bank</p> <p>1.3.2 Credit Account</p>	<p><b><u>For Customers</u></b></p> <p>1/8% Minimum THB 500.00</p> <p>1/8% (Minimum THB 500.00) plus USD 20.00</p> <p>1/8% Minimum THB 500.00  <u>For item specifically stating "Pay in Full" or "Charge Our Account": ¼% Minimum THB 500.00</u></p>
<p><b>1.4 Returned Funds Commission</b></p>	<p><b><u>To Be Collected from Sending Banks</u></b></p> <ul style="list-style-type: none"> <li>- USD30.00 per transaction for USD Payment</li> <li>- JPY2,500.00 per transaction for JPY Payment</li> <li>- Other Currencies Payment equivalent to USD30.00 per transaction</li> </ul>
<p><b>1.5 Amendment Commission  (Subject to bank sole discretion)</b></p>	<p><b><u>To Be Collected from Sending Banks</u></b></p> <ul style="list-style-type: none"> <li>- USD30.00 per transaction for USD Payment</li> <li>- JPY2,500.00 per transaction for JPY Payment</li> <li>- Other Currencies Payment equivalent to USD30.00 per transaction</li> </ul>

DESCRIPTIONS	RATES OF CHARGES
<b>2. <u>OUTGOING REMITTANCE</u> D/D, T/T, SWIFT</b>	
<b>2.1 Payment Commission</b>	THB 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>	
2.4.1 Clean Bills	<b><u>For customers</u></b> ½% Minimum THB 500.00 Plus Charges under Clean Bills Bought & Collection
2.4.2 Withdrawal from FCD account, or Remittance in Baht currency	1/8% Minimum THB 500.00
	<b><u>For Banks</u></b> ¼% Minimum THB 500.00
<b>2.5 Cancellation Fee / Amendment Fee</b>	THB 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
<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 THB 500.00 Plus Charges under Outgoing Remittance
3.1.3.2 Credit to FCD account	¼% Minimum THB 500.00
	<b><u>For Banks</u></b> ½% Minimum THB 500.00

DESCRIPTIONS	RATES OF CHARGES
3.1.4 Negotiation Fee	1/8% of bill amount (Minimum THB 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	THB 20.00 per item
▪ Others (Commercial Cheque)	THB 200.00 per item
<u>3.1.6.2 Collection</u>	1/8% of bill amount (Minimum THB 500.00) Plus actual cost
3.1.7 Returned Items	THB 200.00 per item Plus Interest Charges and all out of pocket expenses.
<hr/>	
<b>3.2 Transfer between Foreign Currencies Deposit Account (FCD)</b>	
3.2.1 Transfer between FCD account within MHBK Bangkok Branch (In-House)	Free of Charge
3.2.2 Transfer between FCD account with other Bank located in Thailand	
• Outgoing Transfer	Handling Commission: THB 550 Commission in lieu of exchange: 1/8% Min THB500
• Incoming Transfer	Handling Commission: 1/4 % Min THB200 Max THB500 Commission in lieu of exchange: 1/8% Min THB500

#### **D: COURIER AND TELECOMMUNICATION EXPENSES**

DESCRIPTIONS	RATES OF CHARGES
<b>1. TELECOMMUNICATION</b>	
1.1 Full SWIFT	THB 1,000.00
1.2 Brief SWIFT	THB 500.00
<b>2. COURIER</b>	
2.1 By ourselves	Baht500.00 equivalent to USD 20.00
2.2 Through Bill Collecting Agent, Representative Office	Actual cost charged by Bill Collecting Agent, Representative Office

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

DESCRIPTIONS	RATES OF CHARGES	
<b>1. LOCAL ELECTRONIC FUNDS TRANSFER</b>  <b>1.1 BAHTNET</b> 1.1.1 Incoming Bahtnet Fee 1.1.2 Outgoing Bahtnet Fee  <b>1.2 Cancellation Fee</b> <b>1.3 Refund / Amendment Fee</b>	THB100.00 per transaction THB150.00 per transaction  THB100.00 per transaction THB150.00 per transaction	
<b>2. SMART Credit</b>  Transaction Fee (Not exceeding 2 million Baht)	THB 12.00 per transaction	
<b>3. DIRECT CREDIT</b>	THB 80.00-100.00	
<b>4. E-PAYMENT SERVICE</b>  4.1 E-Tax 4.2 E-Excise 4.3 E-SSO 4.4 E-Mea 4.5 E-Utility 4.6 E-Customs	<b>Monthly Fee</b>  THB300.00 THB100.00 THB100.00 THB100.00 THB100.00 None	<b>Transaction Fee</b>  None None None THB10.00 None THB15.00
<b>5. PREADVICE BY FAX / E-MAIL</b> (Option for SMART and Direct Credit)  <ul style="list-style-type: none"> <li>▪ BKK only</li> <li>▪ BKK &amp; other areas</li> </ul>	THB 15.00 THB 20.00	
<b>6. Cancellation Fee</b>	THB100.00 per transaction plus actual cost	
<b>7. MIZUHO GLOBAL e-BANKING (MGeB) SERVICE</b>		
7.1 Installation fee	THB7,000.00	
7.2 Monthly fee	THB2,000.00	
<b>8. DATA AUTO TRANSFER THROUGH SWIFT CORPORATE ACCESS</b>		
8.1 Initial Fee (one-time)	THB 100,000	
8.2 Monthly Service Fee	THB 3,500/month	
<b>9. Multi-Bank Cash Concentration Service (Bank's account balance via SWIFT message)</b>		
9.1 Monthly Fee	THB 5,500 per account	

**F: CHARGES FOR DEPOSIT & SERVICES**

DESCRIPTIONS	RATES OF CHARGES
<b>1. THAI BAHT CURRENT ACCOUNTS</b>	
1.1 No Initial deposit required Maintaining Balance Maintenance Fee	N/A 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.
1.2 Dormant Fee for Inactive 1 year and over	THB600 per every 6 months
<b>2. THAI BAHT SAVINGS ACCOUNTS</b>	
2.1 No Initial deposit required Maintaining Balance Maintenance Fee	N/A N/A
2.2 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
2.3 Dormant Fee for Inactive 1 year and over	THB600 per every 6 months
<b>3. FOREIGN CURRENCY SAVINGS ACCOUNTS</b>	
3.1 No Initial deposit required Maintaining Balance Maintenance Fee	N/A N/A
3.2 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.
3.3 Deposits or withdrawals in USD cash	0.50% commission in lieu of exchange minimum USD10.00
3.4 Dormant Fee for Inactive 1 year and over	USD30.00 per every 6 months
<b>**Charge on other currencies will be equivalent to USD tariff of charges.**</b>	
<b>4. FIXED ACCOUNT</b>	
4.1 Initial Deposit	THB 50,000.00
4.2 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.	

DESCRIPTIONS	RATES OF CHARGES		
<b>5. ACCOUNT MANAGEMENT SERVICE</b>			
5.1 Remuneration (Fee)	0.05% - 10%		
<b>6. SERVICES CHARGES AND FEE</b>			
<b>6.1 Cheque</b> <b>6.2 Cheque Book</b>	THB15.00 per cheque THB750.00 per cheque book (50 cheques/book)		
<b>6.3 Cash withdrawal fee</b>	THB1,000.00 for each THB1,000,000.00		
<b>6.4 Statements</b> 6.4.1 Mail 6.4.2 Fax :- 6.4.2.1 Local 6.4.2.2 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
<b>6.5 Stop payment fee</b>	THB200.00 per cheque		
<b>6.6 Returned cheque due to lack of funds</b>	0.25% of cheque amount with minimum of THB300.00		
<b>6.7 Cashier order at MHBK counter</b> 6.7.1 Issuing Fee 6.7.2 Loss/Stop/Cancellation Fee	THB50.00 per cheque THB100.00 per cheque		
<b>6.8 Cheque Payment</b> 6.8.1 Issuing Fee 6.8.2 Cancellation Fee	THB50.00 per cheque THB10.00 per cheque		
<b>6.9 Cheque Express</b> 6.9.1 Issuing Fee 6.9.2 Cancellation Fee	THB35.00 per cheque THB10.00 per cheque		
<b>6.10 Cheque Collection</b> 6.10.1 Within Clearing Zone  6.10.2 Out Clearing Zone	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		
<b>6.11 Return Cheque Fee</b>	MLR		
<b>6.12 Up country cheque</b> 6.12.1 Handling Fee 6.12.2 Collection Fee	THB30.00 per cheque 0.10% of cheque amount Min. THB10.00		
<b>6.13 Posted date cheque for clearing</b>  6.13.1 PDC within 7 days (including Holiday) 6.13.2 PDC over 7 days, not over 30 days (including Holiday) 6.13.3 PDC over 30 days, not over 90 days (including Holiday)	Free of charge THB10.- per cheque  THB20.- per cheque		

DESCRIPTIONS	RATES OF CHARGES
<b>6.14 Pooling Services</b> 6.14.1 Installation Fee 6.14.2 Monthly Fee 6.14.3 Transfer Fee	THB 30,000.00 THB 10,000.00 per month THB 120.00 per transfer
<b>6.15 Automatic Fund Transfer Fee</b>	Free of charge
<b>6.16 Direct Debit for Leasing customer</b>	THB 20.00 per transaction
<b>6.17 Auto Debit Service Standing Order Fee</b>	THB 50.00 per transaction
<b>6.18 Cheque Pickup Fee</b>	Free of Charge

### G: COMMERCIAL LOAN

(\*The rate which is shown in below table will comply with the announcement rate on Interest Rates and Actual & Reasonable Expenses Related to Loans)

DESCRIPTIONS	RATES OF CHARGES
<b>1. REFERENCE INTEREST RATE</b>  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 9.875 % per annum 7.75 % per annum 2.00 % per annum
<b>2. MAXIMUM INTEREST RATE</b>  2.1. Normal Case 2.2. Default Case	28.00 % per annum 28.00 % per annum including all fees and expenses
<b>3. RELATED FEE AND CHARGE</b> 3.1. Agency Fee Arrangement Fee Management Fee Up-Front Fee Front-End Fee Facility Fee Others  3.2. Commitment Fee	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.)

DESCRIPTIONS	RATES OF CHARGES
3.3. Prepayment Fee	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)

#### **H: BANK GUARANTEE**

DESCRIPTIONS	RATES OF CHARGES
<b>1. ISSUANCE FEE</b>	
1.1. Normal 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
1.2. Default Case	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**