

MIZUHO BANK, LTD.

BANGKOK BRANCH

TERMS AND CONDITIONS

Bank's Service Charge and Fee

28 February 2019

A: COMMON CHARGES

DESCRIPTIONS	RATES OF CHARGES
Audit Confirmation	THB 200.00 per item plus actual cost
Balance Confirmation	THB 200.00 per item plus actual cost
Bank Certificate	THB 200.00 per item plus actual cost
Certify copy of document	THB 100.00 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	THB 10.00 per copy.
Investigation and Transportation fee - Copy of bank document - Copy of document in Media format	THB 800.00 plus actual cost THB 200.00 per page plus actual cost THB 500.00 per media format plus actual cost
Pre-advice (For outgoing Bahtnet and Outgoing remittance) - By fax / E-Mail ■ BKK & other areas - Printing of Withholding Tax Certificate Service	THB 15.00 THB 10.00
Note 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
IMPORT	
1. <u>IMPORT LETTER OF CREDIT</u>	
1.1 L/C Opening Related Commission	
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
1.2 Amendment Commission	
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
1.2.3 SWIFT fee for L/C amendment	THB 500.00
1.2.4 SWIFT fee for L/C reimbursement	THB 500.00
1.3 Document Arrival relating fee under L/C	
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)
1.4 Reimbursement Fee	USD 60.00 or equivalent
1.5 Shipping Guarantee Fee	THB 200.00 per item per month
1.6 Delivery Order or Parcel Post Notification Fee	THB 200.00 per item
1.7 Interest Rate	Subject to arrangement

DESCRIPTIONS	RATES OF CHARGES
2. <u>DOMESTIC LETTER OF CREDIT</u> 2.1 L/C opening related commission 2.1.1 Opening Commission 2.1.2 L/C Revolving Commission 2.1.3 SWIFT fee for L/C opening 2.1.4 Paper fee for L/C opening	1/5% per month or part thereof (Min. THB 1,000.00) 1/5% of bill amount to be collected upon receipt of documents (Min. THB 1,000.00) THB 1,000.00 THB 1,000.00
2.2 Amendment Commission 2.2.1 Increase in amount and/or extension of L/C validity date 2.2.2 Other amendment commission 2.2.3 SWIFT fee for L/C amendment 2.2.4 Paper fee for L/C amendment	Same as L/C Opening Commission (Min. THB 500.00) THB 500.00 THB 500.00 THB 500.00
2.3 Document Arrival relating fee under L/C 2.3.1 Acceptance Commission 2.3.2 Discrepancy (ies) Fee 2.3.3 L/C Overdrawn Commission 2.3.4 L/C Expired Commission	1/2% per month of bill amount to be collected up front (Min. THB 1,000.00) THB 2,000.00 per transaction Same as L/C Opening Commission (Min. THB 1,000.00) Same as L/C Opening Commission (Min. THB 1,000.00)
2.4 Interest Rate	Subject to arrangement
3. <u>COLLECTIONS (For both of International Bill and Domestic Bill)</u> 3.1 Collection Commission	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.
3.2 Handling Fee for Dishonored Bills (Returned Items)	USD 100.00 per item or equivalent plus out-of-pocket expenses(For Remitting Bank's account)
3.3 Protest Fee	USD 100.00 or equivalent per item plus out-of-pocket expenses(For Remitting Bank's account)

DESCRIPTIONS	RATES OF CHARGES
4. OTHERS	
4.1 Commission In Lieu of Exchange	1/4% (Min. THB 500.00)
4.2 Handling Commission for Domestic Bill in THB currency	THB 1,000.00
4.3 Correspondent Charges	All foreign bank charges are for account of customers
4.4 Communication Charge	
4.4.1 Other SWIFT	THB 500.00 per time
4.4.2 Postage/Courier	THB 500.00 per item
4.5 Duty Stamp	Subject to Law and Regulation

DESCRIPTIONS	RATES OF CHARGES
EXPORT	
1. DOCUMENTARY CREDIT	
1.1 Advising Commission	
1.1.1 In case charges are for opening bank's account	<ul style="list-style-type: none"> - Pre-advising = USD 25.00 or equivalent - Advising without our confirmation = USD 75.00 or equivalent
1.1.2 In case charges are for beneficiary's account	<ul style="list-style-type: none"> - Pre-advising = Free - Advising without our confirmation = THB 500.00
1.1.3 In case charges are for beneficiary's account : Beneficiary is not Mizuho Customer and L/C not issued by MHBK Group	<ul style="list-style-type: none"> - Pre-advising = THB 500.00 - Advising without our confirmation = THB 1,500.00
1.2 Advising Amendment	Same as Advising Commission
1.3 Confirmation Commission	10% per annum or part thereof or otherwise subject to arrangement (Minimum USD 50.00 or equivalent is for opening bank's account, or THB 1,000.00 is for beneficiary's account)
1.4 L/C Transfer Commission	1/4% on transferred amount (Min. THB 1,000.00)
1.5 L/C Cancellation Commission	USD 75.00 to be collected from opening bank

DESCRIPTIONS	RATES OF CHARGES
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	- THB 1,000.00 per first invoice for documents with and without discrepancy - Next invoice or transport document : THB 200.00 for each
1.7 Export Bill presented between banks under restricted L/C	
1.7.1 Negotiation Fee	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
1.8 Export Bills Discount (Discount for Outward Bills)	Subject to arrangement
1.9 Handling Fee for Dishonored Bills (Returned Items)	THB 1,000.00 per item
1.10 Assignment of Proceeds	1/8% on the assigned amount (Min. THB 1,000.00)
1.11 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	- THB 500.00 per first Invoice - Next invoice or transport document : THB 200.00 for each
2.2 Export Bills Discount	Subject to arrangement
2.3 Handling Fee on Dishonored Bill for Collection (Returned Item)	THB 1,000.00 per item
3. <u>OTHERS</u>	
3.1 Commission In Lieu of Exchange	1/4% (Min. THB 500.00)
3.2 Correspondent Charges	All Correspondent bank charges are for account of customers

DESCRIPTIONS	RATES OF CHARGES
3.3 Communication charge	
3.3.1 SWIFT	THB 500.00 per time
3.3.2 Postage/Courier	THB 500.00 per item
3.4 Duty Stamp	Subject to Law and Regulation

C: 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 THB 200.00 Maximum THB 500.00
1.1.2 D/D Drawn On Us	¼% Minimum THB 200.00 Maximum THB 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	
1.3.1 D/D T/T, SWIFT	<u>For Customers</u>
1.3.1.1. Credit to account with MHBK bank	1/8% Minimum THB 500.00
1.3.1.2 Credit to account with other bank	1/8% (Minimum THB 500.00) plus USD 20.00
1.3.2 Credit Account	1/8% Minimum THB 500.00
1.4 Returned Funds Commission	<u>To Be Collected from Sending Banks</u> - USD 30.00 per transaction for USD Payment - JPY 2,500.00 per transaction for JPY Payment - Other Currencies Payment equivalent to USD 30.00 per transaction
1.5 Amendment Commission (Subject to bank sole discretion)	<u>To Be Collected from Sending Banks</u> - USD 30.00 per transaction for USD Payment - JPY 2,500.00 per transaction for JPY Payment Other Currencies Payment equivalent to USD 30.00 per transaction

DESCRIPTIONS	RATES OF CHARGES
2. <u>OUTGOING REMITTANCE –D/D, T/T, SWIFT</u>	
2.1 Payment Commission	THB 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	
2.4.1 Clean Bills	<u>For customers</u> 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
	<u>For Banks</u> ¼% Minimum THB 500.00
2.5 Cancellation Fee / Amendment Fee	THB 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 USD 20.00 per transaction
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 THB 500.00 Plus Charges under Outgoing Remittance
3.1.3.2 Credit to FCD account	¼% Minimum THB 500.00
	<u>For Banks</u> 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
3.1.6.2 <u>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.
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3.2 Transfer between Foreign Currencies Deposit Account (FCD)	
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 THB 500
• Incoming Transfer	Handling Commission: 1/4 % Min THB200 Max THB 500 Commission in lieu of exchange: 1/8% Min THB 500

D: COURIER AND TELECOMMUNICATION EXPENSES

DESCRIPTIONS	RATES OF CHARGES
1. TELECOMMUNICATION	
1.1 Full SWIFT	THB 1,000.00
1.2 Brief SWIFT	THB 500.00
2. COURIER	
2.1 By ourselves	Baht 500.00 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	
1. LOCAL ELECTRONIC FUNDS TRANSFER		
1.1 BAHTNET		
1.1.1 Incoming Bahtnet Fee	THB 100.00 per transaction	
1.1.2 Outgoing Bahtnet Fee	THB 150.00 per transaction	
1.2 Cancellation Fee	THB 100.00 per transaction	
1.3 Refund / Amendment Fee	THB 150.00 per transaction	
2. SMART CREDIT		
Transaction Fee (Not exceeding 2 million Baht)	THB 12.00 per transaction	
3. DIRECT CREDIT		
	THB 100.00	
4. E-PAYMENT SERVICE		
	Monthly Fee	Transaction Fee
4.1 E-Tax	THB 300.00	None
4.2 E-Excise	THB 100.00	None
4.3 E-SSO	None	None
4.4 E-Mea	THB 100.00	THB 10.00
4.5 E-Utility	THB 100.00	None
4.6 E-Customs	None	THB 15.00
4.7 E-PEA	None	None
5. CANCELLATION FEE		
	THB100.00 per transaction plus actual cost	
6. MIZUHO GLOBAL e-BANKING (MGeB) SERVICE		
6.1 Installation fee	THB 7,000.00	
6.2 Monthly fee	THB 2,000.00	
7. DATA AUTO TRANSFER THROUGH SWIFT CORPORATE ACCESS		
7.1 Initial Fee (one-time)	THB 100,000	
7.2 Monthly Service Fee	THB 3,500/month	
8. MULTI-BANK CASH CONCENTTATION SERVICE (BANK'S ACCOUNT BALANCE VIA SWIFT MESSAGE)		
8.1 Monthly Fee	THB 5,500 per account	
9. PROMPTPAY SERVICE		

DESCRIPTIONS	RATES OF CHARGES
9.1 Single Payment Individual: <= 5,000 THB >5,000 – 30,000 THB >30,000 – 100,000 THB > 100,000 THB Corporate: <= 100,000 THB > 100,000 THB (Not exceeding 2 million Baht)	THB 0 / Transaction THB 2 / Transaction THB 5 / Transaction THB 10 / Transaction Up to THB 10 / Transaction Up to THB 15 / Transaction
9.2 Bulk Payment <= 100,000 THB > 100,000 THB (Not exceeding 2 million Baht)	Up to THB 10 / Transaction Up to THB 15 / Transaction
10. BILL PAYMENT	
Payment Channel: Electronics Bank Counter	THB 5 / Transaction THB 20 / Transaction
11. PAYALERT	
11.1 PayAlert Sending: Individual Corporate ** PayAlert Fee is subjected to VAT	Up to THB 1 / Transaction Up to THB 3 / Transaction
11.2 PayAlert Receiving: Individual Corporate	Free of Charge Free of Charge
** Rate of charges subject to change upon BOT announcement**	
12. CROSS BANK DIRECT DEBIT SERVICE	
12.1 Transaction Fee 12.2 Monthly Fee	THB 250 / Transaction THB 2,000 / Customer

F: CHARGES FOR DEPOSIT & SERVICES

DESCRIPTIONS	RATES OF CHARGES
1. THAI BAHT CURRENT ACCOUNTS	
1.1 No Initial deposit required Maintaining Balance Maintenance Fee Interest Dormant Fee for Inactive 1 year and over	N/A N/A No payment of Interest THB 600 per every 6 months
1.2 Overdraft Interest On credit balances	Overdraft Rate as announced Overdraft Interest is collected on every 20 th of the month.
2. THAI BAHT SAVINGS ACCOUNTS	
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 th and December 16 th . 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	THB 600 per every 6 months
3. FOREIGN CURRENCY CURRENT ACCOUNTS	
3.1 No Initial deposit required Maintaining Balance Maintenance Fee Interest Dormant Fee for Inactive 1 year and over	N/A N/A No payment of Interest USD 30.00 per every 6 months
3.2 Overdraft Interest (for limited purpose) On credit balances	Overdraft Rate as announced Overdraft Interest is collected on every 20 th of the month.
Charge on other currencies will be equivalent to USD tariff of charges.	
4. FOREIGN CURRENCY SAVINGS ACCOUNTS	
4.1 No Initial deposit required Maintaining Balance Maintenance Fee	N/A N/A
4.2 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.
4.3 Dormant Fee for Inactive 1 year and over	USD 30.00 per every 6 months
Charge on other currencies will be equivalent to USD tariff of charges	
5. FIXED ACCOUNT	

DESCRIPTIONS	RATES OF CHARGES		
5.1 Initial Deposit	THB 50,000.00		
5.2 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.		
Note : Non-Resident Fixed account can only be opened with the maturity of at least 6 months.			
6. ACCOUNT MANAGEMENT SERVICE			
6.1 Remuneration (Fee)	0.05% - 10%		
7. SERVICES CHARGES AND FEE			
7.1 Cheque 7.2 Cheque Book	THB 15.00 per cheque THB 750.00 per cheque book (50 cheques/book)		
7.3 Cash withdrawal fee	THB 1,000.00 for each THB 1,000,000.00		
7.4 Statements 7.4.1 Mail 7.4.2 Fax :- 7.4.2.1 Local 7.4.2.2 Overseas	<u>Monthly</u> Free THB 50.00/page THB 150.00/page	<u>Weekly</u> Not available THB 50.00/page THB 150.00/page	<u>Daily</u> Not available THB 50.00/page THB 150.00/page
7.5 Stop payment fee	THB 200.00 per cheque		
7.6 Returned cheque due to lack of funds	0.25% of cheque amount with minimum of THB 300.00		
7.7 Cashier order at MHBK counter 7.7.1 Issuing Fee 7.7.2 Loss/Stop/Cancellation Fee	THB 50.00 per cheque THB 100.00 per cheque		
7.8 Cheque Payment 7.8.1 Issuing Fee 7.8.2 Cancellation Fee	THB 50.00 per cheque THB 10.00 per cheque		
7.9 Cheque Express 7.9.1 Issuing Fee 7.9.2 Cancellation Fee	THB 35.00 per cheque THB 10.00 per cheque		
7.10 Cheque Collection 7.10.1 Within Clearing Zone 7.10.2 Out Clearing Zone	0.2% of face amount. with Min THB 10.00/ Max THB 1,000.00 per cheque 0.2% of face amount with Min THB 10.00/ No Max per cheque		
7.11 Return Cheque Fee	MLR		
7.12 Up country cheque 7.12.1 Handling Fee 7.12.2 Collection Fee	THB 30.00 per cheque 0.10% of cheque amount Min. THB 10.00		

DESCRIPTIONS	RATES OF CHARGES
7.13 Posted date cheque for clearing	
7.13.1 PDC within 7 days (including Holiday)	Free of charge
7.13.2 PDC over 7 days, not over 30 days (including Holiday)	THB 10.- per cheque
7.13.3 PDC over 30 days, not over 90 days (including Holiday)	THB 20.- per cheque
7.13.4 PDC over 90 days (including Holiday)	THB 30.- per cheque
7.14 Pooling Services	
7.14.1 Installation Fee	THB 30,000.00
7.14.2 Monthly Fee	THB 10,000.00 per month
7.14.3 Transfer Fee	THB 120.00 per transfer
7.15 Automatic Fund Transfer Fee	Free of charge
7.16 Direct Debit for Leasing customer	THB 20.00 per transaction
7.17 Auto Debit Service Standing Order Fee	THB 50.00 per transaction
7.18 MEA Auto Debit	THB 10.00 per transaction
7.19 Cheque Pickup Fee	Free of Charge
7.20 Issuance of printout from Image Archive System (IAS)	THB 100.00 per one set
8. CONDITIONAL ACCOUNT MANAGEMENT SERVICE	
8.1 Remuneration (Fee)	10% (subject to agreement) (min. THB 50,000)
9. MGFM-Web SERVICE	
9.1 Initial Fee (per scheme)	THB 1,700,000
9.2 Monthly Fee (per scheme)	THB 70,000

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
1. REFERENCE INTEREST RATE	
1.1. Minimum Lending Rate (MLR)	6.75 % per annum
1.2. Minimum Overdraft Rate (MOR)	9.875 % per annum
1.3. Minimum Retail Rate (MRR)	7.75 % per annum
1.4. Maximum margin plus to MRR	2.00 % per annum

DESCRIPTIONS	RATES OF CHARGES
2. MAXIMUM INTEREST RATE	
2.1. Normal Case	28.00 % per annum
2.2. Default Case	28.00 % 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	Up to 5.00 % of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)
3.2. Commitment Fee	Up to 5.00 % per annum of Undisbursed Amount of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)
3.3. Prepayment Fee	20 % per annum
4. RELATED EXPENSE TO LOCAL AUTHORITIES	
4.1. Stamp Duty	0.05 % of Credit Facility (Maximum THB 10,000.00)
5. COMMISSION IN LIEU OF EXCHANGE	
5.1 Debit from FCD account	1/8 % Minimum THB 500.00

H: BANK GUARANTEE

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

I: E-CERTIFICATE SERVICE

DESCRIPTIONS	RATES OF CHARGES	
List of Documents for Service	Fee Paid to DBD	Bank charge
1. Limited Partnership, Company Limited and Public Company Limited 1.1 Certificate of Affidavit 1.2 Certified copy of Registered Documents 1.3 Certified copy of Financial Statement 1.4 Certified copy of Shareholder list	THB 200 / Set	THB 150/ Set
	THB 50/ Page	THB 100/ 1-5 Pages And THB 20 per additional page
2. Juristic Person Registered under Foreign Business Act 2.1 Certification of statements retained by the Registrar under Foreign Business Act 2.2 Certified copy of Business Registration documents 2.3 Certified copy of Financial Statement	THB 300-500/ Set	THB 150/ Set
	THB 100/ Page THB 50/ Page	THB 100/ 1-5 Pages And THB 20 per additional page
3. Member of Trade Association and Chamber of Commerce 3.1 Certified copy of Business Registration 3.2 Certified copy of Financial Statement	THB 20/ Set	THB 100/ 1-5 Pages And THB 20 per additional page

J: OTHERS

DESCRIPTIONS	RATES OF CHARGES
1. HOST TO HOST SERVICE	
1.1 Initial Fee	THB 850,000
1.2 Monthly Fee	THB 15,000/month

END