MIZUHO BANK, LTD.

BANGKOK BRANCH
For Customers of Phnom Penh Branch

TERMS AND CONDITIONS

Bank's Service Charge and Fee

1 July 2025

A: COMMON CHARGES

DESCRIPTIONS	NET RATES OF CHARGES
Audit Confirmation	USD9 per item plus actual cost
Balance Confirmation	USD9 per item plus actual cost
Bank Certificate	USD9 per item plus actual cost
Certify copy of document	USD5 per copy plus actual cost
Certify true copy on Advice of arrival of incoming fund for seeking export tax compensation from the customs department	USD5 per invoice with a maximum of USD45 per one incoming remittance
Copy of bank document at bank counter	USD1 per copy.
Investigation and Transportation fee - Copy of bank document - Copy of document in Media format	USD35 plus actual cost USD9 per page plus actual cost USD25 per media format plus actual cost
Re-issue Statements - Request data within 3 months - Request data over 3 months	USD5 per month of required statement USD5 per month of required statement plus USD35 per request for transportation fee

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. IMPORT LETTER OF CREDIT**	
1.1 L/C Opening Related Commission	
1.1.1 Opening Commission	¼ % for validity of each 3 months or fraction thereof, (Min. USD45)
1.1.2 L/C Revolving Commission	¼% of bill amount to be collected upon receipt of documents (Min. USD45)
1.1.3 SWIFT fee for L/C opening	USD45
1.1.4 SWIFT fee for L/C reimbursement Claim	USD25
1.2 Amendment Commission	
1.2.1 Increase in amount and/or extension of validity date	Same as Opening Commission (Min. USD25)
1.2.2 Others amendment commission	USD25
1.2.3 SWIFT fee for L/C amendment	USD25
1.2.4 SWIFT fee for L/C reimbursement	USD25
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. USD45)
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. USD45)
1.3.4 L/C Expired Commission	Same as L/C Opening Commission (Min. USD45)
1.4 Reimbursement Fee	USD 60.00 or equivalent
1.5 Shipping Guarantee Fee	USD9 per item per month
1.6 Delivery Order or Parcel Post Notification Fee	USD9 per item

DESCRIPTIONS	RATES OF CHARGES
1.7 Interest Rate	Subject to arrangement
2. <u>DOMESTIC LETTER OF CREDIT</u>	
2.1 L/C opening related commission	
2.1.1 Opening Commission	1/5% per month or part thereof (Min. USD45)
2.1.2 L/C Revolving Commission	1/5% of bill amount to be collected upon receipt of documents (Min. USD45)
2.1.3 SWIFT fee for L/C opening	USD45
2.1.4 Paper fee for L/C opening	USD45
2.2 Amendment Commission	
2.2.1 Increase in amount and/or extension of L/C validity date	Same as L/C Opening Commission (Min. USD25)
2.2.2 Other amendment commission	USD25
2.2.3 SWIFT fee for L/C amendment	USD25
2.2.4 Paper fee for L/C amendment	USD25
2.3 Document Arrival relating fee under L/C	
2.3.1 Acceptance Commission	1/2% per month of bill amount to be collected up front (Min. USD45)
2.3.2 Discrepancy (ies) Fee	USD85 per transaction
2.3.3 L/C Overdrawn Commission	Same as L/C Opening Commission (Min. USD45)
2.3.4 L/C Expired Commission	Same as L/C Opening Commission (Min. USD45)
2.4 Interest Rate	Subject to arrangement
3. COLLECTIONS (For both of International Bill and Domestic Bill)	
3.1 Collection Commission	1/8% (Min. USD45) to be collected up front. If the bills presented through another bank, the above charges are to share equally between banks.

DESCRIPTIONS	RATES OF CHARGES
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)
4. OTHERS **4.1 Commission In Lieu of Exchange**	1/4% (Min. USD25)
4.2 Handling Commission for Domestic Bill in THB currency	USD45
4.3 Correspondent Charges	All foreign bank charges are for account of customers
4.4 Communication Charge	
4.4.1 **Other SWIFT**	USD25 per time
4.4.2 **Postage/Courier**	USD25 per item
4.5 Duty Stamp	Subject to Law and Regulation

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 1.1.2 In case charges are for beneficiary's account 1.1.3 In case charges are for beneficiary's account : Beneficiary is not Mizuho Customer and L/C not issued by MHBK Group	- Pre-advising = USD 25.00 or equivalent - Advising without our confirmation = USD 75.00 or equivalent - Pre-advising = Free - Advising without our confirmation = USD25 - Pre-advising = USD25 - Advising without our confirmation = USD65
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 USD45 is for beneficiary's account)
1.4 L/C Transfer Commission	¼% on transferred amount (Min. USD45)
1.5 L/C Cancellation Commission	USD 75.00 to be collected from opening bank
1.6 Negotiation Fee 1.6.1 In case charges are for opening bank's account 1.6.2 In case charges are for beneficiary's account	 1/8% flat (Min. USD 50.00 or equivalent) - USD45 per first invoice for documents with and without discrepancy - Next invoice or transport document : USD9 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

DESCRIPTIONS	RATES OF CHARGES
1.8 Export Bills Discount (Discount for Outward Bills)	Subject to arrangement
1.9 Handling Fee for Dishonored Bills (Returned Items)	USD45 per item
1.10 Assignment of Proceeds	1/8% on the assigned amount (Min. USD45)
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 2.1.2 In case charges are for seller's account	 - 1/8% flat (Min. USD 50.00) - USD25 per first Invoice - Next invoice or transport document : USD9 for each
2.2 Export Bills Discount	Subject to arrangement
2.3 Handling Fee on Dishonored Bill for Collection (Returned Item)	USD45 per item
3. <u>OTHERS</u> **3.1 Commission In Lieu of Exchange**	 1/4% (Min. USD25)
3.2 Correspondent Charges	All Correspondent bank charges are for account of customers
3.3 Communication charge 3.3.1 SWIFT 3.3.2 Postage/Courier	 USD25 per time USD25 per item
3.4 Duty Stamp	Subject to Law and Regulation

C: CHARGES FOR FOREIGN CURRENCY REMITTANCE & EXCHANGE SERVICES

DESCRIPTIONS	RATES OF CHARGES
1. INCOMING REMITTANCE **1.1 Payment Commission** 1.1.1 T/T, SWIFT, M/T	¼% Minimum USD9 Maximum USD25
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 T/T, SWIFT 1.3.1.1. Credit to account with MHBK bank 1.3.1.2 Credit to account with other bank 1.3.2 Credit Account	**For Customers** 1/8% Minimum USD25 1/8% (Minimum USD25) plus USD 20.00 1/8% Minimum USD25 **For Banks** ¼% Minimum USD25
1.4 Returned Funds Commission	**To Be Collected from Sending Banks** - USD30.00 per transaction for USD Payment - Other Currencies Payment equivalent to USD30.00 per transaction
1.5 Amendment Commission (Subject to bank sole discretion)	**To Be Collected from Sending Banks** - USD30.00 per transaction for USD Payment Other Currencies Payment equivalent to USD30.00 per transaction

DESCRIPTIONS	RATES OF CHARGES
2. <u>OUTGOING REMITTANCE, T/T, SWIFT</u> **2.1 Payment Commission**	USD25 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 2.4.2 Withdrawal from FCD account, or Remittance in Baht currency	**<u>For customers</u>** ½% Minimum USD25 Plus Charges under Clean Bills Bought & Collection 1/8% Minimum USD25 **<u>For Banks</u>** ¼% Minimum USD25
2.5 Cancellation Fee / Amendment Fee	USD25
2.6 Payment Commission for beneficiary Charge	**<u>To Be Deducted before proceed</u>** - USD 20.00 per transaction for USD Payment - Other Currencies Payment equivalent to USD20.00 per transaction
3. Transfer between Deposit Accounts 3.1.1 Transfer between deposit accounts within MHBK Bangkok Branch (In-house) - Between non-resident account (PNH) and non-resident account (PNH) - Between resident account (BKK) and non-resident account (PNH)	Free of Charge
3.1.2 Transfer between deposit account with other Bank located in Thailand • Outgoing Transfer	Handling Commission: USD25 Commission in lieu of exchange: 1/8% Min USD25
• Incoming Transfer	Handling Commission: 1/4 % Min USD9 Max USD25 Commission in lieu of exchange: 1/8% Min USD25

D: COURIER AND TELECOMMUNICATION EXPENSES

DESCRIPTIONS	RATES OF CHARGES
1. TELECOMMUNICATION 1.1 Full SWIFT 1.2 Brief SWIFT	 USD45 USD25
2. COURIER 2.1 By ourselves 2.2 Through Bill Collecting Agent, Representative Office	 USD 20.00 Actual cost charged by Bill Collecting Agent, Representative Office

E: CHARGES FOR INTERNET BANKING SERVICE

DESCRIPTIONS	RATES OF CHARGES
1. **MIZUHO GLOBAL e-BANKING (MGeB) SERVICE** 1.1 ***Installation fee*** 1.2 ***Monthly fee***	 ***USD285*** ***USD85***
2. **MULTI-BANK CASH CONCENTRATION SERVICE** (Bank's account balance via SWIFT message) 2.1 ***Monthly Fee***	 ***USD200 per account***

F: CHARGES FOR DEPOSIT & SERVICES

DESCRIPTIONS	RATES OF CHARGES
1. THAI BAHT SAVINGS ACCOUNTS	
1.1 No Initial deposit required Maintaining Balance Maintenance Fee	 N/A N/A
1.2 Interest Note: Non-Resident THB Savings account	Credit interest is calculated on the daily balance at prevailing MHBK rate of interest and paid semiannually on every June16th and December 16th. Interest may be subject to Thailand Government withholding tax No payment of Interest
1.3 Dormant Fee for Inactive 1 year and over	USD30 per every 6 months Remark: Effective on 6 March 2018 onwards
2. USD 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 June16th and December 16th. Interest may be subject to Thailand Government withholding tax.
2.3 Deposits or withdrawals in USD cash	0.50% commission in lieu of exchange minimum USD10.00
2.4 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.****	
3. FIXED ACCOUNT	
3.1 Initial Deposit Remark: Effective on 6 March 2018 onwards	USD50,000
3.2 Interest **Note :** Non-Resident Fixed account can only be opened with the maturity of at least 1 month.	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 Thailand Government withholding tax.

4. SERVICES CHARGES AND FEE			
4.1 Statements	**Monthly**	**Weekly**	**Daily**
4.1.1 Mail	Not available	Not available	Not available
4.1.2 Fax	USD7/page	USD7/page	USD7/page
4.2 Issuance of printout from Image Archive System (IAS)	USD5 per one set		

DESCRIPTIONS	RATES OF CHARGES
5. Pooling Service	
5.1 Installation Fee 5.2 Monthly Fee 5.3 Transfer Fee	USD 900.00 USD 300.00 per month USD 4.00 per transfer
6. MGFM-Web Service	
6.1 Initial Fee (per scheme) 6.2 Monthly Fee (per scheme)	USD 55,000 USD 2,200
7. Auto Debit Service Standing Order	
7.1 Transaction Fee	USD 2 per transaction

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
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.)

DESCRIPTIONS	RATES OF CHARGES
3.3. Prepayment Fee	20 % per annum
4. RELATED EXPENSE TO LOCAL AUTHORITIES	
4.1. Stamp Duty	0.05 % of Credit Facility (Maximum USD410)

H: BANK GUARANTEE

DESCRIPTIONS	RATES OF CHARGES
1. ISSUANCE FEE	
1.1. Normal Case	10.00 % per annum (Minimum USD65) 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	USD9 per Guarantee
3. CANCELLATION FEE	USD9 per Guarantee

Remark: all rates indicated under this Terms and Conditions are inclusive of withholding taxes (where applicable).

END