

BANK OF AMERICA N.A.

Table 3 Service Charges, Penalties related to Deposit, Loans ^{1/} and Other Service Charges

Effective from 1 April, 2009

Kor. Service charge related to deposits	Service charges (please specify unit)	Remarks
1. Account Maintenance Fee	2,200 (Baht/month) 6,500 (Baht/month)	Plus BA Directfor Global Information Reporting
2. Dormant Account	500 (Baht/month)	*Current A/C - not active more than 6 months *Saving A/C - not active more than 1 year
3. Monthly Automatic Transfer	1,000 (Baht/month)	

Khor. Service charges related to loans	Service charges (please specify unit)		Housing Loan	หมายเหตุ
Khor.(1) Service charges of consumer loan : actual and reasonable expenses	Personal Loan				
	With Collateral	Without collateral (not under supervision)			
1. Expenses paid to government agencies, such as 1) Duty stamp 2) Mortgage registration fee 3)	N/A	N/A	N/A		
2. Expenses paid to other persons or external entities, such as Normal case 1) Expenses for checking of credit information 2) Expenses for collateral inspection and valuation2/ 3) Insurance expenses 4) Payment expenses via other counters and channels (please specify details) <u>Default case</u> 1) Cheque return expenses (in case of other commercial banks' cheque) 2) Insufficient fund expenses (in case of payment by debiting from the account of other financial institutions) 3) Debt collection expenses2/	N/A	N/A	N/A		
3. Expenses that are operating costs of commercial banks <u>Normal case</u> 1) Expenses for collateral inspection and valuation2/ 2) Fees for a copy of statement requested (for the second copy onward) <u>Default case</u> 1) Debt collection expenses2/	N/A	N/A	N/A		
Remark					
1/ Exclude the type of loans that the Bank of Thailand stipulates specific criteria.					
2/ The same expenses specified in 2. and 3. shall not be collected repeatedly.					

Khor.(2) Service charges of commercial loan	Overdraft facilities	หมายเหตุ

1.					
.....					
2.					
.....					

Korr. Other service charges		Service charges (please specify unit)	Remark
COUNTER SERVICE			
1	Check Cashing: a) Foreign items with conversion b) Additional charge if paid in USD cash	0.5% (minimum THB 500) 1.0% (minimum USD 10)	
2	Check / Cash deposit	THB 85 per deposit	
3	Rejected checks	USD 20 plus float cost at prevailing interest rate	
4	US treasury checks	USD 20 per check	
5	Postage	THB 200	
6	Issue of traveler's checks	1.0% (minimum USD 5)	
7	Manager's checks	THB 250 for walk-ins, THB 175 for account holders. Identification and contact details are required for walk-ins if the check amount exceeds THB 250 MM	
DEPOSIT ACCOUNT			
1	Checking / Savings account	Account maintenance fee: THB 2,200 or USD 50	
	a) Checking account	Account maintenance fee plus BA Direct for Global Information Reporting: USD 150 or THB 6,500 where applicable	
	b) Dormant account (no activity for six months for checking accounts and one year for savings accounts)	Monthly charge of THB 500 or USD 20 regardless of balance	
2	Check book	THB 15 per check (duty stamp included)	
3	Mail deposit	Local currency: THB 150 Foreign currency: USD 12 plus interest if immediate credit is approved	
4	Rejected check	THB 500 or USD 20	
5	Foreign currency checks deposited but returned unpaid	USD 20 plus float cost	
6	Stop-payment on account	THB 300 or USD 12	
7	Forwarding statement to foreign address	THB 200 or USD 8	
8	Hold statement	THB 400 or USD 15 per month per account	
9	Account record retrieval	Within one year: THB 200 per hour (minimum THB 200) Over one year: THB 500 per hour (minimum THB 500)	
10	Copy of statement	THB 100 per month per account	
11	Special statement request	THB 400 per month per account	
12	Account balance certificate	THB 200	
13	Signature verification	THB 1,500	
14	Deposit / withdrawal for non-resident accounts	THB 1,000 per transaction	
15	Deposit / withdrawal for SNS accounts	THB 2,000 per transaction	
16	Photocopy document	THB 5 each	
ELECTRONIC BANKING			
1	Internet Service -Installation and Training Fee -Maintenance Fee	Maximum USD 200 Maximum USD 200 per month	
2	Non-Internet Service -Installation and Training Fee	Maximum USD 1,000	
COMMERCIAL 2/2			
REMITTANCE			
1	Outgoing: a) Depositor b) Non-depositor c) Interbank d) Swift charge e) Postage	Commission: THB 520 / in lieu of exchange: 1/4% (minimum USD 10) Commission: THB 1,000 / in lieu of exchange: 1/2% (minimum USD 10) / Receive USD Notes: 2% (minimum USD 10) Commission: THB 500 / in lieu of exchange: 1/8% (minimum USD 10) Commission: THB 500 Commission: THB 100 Commission: THB 600 Commission: THB 100 per item	
2	Incoming	Commission: THB 600	
3	Document certification	Commission: THB 100 per item	
4	BAHTNET	Commission: Incoming - THB 120 Commission: Outgoing - STP THB 185, Repair THB 250, Manual THB 300	
5	Deposit for NRB accounts by Non-Account Holder	THB 2,000 per transaction	
6	SMART Credit	THB 12 for THB 0 - <=100,000 THB 40 for >THB 100,000 - <=500,000 THB 100 for >THB 500,000 - <=2,000,000 THB 125 for Repair	
7	Book transfer by written letter	Commission: THB 104	
8	Payment Amendment	USD 10 per transaction	
9	Cancellation charges: a) Foreign wire payment b) Local wire payment c) ACH wire payment d) Local cashier's check	USD 30 per transaction USD 5 per transaction USD 0.75 per transaction USD 10 per transaction	
10	Partner Bank Product a) Direct Credit (Book Transfer) b) Direct Debit c) Local Currency Regional Cashier Check	THB 45 per transaction THB 80 per transaction THB 120 per transaction	
11	Recall payment	USD 10 or THB 350 plus Swift charge USD 14 or THB 500 (if need)	
12	Invoice Verification for BOT Netting Report	THB1,000 within 200 invoices and THB2,000 for exceeding 200 invoices	
TRADE FINANCE 1/2			
L/C ISSUANCE & PAYMENT			
1	Commercial L/C	i) 1/4% per quarter or part thereof (minimum THB 1,000)	

		ii) Local L/C: 0.2% per month or fraction thereof for L/C validity plus usance period (minimum THB 1,000)
	a) Usance engagement fee	2.5% per annum (minimum THB 1,000)
	b) Amendment fee	i) Amount and validity same as opening commission ii) Others: THB 1,000F (Flat)
	c) Return remittance period	THB 300F for applicant and USD30F for negotiating banks
	d) Transit time interest	For L/C issued with reimbursement clause, interest is to be collected at prevailing rate from date of negotiation until date of payment
	d) Discrepancy	USD 50 per drawing
2	Standby L/C	Opening commission at 2.0% per annum (minimum THB 1,000)
	a) Amendment fee	i) Amount and validity same as opening commission ii) Others: THB 1,000
3	Guarantee	2.0% per annum (minimum THB 1,000). Minimum THB 1,500, plus out-of-pocket expenses if request for overseas branches/ correspondent banks to issue on our behalf
		2.0% per annum. Minimum USD 200 plus out-of-pocket expenses, against counter guarantee from overseas branches/ correspondent banks
	a) Government import duty guarantee:	2.0% per annum
	b) Shipping guarantee (SSB):	THB 200 F for the first month and THB 100 for each subsequent month or part thereof
	c) Banker acceptance (Draft) / Aval (P/N):	2.0% per annum (minimum THB 500)
4	Postage	Please refer to section on "Collection"
5	Telex Charges:	
	a) Brief telex	Asia: THB 300F / Others: THB 400F
	b) Full telex	Asia: THB 900F / Others: THB 1,200F
EXPORT L/C		
1	Advising	i) Beneficiary's account: THB 1,000F ii) Issuing bank's account: USD 50F
2	Amendment	i) Beneficiary's account: THB 500F ii) Issuing bank's account: USD 50F
3	Confirmation	3/8% per quarter or part thereof or as instructed by GAO. 1% per quarter or part thereof for country D or worse i) Beneficiary's account: minimum THB 1,500F ii) Issuing bank's account: minimum USD 100F
4	L/C transfer	i) Full: Up to USD 50,000 - 1/2% (minimum THB 1,000) - Full: Over USD 50,000 - 1/4% ii) Partial: 1/2% (minimum THB 1,000)
5	Issuing duplicate L/C	THB 2,000F plus telex charge (Note: Authorization must be obtained from the issuing bank)
6	Cancellation request from issuing bank	USD 50F plus telex/ mail charge
7	Negotiation:	i) Beneficiary's account: 1/8% (minimum USD 50) ii) Issuing bank's account: 1/8% (minimum USD 100)
	a) Re-negotiation	USD 40 per drawing
	b) In lieu of exchange	i) Beneficiary: 1/4% (minimum THB 1,000) ii) Bank : 1/8% (minimum USD 40)
	c) Telex charge for TT reimbursement	i) Beneficiary's account: THB 400F ii) Issuing bank's account: USD 20F
	d) Transit period	Free for seven days
8	Re-negotiation discrepancy fee	USD 20F or USD 30F with L/I not to show discrepancy
9	Postage (courier)	Asia: THB 940F for USD 40F / Others: THB 1,140F or USD 40F
10	Reimbursement fee	USD 10 per drawing
11	Fax Transmission Fee	THB 50 per usage
12	Export Document Handling Fee	USD 100
TRADE FINANCE 2/2		
COLLECTION		
1	Commission:	
	a) I/C	1/4% for drawer's account; 1/8% for drawee's account. Commission is half of the above if item is further presented to another local bank for processing upon request from the drawee
	b) O/G	Up to THB 500,000: 1/4% ii) Below THB 1MM: 1/8% - Over THB 1MM: 1/16% Minimum (IN/OUT): Drawer USD 50/ THB 500. Drawee USD 50/ THB 500
2	Delivery of document free of payment	1/16% Minimum (IN/OUT): Drawer USD 50/ THB 500. Drawee USD 50/ THB 500
3	Incoming Collection:	
	a) Return unpaid	Same as commission for incoming collection
	b) Protest fee	USD 200 plus all outside charges
	c) In lieu of exchange	1/8% (minimum THB 500)
	d) Endorsement of D/O	THB 200F per issuance

	4 Up country THB checks	0.001% (minimum THB 20 plus float cost). Minimum interest of THB 100 is to be collected from drawee banks at the rate determined and for the period over outstanding time fixed by the Banker's Association for collection
	5 Postage: a) Registered mail Courier c) Acknowledging incoming	Asia: THB 200F / Others: THB 250F Asia: THB 600F/ USD 32F / Others: THB 800F/ USD 32F Asia: THB 100F
CREDIT SERVICES & SUPPORT		
	1 Credit checking: Out-going a) Abroad b) Local	USD 25 plus telex/ mail cost THB 500F plus out-of-pocket expenses
	2 In lieu of exchange: a) Borrower b) Bank	1/8% (minimum THB 1,000) Waived
Note: All terms and conditions are subject to change without prior notice.		

Ngor. Penalties related to housing loan	Service charges (please specify unit)	Remark
(Please refer to procedural rules in respect to interests, discounts, service charges and penalties for commercial banks prescribed in clause 5.8 of the Notification)		

(Wanlop Sthitabha)

Announcement Date: 2 March, 2009