

BANK OF AMERICA N.A.

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

Effective from 24 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)				
Khor.(1) Service charges of consumer loan : actual and reasonable expenses	Personal Loan		Housing Loan	หมายเหตุ
	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) Default case 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 Normal case 1) Expenses for collateral inspection and valuation2/ 2) Fees for a copy of statement requested (for the second copy onward) Default case 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		
Check Cashing:		
a) Foreign items with conversion	0.5% (minimum THB 500)	
b) Additional charge if paid in USD cash	1.0% (minimum USD 10)	
Check / Cash deposit	THB 85 per deposit	
Rejected checks	USD 20 plus float cost at prevailing interest rate	
US treasury checks	USD 20 per check	
Postage	THB 200	

Issue of traveler's checks	1.0% (minimum USD 5)	
Manager's checks	THB 250 for walk-ins, THB 175 for account holders. Identification and	
DEPOSIT ACCOUNT		
Checking / Savings account	Account maintenance fee: THB 2,200 or USD 50	
a) Checking account	Account maintenance fee plus BA Direct for Global Information	
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	
Check book	THB 15 per check (duty stamp included)	
Mail deposit	Local currency: THB 150 Foreign currency: USD 12 plus	
Rejected check	THB 500 or USD 20	
Foreign currency checks deposited but returned unpaid	USD 20 plus float cost	
Stop-payment on account	THB 300 or USD 12	
Forwarding statement to foreign address	THB 200 or USD 8	
Hold statement	THB 400 or USD 15 per month per account	
Account record retrieval	Within one year: THB 200 per hour (minimum THB 200) Over one year: THB 500 per hour (minimum THB 500)	
Copy of statement	THB 100 per month per account	
Special statement request	THB 400 per month per account	
Account balance certificate	THB 200	
Signature verification	THB 1,500	
Deposit / withdrawal for non-resident accounts	THB 1,000 per transaction	
Deposit / withdrawal for SNS accounts	THB 2,000 per transaction	
Photocopy document	THB 5 each	
ELECTRONIC BANKING		
Internet Service Installation and Training Fee Maintenance Fee	Maximum USD 200 Maximum USD 200 per month	
Non-Internet Service Installation and Training Fee	Maximum USD 1,000	
REMITTANCE		
Outgoing:		
a) Depositor	Commission: THB 520 / in lieu of exchange: 1/4% (minimum USD 10)	
b) Non-depositor	exchange: 1/2% (minimum USD 10) / Receive USD Notes: 2% (minimum	
c) Interbank	Commission: THB 500 / in lieu of exchange: 1/8% (minimum USD 10)	
d) Swift charge	Commission: THB 500	
e) Postage	Commission: THB 100	
Incoming	Commission: THB 600	
Document certification	Commission: THB 100 per item	
BAHTNET	Commission: Incoming - THB 120 Commission: Outgoing - STP THB 185, Repair THB 250, Manual THB 300	
Deposit for NRB accounts by Non-Account Holder	THB 2,000 per transaction	
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	
Book transfer by written letter	Commission: THB 104	
Payment Amendment	USD 10 per transaction	
Cancellation charges:		
a) Foreign wire payment	USD 30 per transaction	
b) Local wire payment	USD 5 per transaction	
c) ACH wire payment	USD 0.75 per transaction	
d) Local cashier's check	USD 10 per transaction	
Partner Bank Product		
a) Direct Credit (Book Transfer)	THB 45 per transaction	
b) Direct Debit	THB 80 per transaction	
c) Local Currency Regional Cashier Check	THB 120 per transaction	
Recall payment	USD 10 or THB 350 plus Swift charge USD 14 or THB 500 (if need)	
Invoice Verification for BOT Netting Report	THB1,000 within 200 invoices and THB2,000 for exceeding 200 invoices	
L/C ISSUANCE & PAYMENT		
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 1,000)	
a) Usance engagement fee		
b) Amendment fee	i) Amount and validity same as opening commission ii) Others: THB 1,000	
c) Return remittance period	for negotiating banks	
d) Transit time interest	For L/C issued with reimbursement clause, interest is to be collected at	
d) Discrepancy	USD 50 per drawing	
Standby L/C	annum (minimum THB 1,000)	
a) Amendment fee	opening commission ii) Others: THB	
Guarantee	2.0% per annum (minimum THB 1,000). Minimum THB 1,500, plus out-of-pocket expenses if request for 2.0% per annum. Minimum USD 200 plus out-of-pocket expenses, against	
a) Government import duty guarantee:	2.0% per annum	
b) Shipping guarantee (SSB):	THB 500 for the first month and THB 100 for each subsequent month or	
c) Banker acceptance		
(Draft) / Aval (P/N):	2.5% per annum (minimum THB 1000)	
Postage	Please refer to section on "Collection"	
Telex Charges:	THB 1,000 for upto 4 pages plus THB 500 if over 4 pages	
EXPORT L/C		
Advising	i) Beneficiary's account: THB 1,000F ii) Issuing bank's account: USD 50F	
Amendment	i) Beneficiary's account: THB 500F ii) Issuing bank's account: USD 50F	
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	
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)	
Issuing duplicate L/C	THB 2,000F plus telex charge (Note: Authorization must be obtained from	
Cancellation request from issuing bank	USD 50F plus telex/ mail charge	
Negotiation:	i) Beneficiary's account: 1/8% (minimum USD 50) ii) Issuing bank's account: 1/8% (minimum USD 100)	
a) Negotiation (RESTRICT)	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) SWIFT charge for TT reimbursement	i) Beneficiary's account: THB 500 ii) Issuing bank's account: USD 30	
d) Transit period	Free for seven days	
Re-negotiation discrepancy fee	USD 20F or USD 30 with L/I not to show discrepancy	
Postage (courier)	Asia: THB 940 or USD 40 / Others: THB 1,140 or USD 40 - Big bulk doc - Addnl charge ASIA: THB 470 or USD 20 / OTHERS: THB 570 or USD 20 - Duplicate Set - Addnl charge ASIA: THB 940 or USD 40 / OTHERS: THB 1,140 or USD 40	
Reimbursement fee	USD 10 per drawing	
Fax Transmission Fee	THB 50 per usage	
Export Document Handling Fee	USD 100	
COLLECTION		
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	
Delivery of document free of payment	1/16% Minimum (IN/OUT): Drawer USD 50/ THB 500. Drawee USD 50/ THB 500	
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	1/4% (minimum THB 1,000)	
d) Endorsement of D/O	THB 200 per issuance	
Up country THB checks	0.001% (minimum THB 20 plus float cost). Minimum interest of THB 100 is to be collected from drawee banks	
Postage:		
a) Registered mail	Asia: THB 200F / Others: THB 250F	
b) Courier	Asia: THB 600F/ USD 32F / Others: THB 800F/ USD 32F	
c) Acknowledging incoming	Asia: THB 100F	
CREDIT SERVICES & SUPPORT		
Credit checking: Out-going		
a) Abroad	USD 25 plus telex/ mail cost	
b) Local	THB 500F plus out-of-pocket expenses	
In lieu of exchange:		
a) Borrower	1/8% (minimum THB 1,000)	
b) Bank	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: 24 March 2020