



## Announcement

### Krungthai Bank PCL.

#### Details of Interest Rate, Penalties, Service Charges, Other Fees, and Actual and Reasonable Expenses

#### For Personal Loan under Supervision\*

Effective from 12 September 2021

1. Interest Rate, Penalties, Service Charges, Other Fees	
Interest Rate, Penalties, Service Charges or Other Fees	Maximum 25% per annum
Actual and Reasonable Expenses	
2. Expenses paid to Government Agencies	Bath 1 per every Baht 2,000 or fraction thereof of the total amount of loan, but not over Baht 10,000
Stamp Duty	
3. Expenses paid to other persons and entities	
3.1 Payment service fee	... Baht/Time
3.2 Fee for credit bureau check	... Baht/Time
3.3 Fee for insufficient fund	... Baht/Time
(for direct debit payment with other financial institutions)	
3.4 Debt collection expenses	** No more than 50 Baht/Account/Billing Cycle (in case of one overdue installment) No more than 100 Baht/Account/Billing Cycle (in case of more than one overdue installment) (In case of overdue debt or debt due accumulated not more than 1,000 Baht, collection expenses will not be charged.)
3.5 Expenses related to verification and authentication of digital ID***	... Baht/Time
4. Operating cost of commercial bank	
4.1 Debt collection expenses	... Baht/Time
4.2 Returned cheque fee (not more than 200 Baht per time)	200 Baht per a returned cheque
4.3 Card replacement fee in case of loss/damage (in case of using card for withdrawal)	100 Baht/Card
4.4 Statement request fee (2 <sup>nd</sup> copy of statement onwards)	... Baht/Time
4.5 Fee for new PIN request for replacement of existing PIN (in case of using card for withdrawal)	... Baht/Time
4.6 Transaction investigation fee	... Baht/Time

\* Personal Loan under Supervision, for example Multi-Purpose Loan for Government Employee; Krungthai Smart Money Loan, 5 plus Multi-purpose loan, 5 Plus Thanawat Loan etc.

\*\* Except (1) Revolving Loan: O/D Loan, Krungthai Thanawat Loan and Special Thanawat Loan and 5 Plus Krungthai Thanawat Loan  
(2) Promissory Note  
(3) Microfinance and Agricultural Loan  
(4) Leasing and Fleet Card  
(5) Sub Account From TDR

\*\*\* At present, the Bank does not charge for the expenses in item 3.5

1. This change is in accordance with the Notification of the Debt Collection Supervisory Committee regarding the Determination of the Rate of Any Fees or Expenses for Debt Collection, dated on 9 August 2021.