



## 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 18 July 2005 onward

1. Interest Rate, Penalties, Service Charges, Other Fees Interest Rate, Penalties, Service Charges or Other Fees	Maximum 25% per annum
<b>Actual and Reasonable Expenses</b>	
2. Expenses paid to Government Agency Stamp Duty	Bath 1 for every Baht 2,000 of loan amount or fraction of Baht 2,000, but not over Baht 10,000
3. Expenses paid to other organizations and persons	
3.1 Payment service fee	... Baht/Time
3.2 Credit bureau data inquiry fee	... Baht/Time
3.3 Expense of insufficient funds (for direct debit payment with other financial institution)	... Baht/Time
3.4 Debt collection fee	** Baht 100/payment period/account
4. Expenses as the capital in the operation as commercial bank	
4.1 Debt collection fee	... Baht/Time
4.2 Cheque Returned Fee (less than 200 Baht per time)	200 Baht per a returned cheque
4.3 Card replacement fee in case of loss/damage (in case of withdrawal via card)	ATM: 100 Baht/Classic card and 100 Baht/Gold card KTB Visa Debit Card - Classic Card with no accident insurance: 100 Baht with no picture ; 150 Baht with picture - Card with accident insurance: 150 Baht with no picture; 200 Baht with picture
4.4 Statement re-issue fee (from the 2 <sup>nd</sup> issue onward)	... Baht/Time
4.5 New card number requirement fee (withdrawal via card)	... Baht/Time
4.6 Transaction inquiry fee	... Baht/Time

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

\*\* Except (1) Revolving Loan : O/D Loan, 5 Plus Thanawat Loan , Krungthai Thanawat Loan

(2) Promissory Note

(3) Microfinance and Agricultural Loan

(4) Leasing and Fleet Card

(5) Sub Account From TDR

Clause 3.4 was revised as per Circular No. 1176/2559 issued on 1 June 2016, effective from 2 July 2016.

Clause 1 was revised as per Circular No. 1169 issued on 31 July 2020, effective from 1 August 2020.

ทะเบียนเลขที่ 0107537000882 35 ถนนสุขุมวิท กรุงเทพฯ 10110 ตู้ ปณ.44 ศป. กท.10000 krungthai.com

Registration No.0107537000882 35 Sukhumvit Rd., Bangkok 10110 Thailand PO Box 44 BMC.10000 krungthai.com