

- Service fees in clause 3.2 was revised as per Circular No. 1600 /2552 issued on 14 October 2009, effective from 15 October 2009.
- Service fees in clause 2 was revised as per Circular No. 626 /2554 issued on 11 April 2011, effective from 12 April 2011.
- Service fees in clause 3.1 was revised as per Circular No. 825 /2559 issued on 12 April 2016, effective from 11 April 2016.
- **Service fees in clause 1 was revised as per Circular No. 281 / 2561 issued on 19 February 2018, effective from 30 April 2018.**

a. Service Fee Related to Deposit	Fee	Remarks
3.3 State Enterprises	<ul style="list-style-type: none"> - 8 Baht is charged for every 10,000 Baht or part thereof. - Maximum service fee is not over 800 Baht per transaction. - Minimum service fee is 8 Baht per transaction. - Transfer fee is 20 Baht per transaction. 	
4. Interbranch Deposit - Withdrawal from Current Account 4.1 Inter-Provincial Deposit 4.1.1 Personal and Juristic Person 4.1.2 Savings Cooperative Limited 4.1.3 State Enterprises 4.2 Cheque Cashing Interbranch (Cash and TR) 4.2.1 The branches situated in Bangkok region and branches within the same region 4.2.2 Branches situated outside in Bangkok region that make withdrawal across province and district 4.3 Inter-district Cheque Collection in the same region /5. Bill Payment...	<ul style="list-style-type: none"> - 10 Baht is charged for every 10,000 Baht or part thereof. - Minimum service fee is 10 Baht per transaction. - Transfer fee is 20 Baht per transaction. - 10 Baht is charged for every 10,000 Baht or part thereof. - Minimum service fee is 10 Baht per transaction. - Maximum service fee is 1,000 Baht per transaction. - Transfer fee is 20 Baht per transaction. - 8 Baht is charged for every 10,000 Baht or part thereof. - Maximum service fee is not over 800 Baht per transaction. - Minimum service fee is 8 Baht per transaction. - Transfer fee is 20 Baht per transaction. - 10 Baht is charged for every 10,000 Baht or part thereof. - Minimum service fee is 20 Baht per cheque. - 20 Baht is charged for every 10,000 Baht or part thereof. - Minimum service fee is 20 Baht per cheque. No Fee charge 	<ul style="list-style-type: none"> - <i>Juristic Person For Factoring. Maximum fee is not over 1,000 Baht/transaction.</i>

- Service fees in clause 4.1.1 was revised as per Circular No. 1215/2552 issued on 6 August 2009, effective from 7 September 2009.

- Service fees in clause 3.3 and 4.1.2-4.1.3 were revised as per Circular No. 1600 /2552 issued on 14 October 2009, effective from 15 October 2009.

- *Service fees in clause 4 was revised as per Circular No. 825 /2559 issued on 12 April 2016, effective from 11 April 2016.*

a. Service Fee Related to Deposit	Fee	Remarks
5. Bill Payment with Teller Payment System 5.1 General Customer 5.1.1 Each invoice - No more than 50,000.- Baht - The excess of 50,000.- Baht 5.1.2 Report 5.1.3 via KTB Corporate online system 5.1.4 Service fee for Medal and Commemorative Coins 5.2 Financial Institutions 5.2.1 Each invoice - No more than 50,000.- Baht - The excess of 50,000.- Baht 5.2.2 Report 5.2.3 via Corporate Banking / New Corporate Banking System	25 Baht/transaction 0.1 % of the excess Maximum fee is 1,000.- Baht/transaction 1,500 Baht/month/Product Code 4,000 Baht/month/ Product Code 30 Baht/transaction 50 Baht/transaction 0.1 % of the excess Maximum fee is 1,000.- Baht/transaction 1,500 Baht/month/account 15,000 Baht/month/account	- Service fee rate and the bearer shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service. - This service fee valid from 4 March 2019 to 4 April 2019 or until maximum of quota.
6. Bill for Collection * 6.1 Personal and Juristic Person 6.2 State Enterprises 6.3 Gift Cheque with other banks 6.3.1 Less than 50,000 Baht per cheque 6.3.2 More than 50,000 Baht per cheque (1) Personal (2) State Enterprises	- 0.10 % of the collected amount as per cheque - Minimum service fee is 10 Baht per cheque. - 0.08 % of the collected amount as per cheque - Minimum service fee is 8 Baht per cheque. - No Fee Charge - 0.10 % of the collected amount as per cheque - Minimum service fee is 10 Baht per cheque. - 0.08 % of the collected amount as per cheque - Minimum service fee is 8 Baht per cheque.	* No fee charge for cheque returned due to the reason 4, 14 and 20 - 6.1 Juristic Person For Factoring. Maximum fee is not over 1,000 Baht/transaction.
7. Cheque Return 7.1 Cheque returned 7.2 Cheque returned within the clearing zone / 8. Post Date ...	- 0.20 % of the collected amount as per cheque - Minimum service fee is 300 Baht per cheque. 200 Baht per cheque	- No Fee charge for returned cheque issued by Government Agencies - cheque return due to the reason 1 - cheque return due to the reason 3

- Service fees in clause 6 was revised as per Circular No. 1775/2551 issued on 28 October 2008, effective from 28 October 2008.
 - Service fees in clause 7 was revised as per Circular No. 120/2553 issued on 22 January 2010, effective from 25 January 2010.
 - Service fees in clause 6.3 was revised as per Circular No. 2532/2556 issued on 27 December 2013, effective from 2 January 2014.
 - Service fees in clause 6.1 was revised as per Circular No. 825 /2559 issued on 12 April 2016, effective from 11 April 2016.
- Service fees in clause 5 was revised as per Circular No. 384 /2562 issued on 28 February 2019, effective from 4 March 2019.

a. Service Fee Related to Deposit	Fee	Remarks
8. Post Date Cheque 8.1 7 days in advance but not exceed 1 month 8.2 1 month in advance but not exceed 6 months	10 Baht/Cheque 30 Baht/Cheque	- In case that customer wants to get post dated cheque back, the Bank shall not be return the collected fee.
9. Issuing a New Passbook or Fixed Deposit Receipt for Replacement - Due to loss, damage, changing conditions for payment, signature and first name/last name at account owner's branch	50 Baht	<u>Except:</u> In case of damaged passbook or fixed deposit receipt by virtue of the Bank's error
10. Closure of Savings Account or Current Account - <i>Closure of account within 30 days from the opening date</i>	<i>50 Baht/Account</i>	
11. Withdrawal of Krung Thai Happy Retirement (Sa-bai-jai-wai-ka-sean) Deposit Account with a tenor of 5 months 5 years and 5 months 10 years before maturity as per the Bank's conditions 11.1 Withdrawal of deposit between the 5 th - 17 th month	- Fee is charged according to the interest rate of Krung Thai Happy Retirement (Sa-bai-jai-wai-ka-sean) Deposit Account <u>deducted</u> interest rate of savings account on the withdrawal date.	- Fee is calculated on the balance on deposit date.
11.2 Withdrawal of deposit from the 18 th month onward	- Fee is charged according to the interest rate of Krung Thai Happy Retirement (Sa-bai-jai-wai-ka-sean) Deposit Account <u>deducted</u> interest rate of 12-month fixed deposit account (minimum deposit) on the date of withdrawal.	- Fee is calculated on the balance on deposit date. - If on the date of withdrawal, interest rate of 12-month fixed deposit account (minimum deposit) is <u>higher than</u> the interest rate of Krung Thai Happy Retirement (Sa-bai-jai-wai-ka-sean) Deposit Account, the Bank will charge a minimum fee of 1.40%.

- Service fees in clause 11 may be revised as per Circular No. 252 /2552 issued on 18 February 2009, effective from 16 March 2009.
- Service fees in clause 8 may be revised as per Circular No. 1061/2552 issued on 13 July 2009, effective from 10 October 2009.
- Service fees in clause 9 may be revised as per Circular No. 1215 /2552 issued on 6 August 2009, effective from 7 September 2009.
- *Service fees in clause 10 may be revised as per Circular No. 363 / 2563 issued on 9 March 2020, effective from 11 March 2020.*

Issued on 27 September 2012

a. Service Fee Related to Deposit	Fee	Remarks
<p>12. Withdrawal of Krung Thai Happy Retirement (Sa-bai-jai-wai-ka-sean) Deposit Account 2011 before maturity as per the Bank's conditions</p> <p>12.1 Withdrawal of deposit between the 1st - 12th month</p> <p>12.2 Withdrawal of deposit after the 12th month onward</p>	<p>Fee is charged according to the interest rate of Krung Thai Happy Retirement (Sa-bai-jai-wai-ka-sean) Deposit Account 2011 <u>deducted</u> interest rate of savings account for personal on the date of withdrawal as per the Bank's announcement.</p> <p>Fee is charged according to the interest rate of Krung Thai Happy Retirement (Sa-bai-jai-wai-ka-sean) Deposit Account 2011 <u>deducted</u> interest rate of 12-month fixed deposit account (minimum deposit) for personal on the date of withdrawal as per the Bank's announcement.</p>	<p>- Fee is calculated on the balance on deposit date.</p> <p>- If on the date of withdrawal, interest rate of 12-month fixed deposit account (minimum deposit) is <u>higher than</u> the interest rate of Krung Thai Happy Retirement (Sa-bai-jai-wai-ka-sean) Deposit Account, the Bank will charge a minimum fee of 2%.</p>
<p>13. Withdrawal of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account before maturity as per the Bank's conditions</p> <p>13.1 Withdrawal of deposit between the 1st - 12th month</p> <p>13.2 Withdrawal of deposit after the 12th month onward</p>	<p>- Fee is charged equivalent to interest of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account (before withholding tax) plus KTB Shop Smart Blue Diamond card fee of 1,000 Baht</p> <p>Fee is charged according to the interest rate of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account <u>deducted</u> interest rate of 12-month fixed deposit account (minimum deposit) for personal on the date of withdrawal as per the Bank's announcement.</p>	<p>- KTB Shop Smart Blue Diamond card fee is charged for the applicant only.</p> <p>- Fee is calculated on the balance on deposit date.</p> <p>- If on the date of withdrawal, interest rate of 12-month fixed deposit account (minimum deposit) is <u>higher than</u> the interest rate of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account, the Bank will charge a minimum fee of 2%.</p>

Service fees in clause 12 was revised as per Circular No. 1785 /2554 issued on 13 October 2011, effective from 14 October 2011.

Service fees in clause 13 was revised as per Circular No. 1732/2555 issued on 27 September 2012, effective from 1 October 2012.

a. Service Fee Related to Deposit	Fee	Remarks
14. Withdrawal of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account 2013 <u>before maturity</u> as per the Bank's conditions 14.1 Withdrawal of deposit between the 1 st - 12 th month 14.2 Withdrawal of deposit after the 12 th month onward	<p>Fee is charged equivalent to all interest of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account 2013 (before withholding tax) that the depositor receives.</p> <p>Fee is calculated on the account opening balance according to interest rate of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account 2013 <u>deducted</u> interest rate of 12-month fixed deposit account (minimum deposit) for personal on the date of withdrawal as per the Bank's announcement.</p>	<p>- Fee is calculated on the balance on deposit date.</p> <p>- If on the date of withdrawal, interest rate of 12-month fixed deposit account (minimum deposit) is <u>higher than</u> the interest rate of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account 2013, the Bank will charge a minimum fee of 2%.</p>
15. Withdrawal of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account 2014 <u>before maturity</u> as per the Bank's conditions 15.1 Withdrawal of deposit between the 1 st - 12 th month 15.2 Withdrawal of deposit after the 12 th onward	<p>Fee is charged equivalent to all interest of Krung Thai Happy Retirement (Thueng-jai-wai-ka-sean) Deposit Account 2014 (before withholding tax) that the depositor receives.</p> <p>Fee is calculated on the account opening balance at the rate of 2%.</p>	<p>- Fee is calculated on the balance on deposit date.</p> <p>- Fee is calculated on the balance on deposit date.</p>
16. Withdrawal of Krung Thai Happy Retirement (Suk-jai-wai-ka-sean) Deposit Account <u>before maturity</u> as per the Bank's conditions 16.1 Withdrawal of deposit between the 1 st - 12 th month 16.2 Withdrawal of deposit after the 12 th onward	<p><i>Fee is charged equivalent to all interest of Krung Thai Happy Retirement (Suk-jai-wai-ka-sean) Deposit Account (before withholding tax) that the depositor receives.</i></p> <p><i>Fee is calculated on the account opening balance at the rate of 1%.</i></p>	<p>- <i>Fee is calculated on the balance on deposit date.</i></p> <p>- <i>Fee is calculated on the balance on deposit date.</i></p>

Service fees in clause 14 was revised as per Circular No. 1921/2013 issued on 11 October 2013, effective from 15 October 2013.

Service fees in clause 15 was revised as per Circular No. 1919/2014 issued on 11 September 2014, effective from 15 September 2014.

Service fees in clause 16 was revised as per Circular No. 1629 /2018 issued on 10 October 2018, effective from 16 October 2018.

b. Service Fee Related to Loan	Rate of Fee			Remarks
	Personal Loan		Housing Loan	
b. (1) Actual and Reasonable Service Fees on Consumer Loan	With Collateral	Without Collateral (not under supervisor)		
1. Expenses paid to Government Agencies				
1) Stamp Duty				
- Original loan contract	Baht 1 for every Baht 2,000 of loan amount or fraction of Baht 2,000, but not over Baht 10,000			
- Duplicate of loan contract	Baht 5 per contract	Baht 5 per contract	Baht 5 per contract	
- Original loan guarantee contract (if any)	Baht 10 per contract	Baht 10 per contract	Baht 10 per contract	
- Duplicate of loan guarantee contract (if any)	Baht 5 per contract	Baht 5 per contract	Baht 5 per contract	
2) Mortgage registration fee	1 percent of mortgage value, but not over Baht 200,000	-	1 percent of mortgage value, but not over Baht 200,000	
<i>3) The registration fee, the fee for checking data and other related fees for the business collateral Act.</i>	<i>To be charged at the rate set by the government</i>			
2. Expenses paid to other persons and external organizations, i.e.				
<u>In non-default case</u>				
1) Credit bureau data inquiry fee				
2) Collateral survey and value appraisal expenses ^{2/}	charges stipulated by service providers	-	charges stipulated by service providers	
3) Insurance Premium	charges stipulated by insurance company	-	charges stipulated by insurance company	
4) Payment fee through other counters or other means of payment (Please specify details)				
<u>In default case</u>				
1) Cheque return fee (In case of other bank's cheque)				
2) Fee for insufficient balance to be debited for payment (In case of payment by debiting from the account of other financial institutions)				
3) Debt collection fee ^{2/}	Baht 100/payment period/account	Baht 100/payment period/account	Baht 135/payment period/account	Except - KTB Thanawat Loan, Special KTB Thanawat Loan - Sub Account From TDR
3. Operation costs for commercial banks				
<u>In non-default case</u>				
1) Collateral survey and value appraisal expenses ^{2/}	0.25 percent of loan amount but not over Baht 12,000, Minimum of Baht 2,000	-	Baht 2,500 per person	
2) Statement re-issue fee for each reporting period (from the 2nd issue onward)				
<u>In default case</u>				
1) Debt collection fee ^{2/}				
Remarks				
1/ Exclude the type of loan for which BOT stipulates specific criteria.				
2/ The same expense specified in 2. and 3. shall not be collected repeatedly.				

Content in clauses 2. Expenses paid to other persons and external organizations in default case 3) Debt collection fee were amended as per Circular No. 1176/2559 issued on 1 June 2016, effective from 2 July 2016.

Content in clauses 1. Expenses paid to Government Agencies 3) The registration fee, the fee for checking data and other related fees for the business collateral Act. was added as per Circular No. 1178/2559 issued on 1 June 2016, effective from 2 July 2016

/b. (2) Service fee ...

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
1. Expenses paid to Government Agencies 2. Expenses paid to other persons and external organizations 3. Operation costs for commercial banks	Fee is charged at the same rate of consumer loan as specified in b.(1)	
4. For product programs	Fee is charged on specified in product programs, but not over than the published rate.	Details as the regulation and Fact Sheet of products.
5. Front End Fee	0.25 percent of loan amount but not over than 3 percent of loan amount. Minimum of Baht 1,000.	Partial prepayment shall be made or whole payment is made on loan agreement signing date.
6. Credit consulting fee	0.25 percent of loan amount but not over Baht 200,000	
7. Management Fee	0.25 percent of loan amount but not over than 2 percent of loan amount Minimum of Baht 1,000.	Whole payment is made on loan agreement signing date or on the date of the first drawdown as deemed appropriate for each customer.
8. Prepayment Fee <i>8.1 SMEs* (Term Loan)</i> <i>8.2 Other Amendment</i>	<i>Not more than 3 percent of the principal</i> Not more than 3 percent of the <i>principal</i> or loan amount (as the case may be)	Prepayment Fee is fee imposed on the customer for the complete settlement of the loan before its scheduled pay-off date where it is a breach of loan contract. <i>*SMEs definition of Ministry of Industry or by the Bank</i>
9. Commitment Fee, Cancellation Fee, and Extension Fee 9.1 Commitment Fee 9.1.1 Revolving Credit* Term of contract is not more than 1 year. 9.1.2 Non-revolving Credit** (1) Term of contract is not over 1 year. (2) Term of contract is over 1 year. 9.2 Cancellation Fee 9.3 Extension Fee	Minimum of Baht 1,000/time 0.25 percent but not more than 3 percent per annum 0.50 percent but not more than 3 percent per annum 1.00 percent but not more than 3 percent per annum Fee is charged on case-by-case basis but not more than 3 percent of cancelled credit. Fee shall not exceed management fee of loan outstanding.	Fee is collected when a customer does not abide by the terms and conditions as agreed with the Bank * Fee is collected from approved credit facilities before credit facilities are applied by customer and when it is renewed. **Fee is collected from undrawn credit facilities or late withdrawals as agreed with the Bank and fee is collected before withdrawal next time or every 3 months or according to according to the approval. <u>Cancellation Fee</u> is fee charged to a customer who cancels the facilities.
10. Guarantee Issuance Fee 10.1 Letter of Guarantee - Bid Bond 10.1.1 Cash or deposit as full loan collateral 10.1.2 Counter guarantee as full loan collateral 10.1.3 Other collaterals 10.2 Letter of Guarantee - Performance Bond 10.2.1 Cash or deposit as full loan collateral 10.2.2 Counter guarantee as full loan collateral 10.2.3 Other collaterals	Minimum of Baht 500 1.0 percent per annum 1.25 percent per annum 2.0 percent per annum 1.0 percent per annum 1.25 percent per annum 2.0 percent per annum	1. In case where L/G applicant does not return to the Bank after expiry date, L/G applicant must pay fee at the same rate of that guarantee issuance. 2. Guarantee Issuance Fee via counter and online is the same rate. 3. calculation and collection fee under the Bank's regulations and conditions.

Table b. (2) were amended as per Circular No. 547/2017 issued on 4 April 2017, effective from 10 April 2017.

Content in clause 8. was amended as per Circular No. 386 /2020 issued on 13 March 2020, effective from 8 January 2020.

Table 3 b. page 2

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
10.3 Loan Guarantee, Advance Payment Guarantee and Standby L/C 10.3.1 Cash or deposit as collateral in full amount 10.3.2 Other Collaterals 10.4 Guarantee Replacement Fee in Case of Lost / Damage 10.5 Adding the beneficiary in L/G	1.25 percent per annum 2.50 percent per annum Baht 400 / issue Baht 400 / issue	
11. Collateral Appraisal fee (General Loan and Agriculture Loan) <i>11.1 Internal Appraiser</i> <i>11.2 External Appraiser</i>	0.25 percent of loan amount, but not over Baht 12,000. Minimum of Baht 2,000 <i>charges stipulated by company</i>	VAT Included. <i>VAT not Included.</i>
12. AVAL or Acceptance Fees 12.1 Aval or acceptance of B/E 12.2 Aval or acceptance of financial institutions' B/E 12.2.1 Aval or acceptance of Promissory Note 12.2.2 Aval or acceptance of Certificates of deposit 12.3 Aval or acceptance of B/E in 12.1 and 12.2 in case pledge of cash or deposit or transferring right of deposit as collateral in full amount	Minimum fee is Baht 300 per letter 2.5 percent per annum 2.5 percent per annum 1.25 percent per annum Half of normal rate	
13. Fee for Letter of Intent to guarantee 13.1 For contractor classification 13.1.1 Guarantee for line of credit approved by the Bank (1) With the clause "under the Bank's regulations and practices" (2) Without the clause "under the Bank's regulations and practices" 13.1.2 Guarantee for overdraft line of credit approved by the Bank 13.2 For bidding	Minimum fee is Baht 2,000 per letter 0.025 percent of guaranteed line of credit 0.05 percent of guaranteed line of credit 0.05 percent of guaranteed line of credit 0.05 percent of guaranteed line of credit	
14. Letter of financial support to employee with the clause "under the Bank's regulations and practices"	0.05 percent of the amount that the Bank supports to employee Minimum of 1,000 Baht per letter	
15. Fee for inspection of construction works	Baht 2,000 per time	
16. Fee for mortgage contracting service for mortgaging real estate and moveable properties as collateral	0.05 percent of mortgage amount, but not over Baht 10,000 Minimum of Baht 1,000	
17. Expenses for mortgage contracting in upcountry.	as actual expense	
18. Domestic Letter of Credit 18.1 DL/C Opening Commission 18.2 DL/C Amendment Commission 18.2.1 Increase of Amount / Extension of Validity 18.2.2 Other Amendment	2.5 percent per annum of the amount or part thereof. Minimum of Baht 1,000 2.5 percent per annum of the amount or part thereof. Minimum of Baht 1,000 500 Baht/letter	

Table b. (2) were amended as per Circular No. 547/2017 issued on 4 April 2017, effective from 10 April 2017.

Content in clause 11. was amended as per Circular No. 1826/2562 issued on 14 November 2019, effective from 14 November 2019

Table 3 b. page 3

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
18.3 DL/C Overdrawn 18.4 DL/C Expire 18.5 Discrepancy Fee 18.6 Negotiation Fee 18.7 Engagement Fee	2.5 percent per annum of DL/C Overdrawn Minimum of Baht 1,000 2.5 percent per annum of credit limit Minimum of Baht 1,000 Baht 300/letter Baht 500/letter 2.5 percent of credit limit per annum It shall be collected when issuing acceptance Minimum of Baht 1,000	
19. Spot Check of pledged/maintained products	1,000 / month	Cancel effective from 12 September 2017
20. Spot Check products by surveyor	3,500 but not more than 10,000/ time	
21. Keying Effect Cheque in system fee 21.1 In case a customer has Effect Cheque line of credit In case of Overdraft 21.2 In case a customer has no Effect Cheque line of credit (1) In case negative available balance is less than or equivalent to Today Cheque (2) In case negative available balance is more than Today Cheque	0.25 percent per annum of credit limit. 0.25 percent per annum of overdraft amount 0.02 percent of available balance Minimum of Baht 200 0.02 percent of Today Cheque Minimum of Baht 200	Fee is annually collected in advance.
22. Factoring Fee	0.20 percent of account receivable factoring Minimum of Baht 1,000	
23. Debt collection fee	Baht 135/account/payment period	Only sSME Loan except Overdraft Loan, Promissory Notes, Agriculture Loan, Microfinance Loan, KTB Fleet Card and Sub Account from TDR
24. The registration fee, the fee for checking data and other related fees for the business collateral Act.	To be charged at the rate set by the government	

Table b. (2) were amended as per Circular No. 547/2017 issued on 4 April 2017, effective from 10 April 2017.

Content in clause 19, 20 was amended as per Circular No. 1533 /2560 issued on 12 September 2017, effective from 12 September 2017 Table 3 b. page 4

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
International Trade Service Fee via Normal Channel or the Bank's Website <u>Import Bills</u> <i>1. For product programs</i>	<i>Fee is charged on specified in product programs, but not over than the published rate.</i>	<i>Details as the regulation and Fact Sheet of products.</i>
2. L/C Opening Commission 2.1 Irrevocable 2.2 Revolving Letter of Credit	0.25 percent of L/C amount per quarter or part thereof Minimum of Baht 1,000 0.25 percent of L/C amount multiple by number of revolving amount Minimum of Baht 1,000	A quarter = 90 days
3. Amendment Commission 3.1 Amount increase and/or Extension of validity 3.2 Others	0.25 percent of increasing amount and/or validity extension per quarter or part thereof Minimum of Baht 1,000 Baht 500 per letter	A quarter = 90 days
4. Import Bills Under L/C 4.1 Engagement Fee 4.2 L/C Overdrawn Commission 4.3 Drawing Under Expired L/C and Exceed The coverage of L/C Opening Commission Charged 4.4 Discrepancy Fee	2.50 percent per annum of L/C amount under bill for collection. Minimum of Baht 1,000 0.25 percent of L/C overdrawn amount Minimum of 1,000 Baht 0.25 percent of bill amount Minimum of Baht 1,000 USD 50.00	
5. Import Bills For Collection 5.1 Collection Commission a. In case KTB are the Collecting Bank b. In case the Bill to be transferred to other banks for collection 5.2 Engagement Fee for Documents against Payment Term (D/P Term) 5.3 Protest Fee 5.4 Returned Items Fee	0.125 percent of the amount of bill for collection Minimum of Baht 1,000 0.0625 percent of bill amount Minimum of Baht 500 2.50 percent per annum of the amount of bill for collection presented at the collection of related documents Minimum of Baht 1,000 USD 100 per bill plus actual payment for lawyer fee USD 100 per bill	
6. Shipping Guarantee Fee	Baht 500 per guarantee per month or part thereof	
7. Endorsing Delivery Order Fee	Baht 200 per order	
8. Maintenance Fee for Import Documents Longer than 2 months from the date on the cover letter of payee bank	USD 30 for the first month and USD 30 for the following month or part thereof	
9. Commission on Thai Baht Bills	0.25 percent of the amount Minimum of Baht 1,000	
10. Commission in Lieu of Exchange 10.1 USD Currency 10.2 Other currencies	0.25 percent of the amount Minimum of Baht 1,000 0.50 percent of the amount Minimum of Baht 1,000	
11. Handling Charge for Requesting of Document that closed over 3 months	Baht 500 per item	

Table b. (2) were amended as per Circular No. 547/2017 issued on 4 April 2017, effective from 10 April 2017.

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
Export Bills 1. For product programs	<i>Fee is charged on specified in product programs, but not over than the published rate.</i>	<i>Details as the regulation and Fact Sheet of products.</i>
2. Export Letter of Credit 2.1 L/C Advising Commission 2.2 L/C Amendment Commission 2.3 L/C Cancellation Commission 2.4 L/C Transfer Commission a. Without Substitution b. With Substitution 2.5 Amendment of L/C Transfer Commission a. Increase in L/C Amount - Without Substitution - With Substitution b. Other Amendments 2.6 Reimbursement Fee 2.7 Commission on Re-Advise L/C Amendment 2.8 Collection Fee under L/C a. Collection from beneficiary b. Collection from applicant c. Restrict from - Negotiation Fee - Commission in Lieu of Exchange 2.9 Fee for Transfer of Beneficiary Rights to Third Parties a. Assignment of Proceeds b. Payment Instruction in Thai Baht only	Baht 800 per item Baht 800 per item USD 75 per item 0.125 percent of the transferred amount per time Minimum of Baht 1,000 Maximum of Baht 30,000 0.25 percent of the transferred amount per time Minimum of Baht 1,000 Maximum of BAHT 60,000 0.125 percent of the transferred amount per time Minimum of Baht 1,000 Maximum of Baht 30,000 0.25 percent of the transferred amount per time Minimum of Baht 1,000 Maximum of Baht 60,000 Baht 500 per item USD 75 per item Baht 1,000 per item Baht 1,000 for the first invoice Baht 300 for each of the additional invoices 0.125 percent of the amount Minimum of USD 75 - USD 50 - 0.125 percent of the amount Minimum of USD 20 0.125 percent of collection amount Minimum of Baht 1,000 Baht 1,000 per transferee	
3. Export Bills for Collection 3.1 Collection Commission a. Collection from drawer b. Collection from drawee 3.2 Amendment of Collection Instruction 3.3 Fees for Transfer of Beneficiary Rights to Third Parties a. Assignment of Proceeds b. Payment Instruction in Thai Baht only	Baht 800 per bill 0.125 percent of the amount Minimum of USD 50 Baht 500 per bill 0.125 percent of collection amount Minimum of Baht 1,000 Baht 1,000 per transferee	

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
4. Dishonored Bills Fee	Baht 1,000 per item	
5. Handling Charge for Dormant Collection Bills over 2 months after the date on the cover letter sent for fund collection	Baht 500 for the first month and Baht 500 for the following month or part thereof	
6. Commission on Thai Baht Bills	0.25 percent of the amount Minimum of Baht 1,000	
7. Commission in Lieu of Exchange 7.1 USD Currency 7.2 Other Currencies	0.25 percent of the amount Minimum of Baht 1,000 0.50 percent of the amount Minimum of Baht 1,000	
8. Penalty for Packing Credit In case of failure to deliver the foreign currencies under Packing Credit (Commission in Lieu of Exchange)	0.25 percent of the amount not delivered to the Bank	
9. Handling Charge for Requesting of Document that closed over 3 months	Baht 500 per item	

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
International Trade Service fee		
1. INWARD REMITTANCE		
<i>1.1 For product programs</i>	<i>Fee is charged on specified in product programs, but not over than the published rate.</i>	<i>Details as the regulation and Fact Sheet of products.</i>
1.2 Inward Remittance		
a. Thai Baht	0.25 % of transferred amounts	
	Minimum of 200 Baht, Maximum of Baht 500	
b. For recipient accounts which are outside the clearing zone or in upcountry region, the transaction fee and the communication line fee are charged.	Baht 50 per transaction	
1.3 Inward Remittance Investigation	Baht 500 per transaction	TELEX / SWIFT fee included.
1.4 Cancellation charge	In case service charge is collected from transferor, USD 30 per item	TELEX / SWIFT fee included.
	For other currencies, the service charge is specified by overseas banks.	
1.5 Fees for Transfer of Beneficiary Rights to Third Parties (only for goods payment)		
a. Assignment Fee	0.125% of the transfer amount, Minimum of Baht 1,000 or USD 20 or equivalent	
b. Payment Instruction Fee	Baht 1,000 per transferee	
Remark : in Thai Currency only		
1.6 Handling Charge for Requesting of Document that closed over 3 months	Baht 500 per item	
1.7 Other Expenses	Baht 400 or USD 15 per item	
TELEX /SWIFT Fee		
1.8 In case the beneficiary wishes to receive Pay in Full transfer, Fee will be charged from the transferring bank.	Baht 1,000 or USD 30 per item	
	For other currencies, additional fee is charged as stipulated by the foreign banks plus SWIFT fee	

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
<p>2. OUTWARD REMITTANCE</p> <p><i>2.1 For product programs</i></p> <p>2.2 Charge Ben</p> <p>2.2.1 In case of transfer via normal channel (via counter)</p> <p>2.2.2 In case of self service via the Bankweb site</p> <p>(1) KTB Online Remittance system (Individuals)</p> <p>(2) KTB Corporate Remittance system (Corporate)</p> <p>2.3 In case of Charge Our, extra fee as specified below shall be charged.</p> <p>* USD</p> <p>* EUR</p> <p>* JPY</p> <p>* GBP</p> <p>* Other Currencies</p> <p>Remark : In case the beneficiary wishes to receive transfer, the transferor will be responsible for the foreign bank charges as actual expense.</p> <p>2.4 Remittance Cancellation/Amendment</p> <p>2.5 Payment in the Same Currency as Outward Remittance</p> <p>a. Commission in Lieu of Exchange</p> <p>* USD</p> <p>* Other Currencies</p> <p>b. Payment Instruction Fee</p> <p>* BAHT</p> <p>c. In case of money transfer to other banks</p>	<p><i>Fee is charged on specified in product programs, but not over than the published rate.</i></p> <p>Baht 400 or USD 20 per item</p> <p>Baht 300 per item</p> <p>plus Baht 800 or USD 30 per item plus Baht 1,200 or EUR 25 per item plus 0.05% of transferred amount per item Minimum JPY 5,000.00 plus Baht 1,200 or GBP 20 per item plus Baht 800 or USD 30 per item or equivalent</p> <p>Baht 500 or USD 20 per item</p> <p>0.25% of transferred amount Minimum of Baht 1,000 0.50% of transferred amount Minimum of Baht 1,000 0.25% of loan amount Minimum of Baht 1,000 0.25% of transferred amount Minimum of Baht 1,000</p>	<p><i>Details as the regulation and Fact Sheet of products.</i></p> <p>* The fee shall be charged in addition to Charge Ben Fee.</p> <p>In case the beneficiary wishes to receive transfer, the transferor will be responsible for the foreign bank charges as actual expense.</p>

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
<p>2.6 Transfer money to Lao PDR.</p> <p>2.6.1 Charge Ben</p> <ul style="list-style-type: none"> • BAHT <ul style="list-style-type: none"> - Less than 30,000 Baht - Greater than 30,000 Baht to 400,000 Baht - Greater than 400,000 Baht • USD <p>2.6.2 Charge Our</p> <ul style="list-style-type: none"> • BAHT • USD <p>2.7 Transfer money to Cambodia</p> <p>2.7.1 Charge Ben</p> <ul style="list-style-type: none"> • BAHT • USD (Beneficiary receive BAHT/USD) <p>2.7.2 Charge Our</p> <ul style="list-style-type: none"> • BAHT (Beneficiary receive BAHT) • USD (Beneficiary receive BAHT) • USD (Beneficiary receive USD) <p>2.8 Handling Charge for Requesting of Document that closed over 3 months</p>	<p>Swift Fee Baht 300 per item</p> <p>Swift Fee Baht 400 per item Plus 0.125% of amount (Minimum of Baht 300, Maximum of Baht 500) per item</p> <p>Swift Fee Baht 400 per item Plus 0.25% of amount (Minimum of Baht 1,000) per item</p> <p>Swift Fee Baht 400 per item</p> <p>Plus 0.15% of amount (Minimum Baht 300) Plus 0.15% of amount (Minimum USD10)</p> <p>Swift Fee Baht 400 per item Plus 0.25% of amount (Minimum of Baht 1,000) per item</p> <p>Swift Fee Baht 400 per item</p> <p>Plus 0.1% of amount (Minimum of Baht 400 , Maximum of Baht 4,000)</p> <p>Plus 0.1% of amount (Minimum of Baht 400 , Maximum of Baht 4,000)</p> <p>Plus 0.1% of amount (Minimum USD10, Maximum USD100)</p> <p>Baht 500 per item</p>	<p>Includes transfer with NRB Account</p> <p>The fee shall be charged in addition to Charge Ben Fee.</p> <p>The fee shall be charged in addition to Charge Ben Fee</p>

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
Fee for Foreign Exchange Business Service		
<ul style="list-style-type: none"> For product programs 	Fee is charged on specified in product programs, but not over than the published rate.	Details as the regulation and Fact Sheet of products.
<ul style="list-style-type: none"> Selling Selling Foreign Draft Fee for Foreign Bank Charge (If any) 	Baht 600 per draft	Stamp duty of Baht 3 per issue
<ul style="list-style-type: none"> Purchasing 1. Foreign Traveler's Cheque Purchasing 	Baht 150 per cheque	Stamp duty of Baht 3 per issue
<ul style="list-style-type: none"> 2. Foreign Clean Bills Purchased 2.1 Foreign Clean Bills Purchased <ul style="list-style-type: none"> - Fee for Foreign Bank Charge (If any) 2.2 Repurchase of a foreign draft, bought from the Bank 2.3 In Case of Return of Bills (The payment is declined.) <ul style="list-style-type: none"> - Fee for Foreign Bank Charge (If any) 	Baht 400 per bill Baht 200 per bill Baht 250 per bill + interest of MLR+2	Stamp duty of Baht 3 per issue
<ul style="list-style-type: none"> 3. Outward Foreign Bills for Collection 3.1 Collection Fee 3.2 Fee for Foreign Bank Charge 3.3 In Case of Return of Bills (The payment is declined.) <ul style="list-style-type: none"> - Fee for Foreign Bank Charge (If any) 	Baht 200 per bill Baht 400 per bill USD 22 Baht 400 per bill	Stamp duty of Baht 3 per issue
<ul style="list-style-type: none"> 4. In case the customer wishes to stop payment draft paid to foreign banks <ul style="list-style-type: none"> - Fee for Foreign Bank Charge (If any) 	Baht 300 per issue	
<ul style="list-style-type: none"> 5. In case the customer wishes to stop payment draft drawn on us <ul style="list-style-type: none"> - Fee for Foreign Bank Charge 	USD 25 (or equivalent)	
<ul style="list-style-type: none"> 6. In case foreign banks collect bills in Thai Baht from domestic banks 	Flat rate of Baht 1,500 per issue	
<ul style="list-style-type: none"> 7. Handling Charge for Requesting of Document that closed over 3 months 	Baht 500 per item	
<ul style="list-style-type: none"> 8. In case the customer exchanges foreign bank notes into Thai Baht and makes ON-LINE transfer to the account outside the clearing zone 8.1 Communication Line Fee 8.2 Payment in Cashier Order 	Baht 10,000/10, Maximum is not over Baht 1,000 (as per the Bank branches' regulations) Baht 20 per transaction Baht 20	

Table b. (2) were amended as per Circular No. 547/2017 issued on 4 April 2017, effective from 10 April 2017.

Selling Foreign Draft were amended as per Circular No.1195/2020 issued on 6 August 2020, effective from 9 September 2020.

b. (2) Service Fee on Commercial Loan	Service Fee Rate	Remarks
9. NON-RESIDENT BAHT ACCOUNT 9.1 General Customer (MT 103) 9.1.1 For transfer to the Bank branches outside the clearing zone, the communication line fee is charged. 9.1.2 Payment via BAHTNET 9.1.3 Transfer to the beneficiary's account in foreign countries via NRB - SWIFT Fee 9.2 Corporate (MT 103) 9.2.1 For transfer to the Bank branches outside the region, the communication line fee is charged. 9.2.2 Payment via BAHTNET 9.2.3 Transfer to the beneficiary's account in foreign countries via NRB - SWIFT Fee 9.2.4 Posting Charge	0.25% of the amount (Minimum of Baht 200, Maximum of Baht 500) Baht 50 per transaction Baht 150 per transaction 0.25% of the amount (Minimum of Baht 1,000) Baht 400 per transaction 0.25% of the amount (Minimum of Baht 200, Maximum of Baht 500) Baht 50 per transaction Baht 150 per transaction 0.25% of the amount (Minimum of Baht 1,000) Baht 400 per transaction Baht 50 per transaction	
10. Draft Drawn on Krung Thai Bank Pcl.	Baht 200 per transaction	Stamp duty of Baht 3 per issue
Other fees 11. Return of Damaged Foreign Banknotes 12. Delivery of SWIFT Statement 12.1 MT940 - Per month - Per transaction 12.2 MT950	Baht 200 per transaction <i>Baht 1,500 per month per account</i> <i>Baht 200 per transaction</i> <i>Baht 200 per transaction</i>	

Table b. (2) were amended as per Circular No. 547/2017 issued on 4 April 2017, effective from 10 April 2017

Content in clause 12 was amended as per Circular No. 844/2560 issued on 25 May 2017, effective from 26 June 2017

b. (2) Service Fee on Commercial Loan that is included in interest according to Table 2 b. (1)	Personal Loan			Housing Loan	Remarks
	With Collateral	Without Collateral (not under supervisor)			
1.Management Fee only for Multi-Purpose Loan Project for Welfare of Officers, Employees and Contract Employees of Government, Public Agency and State Enterprise	No charge	The customer who signs a loan contract	Rate of Management Fee	No charge	Total interest rate of the same loan project that the Bank collects from the customer should not exceed. The maximum of published rate.
		Credit limit is not over Baht 100,000	Baht 300		
		Credit limit is from Baht 100,001 - 500,000	Baht 500		
		Credit limit is from Baht 500,001 - 1,000,000	Baht 800		
		Credit limit is from Baht 1,000,001 - 2,000,000	Baht 1,000		

Table b. (3) were amended as per Circular No. 547/2017 issued on 4 April 2017, effective from 10 April 2017

c. Other Service Fees	Service Fee Rate	Remarks
1. Funds Transfer		
1.1 Direct Credit and Direct Debit		- For Direct Debit only, the customer must retain at least 100,000 Baht in the account at any time.
1.1.1 Transaction at a branch		
(1) For individual customers		
(1.1) Direct Credit to/Direct Debit from an account at the branch of transaction or at a branch within the same region as the branch of transaction via		
a. Manual		
- Direct Credit	10.- Baht/transaction	
- Direct Debit	15.- Baht/transaction	
b. Diskette	10.- Baht/transaction	
(1.2) Direct Credit to/Direct Debit from an account at the branch not in the same region as the branch of transaction.		
- Direct Credit	10.- Baht/transaction	
- Direct Debit	20.- Baht/transaction	
(2) For financial institution customers		
(2.1) Direct Credit to an account not in the same region as the branch of transaction	40.- Baht/transaction	
(2.2) Direct Debit from an account not in the same region as the branch of transaction	50.- Baht/transaction	
		- In the case of Direct Debit from an account in a different region, if the amount to be debited exceeds 30,000.-Baht/transaction, the rate of inter-provincial transfer (10.- Baht charge for every 10,000.- Baht and the excess is charged for every 1,000.- Baht at a prorated fee) shall be applied. The maximum service fee per transaction is 1,000.- Baht/transaction. - If the Direct Debit cannot be processed, half of the normal service fee shall be charged. - If total service fee for all Direct Debit transactions is less than 1,000.- Baht, the minimum service fee of 1,000.- Baht/diskette shall be applied.
/1.1.2 Transaction...		

c. Other Service Fees	Service Fee Rate	Remarks
1.1.2 Transaction at the head office (1) For individual customers (1.1) Direct Credit to/Direct Debit from an account in Bangkok region. (1.2) Direct Credit to/Direct Debit from an account outside Bangkok region. - Direct Credit - Direct Debit	10.- Baht/transaction 10.- Baht/transaction 20.- Baht/transaction	- For Direct Debit outside Bangkok region only, if the amount to be debited exceeds 30,000.- Baht/transaction, the rate of inter-provincial transfer (10.- Baht charge for every 10,000.- Baht and the excess is charged for every 1,000.- Baht at a prorated fee) shall be applied. The maximum service fee per transaction is 1,000.- Baht/transaction. - If the Direct Debit cannot be processed, half of the normal service fee shall be charged. - If total service fees for all Direct Debit transactions is less than 1,000.- Baht, the minimum Service Fee Rate of 1,000.- Baht/diskette shall be applied.
(2) For financial institute customers (2.1) Direct Credit to an account in Bangkok region (2.2) Direct Credit to an account outside Bangkok region (2.3) Direct Debit from an account in Bangkok region (2.4) Direct Debit from an account outside Bangkok region	25.- Baht/transaction 40.- Baht/transaction 50.- Baht/transaction 50.- Baht/transaction	- For Direct Debit from the account not in the same region as the branch of transaction, if the amount exceeds 50,000.- Baht/transaction, the rate of inter-provincial transfer (10.- Baht charge for every 10,000.- Baht and the excess is charged for every 1,000.- Baht at a prorated fee) shall be applied. The maximum service fee per transaction is 1,000.- Baht/transaction. - If the Direct Debit cannot be processed, half of the normal service fee shall be charged. - If total service fees for all Direct Debit transactions is less than 1,000.- Baht, the minimum Service Fee Rate of 1,000.- Baht/diskette shall be applied.
(3) Receive-send transfer data via media storage (3.1) via Diskette / Tape (3.2) via Internet into DDS system <i>a.-For individual customers</i> <i>-receive-send data daily</i> <i>-receive-send data no more than 15 times/month</i> <i>-receive-send data no more than one time/month</i> b.-For financial institute customers	No Fee Charge <i>4,000.-Baht/month</i> <i>3,000.-Baht/month</i> <i>Service fee is waived.</i> <i>10,000.-/month/account</i>	
1.1.3 Data transfer via KTB Biz Payment system (1) For individual customers (2) For financial institute customers	4,000.-Baht/month 15,000.- Baht/month/account	

/1.1.4 Special services...

- Clause 1.1.2 (1.2) was revised as per Circular No. 240/54 issued on 11 February 2011, effective from 14 February 2011.

- Clause 1.1.2 (3.2) was cancelled as per Circular No. 1694 / 60 issued on 29 September 2017, effective from 1 November 2017

c. Other Service Fees	Service Fee Rate	Remarks
1.1.4 Special services for transferring funds by Direct Credit /Direct Debit		
1. Direct Credit : Check CFID		- This service verifies the transferee, which is Krungthai bank account, before transferring the money to the account automatically.
1.1 branch within the same region	20.- Baht/transaction	
1.2 branch between the inter-region	30.- Baht/transaction	
2. Direct Debit Plus		—This service debits from the payer's account, which is a Krungthai Bank account, and transfer to multiple agency accounts in order to pay for goods and services.
2.1 branch within the same region	20.- Baht/transaction	
2.2 branch between the inter-region	30.- Baht/transaction	
3. Guarantee Debit		- This service debits from Krungthai bank account automatically, whereas the system shall hold the funds in the account of the service requestor's customer in advance, as agreed between the parties.
3.1 branch within the same region	20.- Baht/transaction	
3.2 branch between the inter-region	30.- Baht/transaction	
4. Payroll Plus		- This services withholds social security funds, tax and other withholdings as set by the organization, as well as provides transactions and output files for online form submission.
4.1 branch within the same region	20.- Baht/transaction	
4.2 branch between the inter-region	30.- Baht/transaction	
5. Payroll Package Plus		—Transferring of salary and withholding funds to pay for goods/services to agencies as agreed.
5.1 branch within the same region	20.- Baht/transaction	
5.2 branch between the inter-region	30.- Baht/transaction	
6. Payroll Plus Group Insurance		- Transferring of salary , as well as provides Group Insurance for Employee
6.1 Package Plan 1	15.- Baht/transaction	
6.2 Package Plan 2	20.- Baht/transaction	
7. Direct Credit Registration (DCR)		- This service verifies the transferee, which is Krungthai bank account, before transferring the money to the account automatically.
7.1 branch within the same region	20.- Baht/transaction	
7.2 branch between the inter-region	30.- Baht/transaction	

- Clause 1.1.4 was revised as per Circular No. 378/2552 issued on 12 March 2009, effective from 13 March 2009.
 - Clause 1.1.4 (6) was revised as per Circular No. 2363 /2558 issued on 26 October 2015 , effective from 2 November 2015.
 - Clause 1.1.4 (2), (5) and (7) was revised as per Circular No. 1694 /60 issued on 29 Sept 17, effective from 1 November 2017

- In case of fails transaction, the Bank shall not refund the service fee.

- The inter-provincial transfer service fee is calculated at 10 Baht.- for every 10,000.- and the excess is charged for every 1,000.- Baht at a prorated fee. The minimum fee is 10.- Baht and the maximum fee is 750.- Baht.

- Clause 1.2.1 was revised as per Circular No. 1694/60 issued on 29 Sept 17, effective from 1 November 2017

c. Other Service Fees	Service Fee Rate	Remarks
1.3 Retail Funds Transfer (Bulk Payment System : BPS)		- The amount of deposit/interbank transfer does not exceed 2,000,000.-/transaction.
1.3.1 BPS : Credit Next Day		
(1) Interbank deposit/transfer		
(1.1) No more than 2,000,000.-Baht	12.-Baht/transaction	- <i>(1.1) no fee charge for Retail funds transfer transactions (BPS) via Internet Banking Network. (effective from 2 April 2018.)</i>
(2.2) For data file cancellation	100.-Baht/data file	
(2) Receive-send data via KTB - Biz Payment		
(2.1) For individual customers	4,000.-Baht/month	
(2.2) For financial institute customers	15,000.-Baht/month/account	
1.3.2 BPS : Credit Same DAY		
(1) Interbank deposit/transfer		
(1.1) No more than 100,000.-Baht	20.-Baht/transaction	- <i>(1.1) to (1.3) no fee charge for Retail funds transfer transactions (BPS) via Internet Banking Network. (effective from 2 April 2018.)</i>
(1.2) More than 100,000.-Baht but no more than 500,000.-Baht	75.-Baht/transaction	
(1.3) More than 500,000.-Baht but no more than 2,000,000.-Baht	200.-Baht/transaction	
(1.4) For data file cancellation	100.-Baht/file	
(2) Receive-send data via KTB - Biz Payment		
(2.1) For individual customers	4,000.-Baht/month	
(2.2) For financial institute customers	15,000.-Baht/month/account	

- Clause 1.3 was revised as per Circular No. 1921/2553 issued on 26 November 2010, effective from 15 December 2010.

- *Clause 1.3.1 (1.1) and 1.3.2 (1.1) - (1.3) was revised as per Circular No. 581/2561 issued on 11 April 2018.*

c. Other Service Fees	Service Fee Rate	Remarks
1.4 Automatic transfer between accounts		
1.4.1 Standing Payment Order automatic transfer		<i>For (1) - (3), the account holder name must be the same.</i>
(1) Automatic transfer in general cases	20.- Baht/day	
(2) Automatic transfer from a current account with no overdraft to a savings account	20.- Baht/day	
(3) Automatic transfer from a savings/current account to a tax free monthly deposit account	No fee charge	
(4) Automatic transfer to pay for regular payments (KTB Auto Payment)	30.- Baht/transaction	<i>The transfer amount is no more than 50,000.- Baht/day.</i>
1.4.2 Overdraft Account Linkage automatic transfer		<i>For (1) - (2), the account holder name must be the same. The system shall process each transaction automatically.</i>
(1) Transfer from savings/current account to another savings/current account in general cases	20.Baht/day	
(2) Transfer between savings account to current account to pay a check order	20.-Baht/day	

[illegible]

- Clause 1.5 was revised as per Circular No. 378/2552 issued on 12 March 2009, effective from 13 March 2009.
- Clause 1.5.2 was revised as per Circular No. 667/2553 issued on 30 April 2010, effective from 30 April 2010.
- *Clause 1.5.1 was revised as per Circular No. 429/2557 issued on 3 March 2014, effective from 8 March 2014.*

c. Other Service Fees	Service Fee Rate	Remarks
1.6 KTB Speed Cash Transfer (SCT)	30.- Baht/transaction	Maximum speed transfer limit is 30,000 Baht- /transaction

c. Other Service Fees	Service Fee Rates	Remarks
<u>2. Fees for each type of cards</u>		
2.1 Issue fee/Annual fee		
2.1.1 ATM Card		
(1) For personal customers		
(1.1) Classic Card		
- Issue fee*	100.- Baht	<p>* Issue fee includes entry fee/card re-issue fee/card replacement fee.</p> <p>**The annual fee of the next year shall be charged directly from the customer's account in the month of the card's anniversary. If there is not enough balance to pay for the whole amount of the annual fee, the system shall charge the rest of the annual fee every month until the whole amount is paid off. If the whole amount is not paid off after 12 months for a card with insurance or 24 months for a card without insurance, the Bank shall revoke the card automatically.</p>
- Annual fee**	180.- Baht	
(1.2) Gold Card		
- Issue fee*	100.- Baht	
- Annual fee **	230.- Baht	<p>- E.g. Tax Smart Card for Revenue Department; Excise Smart Card for Excise Department; Legal Execution Card and KTB e-Logistics Card.</p> <p>- Refer to clause 3.10.3 table 3 c. page 6.</p>
(2) Juristic person customers for private agencies/organizations as defined by the bank		
(2.1) Issue fee*	100.-Baht	
(2.2) Annual fee**	130.- Baht	
(2.3) Transaction fee	- The same rate as Mobile EDC Payment is applied.	
2.1.2 KTB Institution Card (IPAC - ATM)		
(1) Classic Card		
- Issue fee*	100.- Baht	
- Annual fee**	180.- Baht	
(2) Gold Card		
- Issue fee*	100.- Baht	
- Annual fee**	230.- Baht	
2.1.3 KTB Visa-Electron Card (VE) and KTB IPAC Visa-Electron for institution/organization (IPAC-VE)		
Annual fee*		<p>* The annual fee of the next year shall be charged directly from the customer's account in the month of the card's anniversary. If there is not enough balance to pay for the whole amount of the annual fee, the system shall charge the rest of the annual fee every month until the whole amount is paid off. If the whole amount is not paid off after 12 months for a card with insurance or 24 months for a card without insurance, the Bank shall revoke the card automatically.</p>
(1) Classic Card	200.-Baht	
(2) Card with accident insurance	250.-Baht	
2.1.4 KTB Visa Debit Card : KTB VDB)		
2.1.4.1 KTB Visa Debit Card (KTB VDB)/KTB Visa Debit Card for institution/organization (KTB IPAC -VDB)		
(1) Classic or KTB Shop Smart Classic Card		
(1.1) Classic Card		<p>* Issue fee includes entry fee/card re-issue fee/card replacement fee.</p> <p>**The annual fee of the next year shall be charged directly from the customer's account in the month of the card's anniversary. If there is not enough balance to pay for the whole amount of the annual fee, the system shall charge the rest of the annual fee every month until the whole amount is paid off. If the whole amount is not paid off after 12 months for a card with insurance or 24 months for a card without insurance, the Bank shall revoke the card automatically.</p>
(1.1.1) Issue fee* for non-photo card	100.-Baht	
(1.1.2) Issue fee* for photo card	150.-Baht	
(1.1.3) Annual card**	200.-Baht	

/(1.2) KTB Personalized

Clause 2 was revised as per Circular No.2093/2556 issued on 4 November 2013, effective from 16 November 2013.

Clause 2.1.4.1 (1) was revised as per Circular No.217/2558, issued on 30 January 2015, effective from 2 February 2015.

Clause 2.1.1 (1) was revised as per Circular No.679/2558, issued on 26 March 2015, effective from 1 May 2015.

Clause 2.1.2(1) was revised as per Circular No.1883/2558, issued on 25 August 2015, effective from 25 September 2015.

c. Other Service Fees	Service Fee Rates	Remarks
(1.2) KTB Personalized Card		- The customer may choose the image to be printed on the front of the card.
(1.2.1) Issue fee*	150.-Baht	
(1.2.2) Annual fee**	250.-Baht	
(1.3) KTB 072 Card		- Receive benefits of personal accident insurance with 100,000.- Baht coverage.
(1.3.1) Issue fee*	100.-Baht	
(1.3.2) Annual fee**	250.-Baht	
(2) Card with accident insurance (Gold) or KTB Shop Smart Gold Card		
(2.1) Issue fee* for non-photo card	150.-Baht	
(2.2) Issue fee* for photo card	200.-Baht	
(2.3) Annual fee**	250.-Baht	
(3) KTB Shop Smart Crystal		- Receive benefits of personal accident insurance with 100,000.- Baht coverage.
(3.1) Issue fee*	150.-Baht	
(3.2) Annual fee**	250.-Baht	
(4) KTB Shop Smart Crystal Xtra		- Personal Accident insurance benefits coverage 50,000.- Baht - Income compensation Benefit 300 baht /day. <i>(Maximum 365 days) (Motorcycle accidentally covered)</i>
(4.1) Issue fee*	<i>100.-Baht</i>	
(4.2) Annual fee**	<i>399.-Baht</i>	
2.1.4.2 KTB Visa Debit (KTB VDB) Co - Brand Card		
(1) KTB - DHIPAYA Privilege VISA Debit Card with accident insurance		- This card is co-issued between the Bank and Dhipaya Insurance.
(1.1) Issue fee*	150.-Baht	
(1.2) Annual fee **	300.-Baht	
(2) KTB Shop Smart Pearl Card		- This card is co-issued between the Bank and Dhipaya Insurance. *** The annual fee of the next year shall be charged by the system automatically on due date. If there is not enough balance to pay for the annual fee on the due date, the Bank shall temporarily suspend the card and the customer shall be exempt from all protections and benefits of the accident insurance. The customer must pay the annual fee within 30 days of the due date. If the annual pay is not paid off within 30 days, the Bank shall automatically revoke the card.
(2.1) Issue fee *	100.-Baht	
(2.2) Annual fee ***	599.-Baht	
(3) KTB Shop Smart Blue Diamond Card or KTB Shop Smart Blue Diamond Xtra		- This card is co-issued between the Bank and Krungthai Panich Insurance. *** The annual fee of the next year shall be charged by the system automatically on due date. If there is not enough balance to pay for the annual fee on the due date, the Bank shall temporarily suspend the card and the customer shall be exempt from all protections and benefits of the accident insurance. The customer must pay the annual fee within 30 days of the due date. If the annual pay is not paid off within 30 days, the Bank shall automatically revoke the card.
(3.1) Issue fee*	100.-Baht	
(3.2) Annual fee***	999.-Baht	
(4) KTB - MRT Card		
(4.1) Issue fee*	150.-Baht	
(4.2) Annual fee**	250.-Baht	
(5) KTB - MCOT Entertainment Card		
(5.1) Issue fee*	150.-Baht	
(5.2) Annual fee**	250.-Baht	

/ (6) KTB ...

Clause 2.1.4.1(2) and 2.1.4.2 (2) and (3) were revised as per Circular No. 217/2558, issued on 30 January 2015, effective from 2 February 2015.

Clause 2.1.4.1(4) was revised as per Circular No. 658 /2560 issued on 26 April 2017, effective from 1 June 2017.

c. Other Service Fees	Service Fee Rates	Remarks
<p>(6) KTB Shop Smart Palladium Card</p> <p>(6.1) Issue fee*</p> <p>(6.2) Annual fee***</p>	<p>100.-Baht</p> <p>1,599.-Baht</p>	<p>- This card is co-issued between the Bank and Dhiphaya Insurance.</p> <p>*** The annual fee of the next year shall be charged by the system automatically on due date. If there is not enough balance to pay for the annual fee on the due date, the Bank shall temporarily suspend the card and the customer shall be exempt from all protections and benefits of the accident insurance. The customer must pay the annual fee within 30 days of the due date. If the annual pay is not paid off within 30 days, the Bank shall automatically revoke the card.</p>
<p>2.1.5 KTB - UnionPay Debit Card : KTB UPD</p> <p>(1) Classic Card</p> <p>(1.1) Issue fee*</p> <p>(1.2) Annual fee**</p> <p>(2) Gold Card</p> <p>(1.1) Issue fee*</p> <p>(1.2) Annual fee**</p>	<p>100.-Baht</p> <p>200.-Baht</p> <p>150.-Baht</p> <p>250.-Baht</p>	<p>* This card is co-issued between the Bank and Dhiphaya Insurance.</p> <p>** The annual fee of the next year shall be charged directly from the customer's account in the month of the card's anniversary. If there is not enough balance to pay for the whole amount of the annual fee, the system shall charge the rest of the annual fee every month until the whole amount is paid off. If the whole amount is not paid off after 12 months for a card with insurance or 24 months for a card without insurance, the Bank shall revoke the card automatically.</p>
<p>2.1.6 VDB - KTB netbank Card</p> <p>(1) Issue fee for VDB Classic - KTB netbank Card</p> <p>(1.1) Issue fee (first card)</p> <p>(1.2) Re-issue fee/replacement fee</p> <p>(2) Fee for VDB Classic - KTB netbank includes:</p> <ul style="list-style-type: none"> - annual fee - SMS Alert fee - Login on mobile notification service fee (Notify Login) - SMS transaction notification service fee (Notification SMS) <p>(3) Re-issue fee for VDB Classic - KTB netbank in the case of loss/damage</p>	<p>No Fee Charge</p> <p>150.-Baht</p> <p>299.-Baht/year</p> <p>150.- Baht</p>	
<p>2.1.7 Krungthai Mastercard Debit Card</p> <p>(1) Issue fee *</p> <p>(2) Annual fee **</p>	<p>100.- Baht</p> <p>200.- Baht</p>	<p>* Issue fee includes entry fee/card re-issue fee/card replacement fee.</p> <p>** The annual fee of the next year shall be charged directly from the customer's account in the month of the card's anniversary. If there is not enough balance to pay for the whole amount of the annual fee, the system shall charge the rest of the annual fee every month until the whole amount is paid off. If the whole amount is not paid off after 24 months, the Bank shall revoke the card automatically.</p>
<p>2.2 Use the card at domestic ATM / ADM</p> <p>2.2.1 Withdraw/transfer funds within the same clearing zone as the KTB ATM/ADM.</p>	<p>No Fee Charge</p>	<p>- The withdraw/transfer limit per day depends on the credit line for each type of card as determined when the holder applied for the card or as the holder has requested adjustment and the account balance.</p> <p style="text-align: right;">/2.2.2 Transfer ...</p>

Clause 2.1.6 (1) was revised as per Circular No. 2442/2556 issued on 18 December 2013, effective from 2 January 2014.

Clause 2.1.4.2(6) was revised as per Circular No.217/2558 issued on 30 January 2015 and effective from 2 February 2015.

Clause 2.1.7 was added as per Circular No. 1854 /2562 issued on 18 November 2019 and effective from 18 November 2019

c. Other Service Fees	Service Fee Rates	Remarks
2.2.2 Transfer outside clearing zone at KTB ATM/ADM (1.1) first transaction of the month (1.2) from second transaction of the month onwards	No Fee Charge 10.-Baht/transaction	
2.2.3 Withdraw funds outside clearing zone at KTB ATM/ADM	15.-Baht/transaction	
2.2.4 Inter-provincial transfer at another bank's ATM/ADM	- 10.-Baht charge for every 10,000.- Baht; then 1.-Baht for every 1,000.- Baht in excess. Fraction of a thousand is No Fee Charge - Network fee 10.- Baht/transaction - Minimum service fee 20.- Baht/transaction - Maximum service fee 1,000.-Baht/transaction	- Bangkok, Pathum Thani, Nonthaburi and Samut Prakan are considered the same province. - The withdraw/transfer limit per day depends on the credit line for each type of card as determined when the holder applied for the card or as the holder has requested adjustment and the account balance.
2.2.5 Inter-provincial withdraw at another bank's ATM machine	20.-Baht/transaction	- Bangkok, Pathum Thani, Nonthaburi and Samut Prakan are considered the same province. - The withdraw/transfer limit per day depends on the credit line for each type of card as determined when the holder applied for the card or as the holder has requested adjustment and the account balance.
2.2.6 Withdraw within the same province at another bank's ATM machine	No Fee Charge	- Bangkok, Pathum Thani, Nonthaburi and Samut Prakan are considered the same province.
2.2.7 In case the customer performs transaction at another bank's ATM/ADM more than 4 transactions per month. - The fee will be charged from the 5 th transaction of the month onwards.	10.- Baht/transaction	
2.3 Overseas usage		
2.3.1 withdraw cash	100.-Baht/transaction	
2.3.2 inquire on account balance	15.-Baht/inquiry	
2.4 Withdraw at a bank counter using the card		
2.4.1 at the Bank's counter	- 10.- Baht charge for every 10,000.- Baht, 1.-Baht charge for every 1,000 in excess. Fraction of a thousand is No Fee Charge. - Minimum transaction fee 10.-Baht / transaction - Transfer request fee 20.-Baht / transaction	
2.4.2 at another bank's counter	100.-Baht / transaction	
2.5 ATM CROSS BORDER SERVICE		
2.5.1 withdraw cash	100.-Baht / transaction	} - Only successful transactions are charged.
2.5.2 inquire on account balance	15.-Baht / inquiry	
/ 2.6 Use foreign ...		

Clause 2.4 was revised as per Circular No. 2191/2556 issued on 15 November 2013, effective from 16 November 2013.

Clause 2.4.1 was revised as per Circular No. 2362/2556 issued on 6 December 2013, effective from 9 December 2013.

c. Other Service Fees	Service Fee Rates	Remarks
2.6 Use foreign VISA / Master Card		
2.6.1 Access fee for use VISA (Plus) to withdraw cash via - ATM - Counter	220.-Baht / transaction 200.-Baht / transaction	- Only successful transactions are charged.
2.6.2 Access fee for use Master Card (Cirrus) to withdraw cash via - ATM - Counter	220.-Baht / transaction 200.-Baht / transaction	- Only successful transactions are charged. - Access fee is waived for JCB cardholders.
2.6.3 Use Master Card (Cirrus) to withdraw cash via Dynamic Currency Conversion on ATM - Access fee - Currency conversion fee	200.- Baht / transaction No more than 3% of the amount withdrawn in the currency of the issuing bank.	- Only successful transactions are charged. - Access fee and currency conversion fee are waived for JCB cardholders.
2.7 Use foreign card to withdraw cash at the Bank's ATM machine		
2.7.1 Foreign VISA / MASTER Card issued by Non Bank issuer in Thailand - Network fee	20.-Baht / transaction	- Only successful transactions are charged. - Network fee is waived for JCB cardholders.
2.7.2 Foreign card issued by banks under the CUP network (CHINA UNION PAY CO.,LTD) - Access fee	100.-Baht / transaction 150.-Baht / transaction	- Only successful transactions are charged. (Effective Date January15,2016 - January14,2017) - Only successful transactions are charged. (Effective Date January15,2017)
2.7.3 Foreign card issued under APN network (Asian Payment Network) - Access fee	50.-Baht / transaction	- Only successful transactions are charged.
2.8 KTB e-Money Card Service		
2.81 Classic (1) Reload card's issue fee (2) First and subsequent reload fee (3) Card cancellation fee (4) Card maintenance fee (5) Annual fee*	50.-Baht 10.-Baht/reload 50.-Baht 50.-Baht 100.-Baht	* The annual fee of the subsequent year (if applicable) shall be charged directly from the customer's account in the month of the card's anniversary. If there is not enough balance to pay for the whole amount of the annual fee, the system shall charge the rest of the annual fee every month until the whole amount is paid off. If the whole amount is not paid off after 12 months, the Bank shall revoke the card automatically. - In case the card expires and the cardholder wishes to renew the card. - This charge only applies to customer who has additional agreements with the bank to use other services in the card.
2.82 Miracle Thailand Card (1) Issue fee (2) Refund fee (in case of card cancellation)	100.-Baht 50.-Baht	

/ 2.8.3 M-PASS...

Clause 2.7.1 was revised as per Circular No.2212/2557 issued on 14 October 2014 and effective from 14 October 2014.

Clause 2.7.3 was revised as per Circular No.492/2558 issued on 5 March 2015 and effective from 5 April 2015.

Clause2.6.3 were revised as per Circular No. 2231 /2558 issued on 6 October 2015 and effective from 6 November 2015.

Clause 2.7.2 was revised as per Circular No. 2748/2558 issued on 14 December 2015 and effective from 15 January 2016.

Clause 2.6.1 and 2.6.2 were revised as per Circular No. 216 /2560 issued on 10 February 2017 and effective from 15 March 2017

c. Other Service Fees	Service Fee Rates	Remarks
2.8.3 M-PASS CARD - The replacement card fee	100.-Baht	<u>Exemption</u> The card confiscated by bank's ATM / ADM.
2.8.4 Gift Card (1) Issue fee (2) Refund fee (in case of card cancellation)	30.- Baht 50.- Baht	
2.8.5 ATM e-Money Co-Brand Card (1) Issue fee (2) Refund fee (in case of card cancellation)	30.- Baht 50.- Baht	
2.8.6 ATM e-Money Krungthai Promjai Card (1) Issue fee (2) Refund fee (in case of card cancellation)	30.- Baht No Fee Charge	- <i>No fee charge until 31 December 2020</i>
2.9 Umay+ Cash Advance Service Card by EASY BUY Public Company Limited - withdraw cash from the Bank's ATM machine	13.-Baht / transaction	
2.10 Energy Credit Card 2.10.1 NGV Credit Card Goods/service payment - Teller Payment - Direct Debit	5.-Baht / transaction No Fee Charge	
2.10.2 Energy Credit Card (Motorcycle taxi) Goods/ service payment - Teller Payment - Direct Debit	5.-Baht / transaction No Fee Charge	
2.11 AEON Your Cash Membership Card by AEON Thana Sinsap (Thailand) Public Company Limited - Withdraw cash at the Bank's ATM machine	13.-Baht/transaction	
2.12 ATM Access fee for the use of American Express (AMEX) card at the Bank's ATM machine to withdraw cash 2.12.1 AMEX Card issued by an overseas bank 2.12.2 AMEX Card issued by a credit card issuer in Thailand	50.-Baht / transaction 20.- Baht / transaction	- Only successful transactions are charged. - Only successful transactions are charged.
		/ 2.13 Cash...

- Clause 2.11 was revised as per Circular No.1256/2557 issued on 20 June 2014, effective from 15 July 2014.

- Clause 2.12 was revised as per Circular No.1382/2557 issued on 9 July 2014, effective from 15 August 2014.

- Clause 2.8.3 was revised as per Circular No.1704/2558 issued on 31 July 2015, effective from 31 July 2015.

- Clause 2.8.4 was revised as per Circular No. 2168 /2559 issued on 3 October 2016, effective from 17 October 2016.

- Clause 2.8.5 and 2.8.6 was revised as per Circular No. 839 /2561 issued on 1 June 2018, effective from 4 June 2018.

- *Clause 2.8.6 was revised as per Circular No. 1961 /2562 issued on 11 December 2019, effective from 1 January 2020.*

c. Other Service Fees	Service Fee Rates	Remarks
2.13 Cash/Prepaid Fleet Card 2.13.1 Cash Fleet Card (1) Issue fee (2) Cancellation fee (3) Transfer fee on refund to issuer via KTB Channel 2.13.2 Prepaid Fleet Card (1) Issue fee (2) Cancellation fee (3) Top-up fee via the Bank Channel - Teller Payment - KTB Netbank - KTB Corporate Online (4) Transfer fee on refund to issuer via KTB Channel	15.- Baht/card 50.- Baht/card No fee charge 50.- Baht/card 50.- Baht/card No fee charge No fee charge No fee charge No fee charge	- Exclusive of VAT
2.14 A money cash card by AIRA AIFUL Public Company Limited - Withdraw cash at the Bank's ATMs	13.-Baht / transaction	
2.15 Welfare Card 2.15.1 EMV Card (1) Issuance fee (in case of address change) (2) Issuance fee (in case the card is lost or damaged by card holder) (3) Issuance fee (in case of card defect or damage during the card manufacturing process) (4) Issuance fee (in case of name/ photo change) 2.15.2 <i>Contactless (Dual Interface)</i> (1) <i>Issuance fee (in case of address change)</i> (2) <i>Issuance fee (in case the card is lost or damaged by card holder)</i> (3) <i>Issuance fee (in case of card defect or damage during the card manufacturing process)</i> (4) <i>Issuance fee (in case of name/ photo change)</i>	No fee charge <i>45.- Baht</i> No fee charge <i>45.- Baht</i> <i>No fee charge</i> <i>90.- Baht</i> <i>No fee charge</i> <i>90.- Baht</i>	

/ 2.16 Krungthai...

- Clause 2.13 was revised as per Circular No. 2245 /2559 issued on 11 October 2016, effective from 14 October 2016.

- Clause 2.14 was revised as per Circular No. 278 / 2560 issued on 21 February 2017, effective from 24 February 2017.

- Clause 2.15 was revised as per Circular No. 2035 / 2561 issued on 26 December 2018, effective from 1 January 2019.

c. Other Service Fees	Service Fee Rates	Remarks
2.16 Krungthai Travel Card		
2.16.1 Krungthai Travel VISA Prepaid Card		
(1) Issue fee	200.- Baht	
(2) Annual fee	No fee charge	
(3) Check for balance at ATM (Overseas)	15.- Baht / transaction	- By currency
(3) Card Spend via EDC (Overseas)	No fee charge	
(4) Foreign Currency Exchange via Mobile Application	No fee charge	
2.16.2 Krungthai Travel UPD Debit Card		
(1) Issue fee	150.- Baht	
(2) Annual fee	350.- Baht / Year	
(3) Card Spend via EDC (Overseas)	No fee charge	
(4) Foreign Currency Exchange via Mobile Application	No fee charge	
(5) Use the card at domestic ATM/ADM		
(5.1) Withdraw/transfer funds within the same clearing zone as the KTB ATM/ADM.	No fee charge	- The withdraw/transfer limit per day depends on the credit line for each type of card as determined when the holder applied for the card or as the holder has requested adjustment and the account balance.
(5.2) Transfer outside clearing zone at KTB ATM/ADM		
- first transaction of the month	No fee charge	
- from second transaction of the month onwards	10.-Baht / transaction	
(5.3) Withdraw funds outside clearing zone at KTB ATM/ADM	15.-Baht / transaction	
(5.4) Inter-provincial transfer at another bank's ATM/ADM	- 10.-Baht charge for every 10,000.- Baht; then 1.-Baht for every 1,000.- Baht in excess. Fraction of a thousand is No Fee Charge - Network fee 10.-Baht/transaction - Minimum service fee 20.-Baht/transaction - Maximum service fee 1,000.-Baht/transaction	- Bangkok, Pathum Thani, Nonthaburi and Samut Prakan are considered the same province. - The withdraw/transfer limit per day depends on the credit line for each type of card as determined when the holder applied for the card or as the holder has requested adjustment and the account balance.

- Clause 2.16 was revised as per Circular No. 77 /2562 Issued on 14 January 2019, effective from 15 January 2019.

c. Other Service Fees	Service Fee Rates	Remarks
(5.5) Inter-provincial withdraw at another bank's ATM machine	20.-Baht/transaction	- Bangkok, Pathum Thani, Nonthaburi and Samut Prakan are considered the same province. - The withdraw/transfer limit per day depends on the credit line for each type of card as determined when the holder applied for the card or as the holder has requested adjustment and the account balance.
(5.6) Withdraw within the same province at another bank's ATM machine	No fee charge	- Bangkok, Pathum Thani, Nonthaburi and Samut Prakan are considered the same province.
(5.7) In case the customer performs transaction at another bank's ATM/ADM more than 4 transactions per month. - The fee will be charged from the 5 th transaction of the month onwards.	10.-Baht/transaction	- For transactions of (5.4) - (5.6) and inquiry on account balance
2.16.3 ATM Withdrawal Fee (Overseas)		- International ATM fee (per transaction) are following the standard ATM withdrawal fees charged by each bank
(1) AUD	4 AUD / transaction	
(2) CAD	4 CAD / transaction	
(3) EUR	2.5 EUR / transaction	
(4) GBP	2.5 GBP / transaction	
(5) HKD	25 HKD / transaction	
(6) JPY	350 JPY / transaction	
(7) NZD	4.5 NZD / transaction	
(8) SGD	4 SGD / transaction	
(9) USD	3 USD / transaction	
(10) CHF	3 CHF / transaction	
(11) CNY	20 CNY / transaction	
(12) RUB	200 RUB / transaction	
(13) SEK	30 SEK / transaction	
(14) NOK	30 NOK / transaction	
(15) DKK	20 DKK / transaction	
(16) KRW	3,800 KRW / transaction	
(17) TWD	105 TWD / transaction	
(18) INR	210 INR / transaction	
(19) MYR	14 MYR / transaction	/ 2.16.4 foreign...

- Clause 2.16.3 (19) was added as per Circular No. 374/2563 issued on 11 March 2020, effective from 12 March 2020.

c. Other Service Fees	Service Fee Rates	Remarks
2.16.4 Foreign Currency Cash Withdrawal at Branches / Exchange Booths (1) AUD (2) CAD (3) EUR (4) GBP (5) HKD (6) JPY (7) NZD (8) SGD (9) USD (10) CHF (11) CNY (12) RUB (13) SEK (14) NOK (15) DKK (16) KRW (17) TWD (18) INR (19) MYR	4 AUD / transaction 4 CAD / transaction 2.5 EUR / transaction 2.5 GBP / transaction 25 HKD / transaction 350 JPY / transaction 4.5 NZD / transaction 4 SGD / transaction 3 USD / transaction 3 CHF / transaction 20 CNY / transaction 200 RUB / transaction 30 SEK / transaction 30 NOK / transaction 20 DKK / transaction 3,800 KRW / transaction 105 TWD / transaction 210 INR / transaction 14 MYR / transaction	- Transaction limit calculated in Baht, not more than 25,000 Baht / Transaction, limited to 2 Transactions / day. - Monthly limit for waived fees calculated in Baht, 1. Krungthai Ultra Travel VISA Prepaid Card 50,000 Baht 2. Krungthai Black Travel VISA Prepaid Card 30,000 Baht 3. Krungthai Exclusive Travel VISA Prepaid Card 30,000 Baht 4. Krungthai Travel VISA Prepaid Card 25,000 Baht 5. Krungthai Travel UPI Debit Card 25,000 Baht - Supported 5 branches / exchange booth include 1. NANA NUA BRANCH 2. SIAM PARAGON BRANCH 3. CENTRAL WORLD PLAZA BRANCH 4. CENTRAL LADPRAO BRANCH 5. AIRPORT RAILLINK SUVARNABHUMI EXCHANGE BOOTH
2.17 Krungthai Metro Link Card - Issue fee* - Annual fee** - Value stored in transit card refund fee***	100.- Baht 299.- Baht 50.- Baht	- This card is co-issued between the Bank and Mass Transit Rapid Authority of Thailand (MRTA). * Issue fee includes entry fee/card re-issue fee/ card replacement fee. * * The annual fee of the next year shall be charged directly from the customer's account in the month of the card's anniversary. If there is not enough balance to pay for the whole amount of the annual fee, the system shall charge the rest of the annual fee every month until the whole amount is paid off. If the whole amount is not paid off after 12 months for a card with insurance or 24 months for a card without insurance, the Bank shall revoke the card automatically. *** Value stored in transit card refund fee means a fee charged when the customer requests for a refund of transit value remaining in the card.

- Clause 2.17 was revised as per Circular No. 1518 /2561 issued on 25 September 2018, effective from 27 September 2018.

- Clause 2.16.4 (19) was added as per Circular No. 374/2563 issued on 11 March 2020, effective from 12 March 2020.

c. Other Service Fees	Service Fee Rates	Remarks
2.18 Krungthai - BMTA card		
2.18.1 Krungthai - BMTA card (Prepaid)		
(1) Card issuance fees	30.- Baht	- Both first card issuance and reissuance
(2) Annual fees	No Fee Charge	
(3) EDC payment fees (on BMTA buses)	No Fee Charge	
(4) Top - up fees via Krungthai channels	No Fee Charge	- Only the first Top - up is 50.- Baht and Maximum Value Card Limit is 1,000.- Baht
2.18.2 Krungthai - BMTA card (Flat Fees) (Monthly and Weekly)		
(1) Card issuance fees	30.- Baht	- Both first card issuance and reissuance
(2) Annual fees	No Fee Charge	
(3) EDC payment fees (on BMTA buses)	No Fee Charge	
(4) Top - up fees via Krungthai channels	No Fee Charge	- Minimum Top - up depends on each type of card

- Clause 2.18 was added as per Circular No. 61 /2563 issued on 15 January 2020 , effective from 3 February 2020

c. Other Service Fees	Service Fee Rate	Remarks
3. E-Banking Service		
3.1 Krungthai Corporate Online System		
3.1.1 Payment Transactions Report (Receivable Online & Receivable Download)		- Bank Charge fee in advance in the month customer signed up
(1) For general customer	4,000.-Baht/month/Product Code	
(2) For financial institution customer	15,000.- Baht/month/Product Code	
3.1.2 Bulk Payment Service		- Bank Charge fee in advance in the month customer signed up
(1) For general customer	4,000.-Baht/month/Company ID	
(2) For financial institution customer	15,000.- Baht/month/ Company ID	
3.1.3 Transfer transaction via Krungthai Corporate Online		
(1) within the same region	- No Fee Charge	
(2) between the inter-region	- 8.- Baht charge for every 10,000 Baht transferred. The excess is charged at 0.08%. - Minimum service fee is 8.- Baht/transaction. - Maximum service fee is 800.-Baht/transaction.	
(3) Transfer funds to another bank		The full service fee is charged regardless of whether the transfer is successful or not
(3.1) Transfer via Online Retail Funds Transfer (ORFT) service		
- No more than 20,000.-Baht	25.- Baht / transaction	
- More than 20,000.-Baht but no more than 2,000,000.-Baht	35.- Baht / transaction	
3.2 Transfer via Bulk Payment System (BPS)		
(3.2.1) Credit Same Day		
- No more than 100,000.-Baht	20.-Baht / transaction	
- More than 100,000.-Baht but no more than 500,000.-Baht	75.-Baht / transaction	
- More than 500,000.-Baht but no more than 2,000,000.-Baht	200.-Baht / transaction	
(3.2.2) Credit Next Day		
- No more than 2,000,000.-Baht	12.-Baht / transaction	
(3.3) Transfer via Bahtnet		
(3.3.1) The transferor Bank in Bangkok Metropolitan region		
- Transfers to another bank in Bangkok Metropolitan region	150.-Baht / transaction	
- Transfers to another bank in provincial area	150.-Baht / transaction	
(3.3.2) The transferor Bank in provincial area		
- Transfers to another bank in Bangkok Metropolitan region	150.-Baht / transaction + inter-provincial transfer fee	
- Transfers to another bank in provincial area	150.-Baht / transaction	
3.1.4 Two Factor Authentication Service		
(1) Token Device		
(1.1) Set-up fee	1,000.- Baht/device	
(1.2) Device replacement due to device loss	1,000.- Baht/device	
(1.3) End of useful life	No Fee Charge	
(2) Install Mobile Token Software	500.-Baht/installation	- The old device may be exchanged for a new device.

- Clause 3.1 was revised as per Circular No.1947/2552, issued on 21 December 2009 and effective from 26 January 2010.

- Clause 3.1.3-3.1.4 were revised as per Circular No.637/2554, issued on 18 April 2011 and effective from 18 April 2011.

- Clause 3.1.1, 3.1.2 was revised as per Circular No. 1694 / 2560 issued on 29 September 2017 , effective from 1 November 2017

- **Clause 3.1.1 (3) was revised as per Circular No. 364 / 2563 issued on 9 March 2020 ,effective from 11 March 2020**

c. Other Service Fees	Service Fee Rate	Remarks
<p>3.1.5 Service fee for payment of goods/service</p> <p>3.1.6 KTB LMS service fee (Cash Pooling System)</p> <p>(1) The partner account within the same region</p> <p>(2) The partner account between Inter-region</p> <p>3.1.7 Fee for Standard Services</p> <p>3.1.8 File Transfer via Special Channel</p> <p>3.1.9 Fee for request transaction report of Cash Management Service</p> <p>(1) For the past 30 days</p> <p>(2) For more than the past 30 days up to 60 days</p> <p>(3) For more than the past 60 days up to 90 days</p> <p>(4) For more than the past 90 days</p> <p>3.1.10 KTB E-Commerce Solution Program (KTB Trade Online via Krungthai Corporate Online)</p>	<p>15.-Baht/transaction</p> <p>500.-Baht/month/partner account</p> <p>3,000.-Baht/month/partner account</p> <p>No Fee Charge</p> <p>5,000.- Baht/month/service/customer</p> <p>1,000.- Baht/account/occasion</p> <p>3,000.- Baht/account/occasion</p> <p>5,000.- Baht/account/occasion</p> <p>10,000.- Baht/account/occasion</p> <p>4,000.-Baht/month/Company ID</p>	<p>- The service fee rate and bearer shall be determined by an agreement (MOU) between the Bank and the entity applying for the use of the Bank's payment service.</p> <p>- The service fee rate is determined by the type of business, transaction value, transaction volume and the agreement between the Bank and the entity applying for the use of KTB LMS service.</p> <p>- Waive for Current Account Maintenance fee 100.- Baht/month/account</p> <p>- For example : Bank Statement, MT Massage via sFTP / Krungthai Corporate Online</p>
<p>3.2 Payment via ATM</p> <p>3.2.1 Within the same region</p> <p>- no more than 50,000.-Baht</p> <p>- The excess of 50,000.-Baht</p> <p>3.2.2 Between the Inter-region</p> <p>- no more than 50,000.-Baht</p> <p>- The excess of 50,000.-Baht</p>	<p>10.- Baht/transaction</p> <p>0.1% of the excess</p> <p>Maximum service fee is 1,000 -Baht</p> <p>20.- Baht/transaction</p> <p>0.1% of the excess</p> <p>Maximum service fee is 1,000 -Baht</p>	
<p>3.3 Deposit at ADM</p> <p>3.3.1 same region transaction</p> <p>3.3.2 Inter-region transaction</p>	<p>No Fee Charge</p> <p>- 10.- Baht charge for every 10,000.- then 1.- Baht for every 1,000.- Baht in excess. Fraction of a thousand is free of charge.</p> <p>- Minimum service fee is 20.- Baht/transaction.</p> <p>- Maximum service fee is 1,000.- Baht/transaction</p>	
<p>3.4 Transaction via Internet Banking Network</p> <p>3.4.1 Payment</p> <p>3.4.2 Student Registration</p> <p>3.4.3 Business transactions via Mobile Banking and Internet Banking for retail customers (KTB netbank)</p>	<p>15.- Baht / transaction</p> <p>10.- Baht / transaction</p>	
<p>(1) Receive alerts of transaction results on mobile phone</p> <p>- transfer service</p> <p>- other services</p>	<p>No Fee Charge</p> <p>3.- Baht / transaction</p>	

- Clause 3.1.5 was added as per Circular No.2299/2556, issued on 28 November 2013 and effective from 29 November 2013

- Clause 3.4, 3.4.1 and 3.4.2 were revised as per Circular No.2442/2556 issued on 18 December 2013, effective from 2 January 2014.

- Clause 3.4.3 (1) was revised as per Circular No.51/2558, issued on 12 January 2015, effective from 21 January 2015.

- Clause 3.1.6-3.1.9 was revised as per Circular No. 1694 /2560 issued on 29 September 2017, effective from 1 November 2017

- Clause 3.2 was revised as per Circular No. 1694 / 2560 issued on 29 September 2017, effective from 1 November 2017

- Clause 3.1.10 was cancelled as per Circular No. 174 /2562 issued on 28 January 2019, effective from 29 January 2019.

c. Other Service Fees	Service Fee Rate	Remarks
(2) Transfer within KTB (2.1) within the same region (2.2) between the inter-region	No Fee Charge No Fee Charge	- The number of transactions shall be counted together with transferring between the inter-region for KTB E - Cheque service. - Effective from 29 March 2018.
(3) Inter-bank Online Retail Funds Transfer (ORFT via Mobile Banking and Internet Banking)	No Fee Charge	- The transfer limit is 699,999.- Baht/transaction. - The daily transfer limit is determined by the bank of the transferor.
(4) System login mobile alert service	10.-Baht / month	- The customer must apply for the service. - For KTB netbank account, this service is already included in the VDB Classic - KTB netbank fee
(5) Service fee for deposit/ withdrawal/ transfer from KTB netbank account at a branch (5.1) withdrawal/transfer more than 2 transactions per month (5.2) inter-provincial deposit/withdrawal/transfer	20.-Baht / transaction - 10.- Baht charge for every 10,000.- Baht and the excess is charged at 1.- Baht per 1,000.- Baht. Fraction of a thousand is free of charge - Minimum service fee is 10.- Baht / transaction - Transfer application 20.- Baht / transaction	- The service fee would be charged from the 3 rd transaction onwards
(6) Service fee for payment of goods/service	No Fee Charge	- Effective from 29 March 2018.
(7) Service fee for Talk to net officer (7.1) Transfer fee (7.1.1) 1st – 3rd transaction of the month (7.1.2) 4th transaction onwards (7.1.3) Transfer funds via e-Cheque — Transfer within the same region — Transfer outside the clearing zone (7.2) Service fee for payment of goods/service	No Fee Charge 15.-Baht / transaction No Fee Charge 30.-Baht / transaction 25.-Baht / transaction No Fee charge	–The limit is 100,000.-Baht/transaction and 10 transactions/day. –Transfer within and between the region –The transfer limit is 50,000.-Baht. –In case transferring via Branch Network fails and the transaction is cancelled, the Bank shall not refund the service fee. –Service fee rate and the bearer shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.
(7.3) Krungthai leasing payment	No Fee Charge 3.-Baht / transaction	
(7.4) netbank account opening fee (7.5) SMS Alert service to notify the customer of transaction		–For opening netbank account only.
(8) Service fee for Pay / Receive with mobile		* e - wallet refers to the electronic wallet of a Pay / receive with mobile user that is used to perform financial transactions on the user's mobile phone.
(8.1) Reload fee for reloading funds to e-wallet* via the Bank's service channels		
(8.1.1) reload at a branch	No Fee Charge	
(8.1.2) reload via ATM	No Fee Charge	
(8.1.3) reload via Internet Banking		
– KTB -netbank	No Fee Charge	
– Talk to net officer	No Fee Charge	
(8.2) Withdrawal fee for withdrawing funds from e-wallet* and receive the money at the Bank's service channels		
(8.2.1) receive money at a branch	30.-Baht / transaction	
(8.2.2) receive money via ATM	10.-Baht / transaction	

- Clause 3.4.3 (2) was revised as per Circular No.1466/2558 issued on 30 June 2015, effective from 1 August 2015.
- Clause 3.4.3 (8) was cancelled as per Circular No.1929 /60 issued on 10 November 2017 ,effective from 12 December 2017
- Clause 3.4.3 (2.2) and 3.4.3 (6) was revised as per Circular No. 581 / 2561 issued on 11 April 2018.
- Clause 3.4.3 (3) was revised as per Circular No. 1624 / 2561 issued on 9 October 2018, effective from 9 October 2018 .
- **Clause 3.4.3 (7) was cancelled as per Circular No. 574/2563 issued on 14 April 2020 ,effective from 27 April 2020.**

c. Other Service Fees	Service Fee Rate	Remarks
<p>(8.3) Transfer fee from e-wallet*</p> <p>(8.3.1) to a KTB Bank account</p> <p>(8.3.2) inter-bank Online Retail Funds Transfer (ORFT)</p> <p>—Transfer no more than 5,000.- Baht</p> <p>(8.3.3) Transfer funds to mobile phone</p> <p>—In case the transferee's mobile number is a member of Pay / receive with mobile</p> <p>—In case the transferee's mobile number is not a member of Pay / receive with mobile</p> <p>—the transferor specifies a KTB branch as the money pick-up method</p> <p>—the transferor specifies KTB-ATM as the money pick-up method</p> <p>(8.4) Service fee for payment of goods/services</p> <p>(8.5) Service fee for withdrawing funds from e-wallet* at a KTB branch</p>	<p>10.- Baht / transaction</p> <p>25.- Baht / transaction</p> <p>No Fee Charge</p> <p>30.- Baht / transaction</p> <p>10.- Baht / transaction</p> <p>25.- Baht/transaction</p> <p>30.- Baht / transaction</p>	<p>—Waived until 31 December 2013</p> <p>—The limit of transfer amount and payment of goods/service depend on the remaining balance of e-wallet and the limit are shared.</p> <p>—Transfer and payment limit is 5,000.- Baht/transaction.</p> <p>—Transfer and payment shared limit is 10,000.- Baht/day.</p> <p>—The systems defines that the money is sent to the transferee's e-wallet* automatically.</p> <p>—Waived until 31 December 2013</p> <p>—Service fee rate and the bearer shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.</p> <p>—The limit of transfer amount and payment of goods/service depend on the remaining balance of e-wallet and the limit are shared.</p> <p>—Transfer and payment limit is 5,000.- Baht/transaction.</p> <p>—Transfer and payment shared limit is 10,000.- Baht/day.</p> <p>—Waived until 31 December 2013</p>
<p>3.5 Send-receive data in DDS (Data Delivery System)</p> <p>3.5.1 For general customers</p> <p>- Send-receive data in Giro system</p> <p>Send-receive Direct Credit/Direct Debit data and Bulk Payment System (BPS)</p> <p>a. Send-receive data daily</p> <p>b. Send-receive data no more than 15 times per month</p> <p>c. Send-receive data no more than 15 times per month</p> <p>3.5.2 For financial institutions customers</p> <p>- Send-receive data of Direct Credit/Direct Debit</p>	<p>4,000.-Baht / month</p> <p>3,000.-Baht / month</p> <p>No Fee Charge</p> <p>10,000.-Baht/month/account</p>	<p>/ 3.6 Payment fee...</p>

c. Other Service Fees	Service Fee Rate	Remarks
3.6 Payment fee via CGP (Corporate Group Payment)		
3.6.1 Entry fee	200,000.- Baht	- Exclusive of VAT
3.6.2 Transaction fee for services under CGP system		* The transaction fee is determined by the service terms between the Bank and the customer applying for the service.
(1) Fixed Rate*	25.-Baht / transaction	
(2) Percentage Rate*		
- No more than 30,000.- Baht	25.-Baht / transaction	
- The excess of 30,000.- Baht	0.1 % of the excess	
	Maximum fee is 1,000.- Baht/transaction	
3.6.3 KTB e - Logistics Service (payment of import-export service fee)	25.-Baht / transaction	
3.6.4 KTB e - Customs (payment of customs duty)	25.-Baht / transaction	
3.7 Financial service for co-operatives via KTB COOP system		
3.7.1 Entry fee	200,000.-Baht	- Exclusive of VAT
3.7.2 Monthly fee		
(1) KTB COOP Offline System	No Fee Charge	
(2) KTB COOP Online System		
(2.1) In case the Bank bears the cost of Leaseline equipment	6,000.-Baht / month / 1 Link	- Exclusive of VAT
(2.2) In case the Bank bears the cost of Router equipment	4,500.-Baht / month / 1 Link	- Exclusive of VAT
(2.3) In case the customer bears the cost for Leaseline equipment	No Fee Charge	
(2.4) In case the customer bears the cost for Router equipment	3,500.-Baht / month / 1 Link	- Exclusive of VAT
3.7.3 Transaction fee		
(1) transaction within the same region	10.-Baht / transaction	} - All KTB COOP systems
(2) transaction outside the clearing zone	20.-Baht / transaction	
3.8 KTB E-Cheque Transfer Fee		- Daily transfer limit is determined by the type, customer category and the transaction channel.
3.8.1 Transfer between KTB Bank accounts		
(1) Accounts within same region	No Fee Charge	
(2) Accounts not within the same region (in case of KTB Online transactions)		
—1st—15th transaction of month	No Fee Charge	
—From 16th transaction onwards	10.-Baht / transaction	
(2) Accounts not within the same region (in case of transaction via <i>Krungthai</i> Corporate Online)	- 0.08 % of the transfer amount - Minimum fee is 8.-Baht - Maximum fee is 800.-Baht.	
(3) Bulk Transaction	10.-Baht / transaction	
(4) Web Service	10.-Baht / transaction	

/ 3.8.2 Transfer ...

- Clause 3.7 was revised as per Circular No. 1632/2554 issued on 23 September 2011, effective from 23 September 2011.
- Clause 3.8 was revised as per Circular No. 949/2556 issued on 31 May 2013, effective from 1 June 2013.
- Clause 3.6.3 and 3.6.4 were revised as per Circular No. 1731/2556 issued on 19 September 2013, effective from 19 October 2013.
- Clause 3.7.2(2) was revised as per Circular No.1419 /2559 issued on 29 June 2016, effective from 1 August 2016
- Clause 3.6.2 (2) was revised as per Circular No. 1694 / 2560 issued on 29 September 2017, effective from 1 November 2017
- Clause 3.8.1 was revised as per Circular No. 59 / 2562 issued on 9 January 2019, effective from 11 January 2019

c. Other Service Fees	Service Fee Rate	Remarks
3.8.2 Transfer funds to another bank		The full service fee is charged regardless of whether the transfer is successful or not.
3.8.2.1 Transfer via Online Retail Funds Transfer (ORFT) service		
- No more than 20,000.-Baht	25.- Baht / transaction	
- More than 20,000.-Baht but no more than 2,000,000.-Baht	35.- Baht / transaction	
3.8.2.2 Transfer via Bulk Payment System (BPS)		
(1) Credit Same Day		
- No more than 100,000.-Baht	20.-Baht / transaction	
- More than 100,000.-Baht but no more than 500,000.-Baht	75.-Baht / transaction	
- More than 500,000.-Baht but no more than 2,000,000.-Baht	200.-Baht / transaction	
(2) Credit Next Day		
- No more than 2,000,000.-Baht	12.-Baht / transaction	
3.8.2.3 Transfer via Bahtnet		
(1) The transferor Bank in Bangkok Metropolitan region		
- Transfers to another bank in Bangkok Metropolitan region	150.-Baht / transaction	
- Transfers to another bank in provincial area	150.-Baht / transaction	
(2) The transferor Bank in provincial area		
- Transfers to another bank in Bangkok Metropolitan region	150.-Baht / transaction + inter-provincial transfer fee	
- Transfers to another bank in provincial area	150.-Baht / transaction	
3.8.3 Transfer via Krungthai Corporate Online		
- In case of requesting transfer cancellation	5.- Baht / transaction	
3.8.4 Transfer to a transferee without bank account	30.-Baht / transaction	<ul style="list-style-type: none"> - The transfer limit is 50,000.-Baht/transaction via electronic channels (for KTB's customer). - The limit is 40,000.-Baht/transaction and 100,000.-Baht/day and 5 transactions/day via Branch Network (for Non KTB's customer). - In case transferring via Branch Network fails and the transaction is cancelled, the Bank shall not refund the service fee. - The recipient receives cash at ATM and Bank's branch without fee. - For each transaction, the Bank shall notifies both the transferor and transferee via SMS Alert. - Cancelled since 16 December 2016
3.8.5 Transaction alert on mobile	3.-Baht / transaction	
3.8.6 Performing transactions via the Bank's representatives, namely DTAC, Paysbuy and Jaew.		
3.8.6.1 Performing transaction via the Bank's representatives to transfer fund to Krung Thai bank account.		Each transaction may not exceed 20,000 Baht/transaction.
(1) 1-500 Baht	30.- Baht / transaction	
(2) 500.01-3,000 Baht	50.- Baht / transaction	
(3) 3,000.01-4,000 Baht	60.- Baht / transaction	
(4) 4,000.01-5,000 Baht	70.- Baht / transaction	
(5) 5,000.01-20,000 Baht	80.- Baht / transaction	
		/3.8.6.2 Performing transaction...

- Clause 3.8.2, 3.8.4 and 3.8.6 were revised as per Circular No. 900/2558 issued on 23 April 2015, effective from 24 April 2015.

- Clause 3.8.4 and 3.8.6 were revised as per Circular No. 2535 /2559 issued on 16 November 2016, effective from 16 December 2016.

- Clause 3.8.2.1 was revised as per Circular No. 364 / 2563 issued on 9 March 2020, effective from 11 March 2020

c. Other Service Fees	Service Fee Rate	Remarks
<p>3.8.6.2 Performing transaction via the Bank's representatives to receive cash at ATM/the Bank's branch</p> <p>(1) 1-500 Baht</p> <p>(2) 500.01-3,000 Baht</p> <p>(3) 3,000.01-4,000 Baht</p> <p>(4) 4,000.01-5,000 Baht</p> <p>3.8.6.3 Performing transaction at the Bank's branch/ Netbank to receive money from the Bank's representatives</p>	<p>30.- Baht / transaction</p> <p>50.- Baht / transaction</p> <p>60.- Baht / transaction</p> <p>70.- Baht / transaction</p> <p>30.- Baht / transaction</p>	<p>Each transaction may not exceed 5,000 Baht/transaction.</p> <p>Each transaction not exceed 5,000 Baht/ transaction.</p> <p>The recipient receives cash at Bank's representatives without fee.</p>
<p>3.9 Direct Link Payment Service Fee</p> <p>- Entry fee</p>	200,000.- Baht	<p>- Direct Link payment is a direct integration system between the Bank's and the customer's computer depending on the type of service offered by the Bank so that the customer is notified of the payment result promptly.</p> <p>- Exclusive of VAT</p>
<p>3.10 Mobile EDC Payment Fee</p> <p>3.10.1 Entry fee</p> <p>3.10.2 Monthly fee</p> <p>3.10.3 Transaction fee</p> <p>(1) Fixed Rate</p> <p>(2) Percentage Rate</p>	<p>50,000.- Baht</p> <p>2,500.- Baht</p> <p>25.-Baht / transaction</p> <p>The transaction fee does not exceed 1.50% of the amount. Minimum is 15.- Baht/transaction</p>	<p>- Exclusive of VAT</p> <p>- Exclusive of VAT</p> <p>- Transaction fee is charged at the rate stated in the terms of service agreed between the Bank and the customer.</p>
<p>3.11 Notifications of all account activities via mobile phone (SMS Alert)</p> <p>3.11.1 For specific account</p> <p>3.11.2 For all accounts (flat rate)</p>	<p><i>20.-Baht / month / account</i></p> <p><i>35.-Baht / month / 1 CIF</i></p>	<p>- This service is provided to personal customers for savings and current accounts only.</p> <p>- CIF (Customer Information File) refers to customer information stored in the Bank's CBS (Core Banking System).</p>
<p>3.12 Page-2-Page (P2P)</p> <p>3.12.1 Entry fee</p> <p>3.12.2 Transaction fee</p>	<p>200,000.-Baht</p> <p>No Fee Charge</p>	<p>- Exclusive of VAT</p> <p>- Effective from 31 March 2018.</p>
<p>3.13 Service fee for transaction via Krungthai Telebank</p> <p>3.13.1 Payment</p> <p>3.13.2 Student Registration</p> <p>3.13.3 Transfer within Krungthai Bank</p> <p>(1) within the same region</p> <p>(2) between the inter-region</p>	<p>10.- Baht/transaction</p> <p>10.- Baht/transaction</p> <p>No Fee Charge</p> <p>- 8.- Baht per 10,000 Baht transferred. The excess shall be charged at 0.08%.</p> <p>- Minimum transaction fee is 8.- Baht / transaction.</p> <p>- Maximum transaction fee is 800.-Baht/ transaction.</p>	<p>- Transaction fee is charged at the rate stated in the terms of service agreed between the Bank and the customer.</p> <p>/3.13.4 Online Retail...</p>

- Clause 3.10 was added as per Circular No. 1044/2553, issued on 6 July 2010 and effective from 9 July 2010.

- Clause 3.13 was added as per Circular No.791/2555, issued on 9 May 2012 and effective from 9 June 2012.

- Clause 3.12 was revised as per Circular No.284/2556, issued on 22 February 2013 and effective from 22 February 2013.

- Clause 3.8.6.2 and 3.8.6.3 were revised as per Circular No.900/2558, issued on 23 April 2015 and effective from 24 April 2015.

- Clause 3.12.2 was revised as per Circular No. 581 / 2561 issued on 11 April 2018.

- Clause 3.11 was revised as per Circular No. 1143 /2561, issued on 18 July 2018 and effective from 1 September 2018.

c. Other Service Fees	Service Fee Rate	Remarks
3.13.4 Online Retail Fund Transfer (ORFT) (1) No more than 20,000.- Baht (2) More than 20,000.- Baht but no more than 50,000.- Baht	25.- Baht/transaction 35.- Baht/transaction	
3.13.5 Checkbook purchase	Service fee of 12.- Baht/book Duty of 3.- Baht/book A total fee of 15.- Baht/ book.	- Personal customers may order no more than 2 checkbooks at a time. Juristic persons may order no more than 5 checkbooks at a time.
3.13.6 Receiving transaction result notifications on mobile -Transfer - Other services	No Fee Charge 3.- Baht/transaction	
3.13.7 Receiving statement via Fax (Fax Back)	5.- Baht/transaction	- This service is provided in case the customer wishes to leave fax number and receive the statement via fax.
3.14 Payment for utilities/goods/service with receipt/tax invoice		- This rate applies for both within and between the region
3.14.1 Transaction amount is no more than 50,000.-Baht	35.- Baht/transaction	
3.14.2 The excess from 50,000.- Baht	- 0.1% of the excess from 50,000.- Baht - Maximum transaction fee is 1,000.- Baht/transaction.	
3.15 Transaction fee for transferring funds to ASEAN countries (ASEAN Payment Gateway : APG) in Thai Baht Currency 3.15.1 Transferring funds via the services of the following banks in Myanmar: KANBAWZA BANK, UNITED AMARA BANK, CO-OPERATIVE BANK, MYANMAR ECONOMIC BANK on the following methods; (1) Cash Pickup (2) Transfer to Account 3.15.2 Transferring funds via the service of Shwe rural And Urban Development Bank (SHWE BANK) on the following methods ; (1) Cash Pickup (2) Transfer to Account (3) Cash Delivery	150.- Baht/transaction 150.-Baht/transaction No Fee charge No Fee Charge 50.- Baht/transaction	
3.16 KTB 765 service fee		/3.17 Performing via ...

- Clause 3.14 was revised as per Circular No.1832/2555, issued on 11 October 2012 and effective from 16 October 2012.
- Clause 3.13.4 was revised as per Circular No.949/2556, issued on 31 May 2013 and effective from 1 June 2013.
- Clause 3.13.6 was revised as per Circular No.51/2558, issued on 12 January 2015 and effective from 21 January 2015
- Clause 3.16 was cancelled as per Circular No. 114 /2561, issued on 24 January 2018 and effective from 1 March 2018.
- **Clause 3.15 was revised as per Circular No. 188 /2563, issued on 4 February 2020 and effective from 5 February 2020**

c. Other Service Fees	Service Fee Rate	Remarks
3.17 Performing via the Bank's representatives		
3.17.1 Performing transactions via the Bank's representatives, namely Forth Smart Service Co, Ltd.		
(1) Performing transaction via the Bank's representatives to transfer fund to KrungThai bank account.		- Each transaction may not exceed 5,000 Baht/transaction.
(1.1) 1 - 1,000 Baht	30.- Baht/transaction	
(1.2) 1,000.01 - 3,000 Baht	50.- Baht/transaction	
(1.3) 3,000.01 - 4,000 Baht	60.- Baht/transaction	
(1.4) 4,000.01 - 5,000 Baht	70.- Baht/transaction	
(2) Performing transaction via the Bank's representatives to transfer fund to Other bank account.		- Each transaction may not exceed 5,000 Baht/transaction.
(2.1) 1 - 1,000 Baht	50.- Baht/transaction	
(2.2) 1,000.01 - 4,000 Baht	60.- Baht/transaction	
(2.3) 4,000.01 - 5,000 Baht	70.- Baht/transaction	
(3) Performing Payment transaction via the Bank's representatives to KrungThai bank account.	Maximum Fee is 30.- Baht/transaction	- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.
(4) Performing Top up transaction via the Bank's representatives to KrungThai bank account.	Maximum Fee is 30.- Baht/transaction	- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.
3.17.2 Performing transactions via the Bank's representatives, namely Counter Service Co.,Ltd.		
- Performing Police Ticket Payment transaction via the Bank's representatives to KrungThai bank account.	Maximum Fee is 20.- Baht/transaction	- Service fee rate shall be determined by an agreement between the Bank and the Bank's representative
3.17.3 Performing transactions via the Bank's representatives, namely VENDING CORPORATION COMPANY LIMITED		
(1) Performing transaction via the Bank's representatives to transfer fund to KrungThai bank account.		- Each transaction may not exceed 2,000 Baht/ transaction and 40,000 Baht/Day/Person
(1.1) 1 - 1,000 Baht	28.- Baht/transaction	
(1.2) 1,000.01 - 2,000 Baht	46.- Baht/transaction	
(2) Performing transaction via the Bank's representatives to receive cash at ATM/ the Bank's branch		- Each transaction may not exceed 2,000 Baht/ transaction and 40,000 Baht/Day/Person
(2.1) 1 - 1,000 Baht	48.- Baht/transaction	
(2.2) 1,000.01 - 2,000 Baht	56.- Baht/transaction	
(3) Performing Payment transaction via the Bank's representatives to KrungThai bank account.	Maximum Fee is 30.- Baht/transaction	- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.
(4) Performing Top up transaction via the Bank's representatives to KrungThai bank account.	Maximum Fee is 30.- Baht/transaction	- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.
/3.17.4 Performing transactions...		

- Clause 3.17 was revised as per Circular No. 697/2559, issued on 31 March 2016 and effective from 1 May 2016
- Clause 3.17.1 (3) and (4) was revised as per Circular No. 838 /2559, issued on 18 April 2016 and effective from 19 May 2016
- Clause 3.17.2 was revised as per Circular No. 2089 /2559, issued on 26 September 2016 and effective from 10 October 2016
- Clause 3.17.3 was revised as per Circular No. 1872 /2560, issued on 1 November 2017 and effective from 1 November 2017

c. Other Service Fees	Service Fee Rate	Remarks
<p>3.17.4 Performing transactions via the Bank's representatives, namely Airpay (Thailand) Co., Ltd</p> <p>(1) Performing transaction via the Bank's representatives to transfer fund to KrungThai bank account. - 1 - 5,000 Baht</p> <p>(2) Performing transaction via the Bank's representatives to receive cash at ATM/ the Bank's branch - 1 - 5,000 Baht</p> <p>(3) Performing Payment transaction via the Bank's representatives to KrungThai bank account.</p> <p>(4) Performing Top up transaction via the Bank's representatives to KrungThai bank account.</p>	<p>15.- Baht/transaction</p> <p>35.- Baht/transaction</p> <p>Maximum Fee is 30.- Baht/transaction</p> <p>Maximum Fee is 30.- Baht/transaction</p>	<p>- Each transaction may not exceed 5,000 Baht/ transaction and 20,000 Baht/Day/Person</p> <p>- Each transaction may not exceed 5,000 Baht/ transaction and 20,000 Baht/Day/Person</p> <p>- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.</p> <p>- Each transaction may not exceed 5,000 Baht/ transaction and 20,000 Baht/Day/Person</p> <p>- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.</p> <p>- Each transaction may not exceed 5,000 Baht/ transaction and 20,000 Baht/Day/Person</p>
<p>3.17.5 Performing Payment Transaction to KTB bank account via the Bank's representatives, namely Counter CenPay by Harn Central Department Store Company Limited</p>	<p>Maximum Fee is 30.- Baht/transaction</p>	<p>- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.</p> <p>- Each transaction may not exceed 49,000 Baht/ transaction</p>
<p>3.17.6 Performing transactions via the Bank's representatives, namely Thailand Post Co., Ltd</p> <p>(1) Performing transaction via the Bank's representatives to transfer fund to KrungThai bank account. - 1 - 50,000 Baht</p> <p>(2) Performing Payment transaction via the Bank's representatives to KrungThai bank account.</p> <p>(3) Performing Top up transaction via the Bank's representatives to KrungThai bank account.</p> <p><i>(4) Performing transaction via the Bank's Representatives to withdraw cash</i> <i>(4.1) Welfare Card</i> <i>(4.2) KTB Debit Card</i></p>	<p>10.- Baht/transaction</p> <p>Maximum Fee is 30.- Baht/transaction</p> <p>Maximum Fee is 30.- Baht/transaction</p> <p><i>No Fee Charge</i> <i>10.-Baht/transaction</i></p>	<p>- Each transaction may not exceed 50,000 Baht/ transaction and 100,000 Baht/Day/Account</p> <p>- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.</p> <p>- Each transaction may not exceed 49,000 Baht/ transaction</p> <p>- Service fee rate shall be determined by an agreement between the Bank and the entity applying for the use of the Bank's payment service.</p> <p>- Each transaction may not exceed 49,000 Baht/ transaction</p> <p><i>- Each transaction may not exceed 5,000 Baht/ transaction and 20,000 Baht/Day/Person</i></p>

/3.18 Electronic

- Clause 3.17.4 was revised as per Circular No. 1872 /2560, issued on 1 November 2017 and effective from 1 November 2017 ...

- Clause 3.17.5 was revised as per Circular No. 446 /2561, issued on 21 March 2018 and effective from 26 March 2018

- Clause 3.17.6 was revised as per Circular No. 59 /2562, issued on 9 January 2019 and effective from 11 January 2019

- *Clause 3.17.6 (4) was added as per Circular No. 1506 /2562, issued on 24 September 2019 and effective from 7 October 2019*

c. Other Service Fees	Service Fee Rate	Remarks
3.18 <i>Krungthai</i> Electronic Invoice Presentment and Payment : <i>Krungthai</i> eIPP 3.18.1 Entrance Fee 3.18.2 Monthly Fee 3.18.3 Transaction Fee (1) In Region - Payment amount ≤ 500,000 Baht - Payment amount > 500,000 Baht (2) Inter Region - Payment amount ≤ 500,000 Baht - Payment amount > 500,000 Baht	100,000.- Baht 2,000.- Baht per month 20 Baht per transaction - 10 Baht every 10,000 Baht transferred 40 Baht per transaction - 10 Baht every 10,000 Baht transferred	- One times charged by Sponsor Role - Charged by Sponsor and Buyer - Maximum fee is 1,000 Baht/transaction - Maximum fee is 1,000 Baht/transaction
3.19 eLBD Fee (1) Entrance Fee (2) Transaction Fee	100,000.- Baht 15.- Baht / Transaction	- One times charged by Sponsor Role
3.20 PromptPay Transfer Fee 3.20.1 PromptPay Transfer Fee For C2C* and G2C* Customers (1) G2C Customers (Channel Corporate Banking) - 0.01 - 5,000 Baht - 5,000.01 - 30,000 Baht - 30,000.01 - 100,000 Baht - 100,000.01 Baht - Maximum transfer limit set by the Bank (2) C2C Customers (2.1) Channel KTB netbank (2.2) Channel Branch, ATM/ADM, (2.2.1) In Region (2.2.2) Inter Region / another bank - 0.01 - 5,000 Baht - 5,000.01 - 30,000 Baht - 30,000.01 - 100,000 Baht - 100,000.01 Baht - Maximum transfer limit set by the Bank 3.20.2 Juristic person's PromptPay Transfer fee for B2C*, B2B*, B2G*, G2B* transfer (via Corporate Banking channel) (1) Amount not over than 100,000 Baht (2) Amount more than 100,000 Baht - Maximum transfer limit set by the Bank	 No Fee Charge 2.- Baht/transaction 5.- Baht/transaction 10.- Baht/transaction No Fee Charge No Fee Charge 2.- Baht/transaction 5.- Baht/transaction 10.- Baht/transaction 10.- Baht/transaction 15.- Baht/transaction	* C2C (customer to customer): fund transfer between individual * G2C (government to citizen): transfer of government's social welfare fund to citizen The maximum transfer limits depend on transfer channels as set by the Bank as follows: - Corporate Banking : The limit is equal to that of corporate banking transaction but not greater than 2,000,000 Baht/transaction The maximum transfer limits depend on transfer channels as set by the Bank as follows: - KTB netbank : The limit is equal to that of KTB netbank transaction but not greater than 2,000,000 Baht/transaction - (2.1) effective from 29 March 2018. - Branch : Maximum transfer amount is 2,000,000 Baht/transaction. (Transfer by cash is not allowed.) - ATM/ADM : The limit is equal to that of ATM/VDB - Waive Fee of (2.2.2) since 29 Mar. - 31 Dec. 2018 * B2C : business to customer * B2B : business to business * B2G : business to government * G2B : government to business - The maximum transfer limit is 2,000,000 Baht / transaction /3.21 KTB e-Withholding ...

- Clause 3.19 was revised as per Circular No. 1867 /2559, issued on 26 August 2016 and effective from 1 September 2016

- Clause 3.20 was revised as per Circular No. 326 /2560, issued on 28 February 2017 and effective from 1 March 2017.

- Clause 3.20.2 was revised as per Circular No. 849 /2560, issued on 25 May 2017 and effective from 26 June 2017.

- Clause 3.20.1 was revised as per Circular No. 323 /2561, issued on 27 February 2018 and effective from 27 February 2018.

- Clause 3.20.1 (2) was revised as per Circular No. 581 /2561, issued on 11 April 2018.

- Clause 3.18 was revised as per Circular No. 272 /2562, issued on 8 February 2019, and effective from 9 February 2019. Table 3 c. Clause 3. Page 11

c. Other Service Fees	Service Fee Rate	Remarks
3.21 KTB e-Withholding Tax 3.21.1 Service charge one of Service type	- 10.- Baht /transaction - 1,000.- Baht / Month - 10,000.- Baht / year	This service fee charge is Include service below :- (1) Certificate of Withholding Tax issue via electronic channel (2) Collect withholding tax certificate as PDF file for customer to save as evidence. (3) Provided any withholding tax report (4) Provided withholding type e Filing to Revenue Department and make tax payment transaction (5) Customer could download Receipt from Revenue Department via KTB system - Waive Fee of 3.21.1 until tax month : December 2017.
3.21.2 Withholding Tax Certificate or make copy of Withholding Tax Certificate issue and printing service	10.- Baht / transaction	- Postal Fee is exclude and shall be charge in Thailand Post Fee Rate
3.21.3 Withholding Tax Certificate issue by Bill Pay via KTB Corporate Online	10.- Baht / transaction	- Bill Pay Fee is exclude
3.22 Service Fee for Cross Bank Bill Payment 3.22.1 Payment for Donation Category 3.22.2 Payment via Electronic Channel i.e. Mobile Banking, Internet Banking and ATM 3.22.3 Payment via Branch Channel	No Fee Charge Maximum Service Fee is 5.- Baht/transaction Maximum Service Fee is 20.- Baht/transaction	Service fee rate and bearer shall be determined by an agreement (MOU) between the Bank and the entity applying for the use of Bank's Payment service.
3.23 Additional Service Fee for Pao tung (Merchant Application) - SMS Merchant service to notify the customer of QR transaction	79.- Baht/Month	
3.24 PayAlert 3.24.1 Sending PayAlert fee for C2C* (via KTB netbank,ATM/ADM) 3.24.2 Sending PayAlert fee for B2X** and G2X*** (Via Corporate Banking Channel)	MAX 1.-Bath/Transaction MAX 3.-Bath/Transaction	*C2C : Customer to Customer **B2X : Business to Customer or Business ***G2X : Government to Customer or Business
3.25 Performing transactions via API Channel (Application Programming Interface) 3.25.1 Direct Credit (1) Fund transfer to Krungthai bank account (2) Fund transfer to another bank account (2.1) Fund transfer via Online Retail Funds Transfer (ORFT) amount - Not over 100,000.-Baht - Over 100,000.-Baht and not over 2,000,000.-Baht	10.-Baht/transaction 10.- Baht/transaction 15.- Baht/transaction	

- Clause 3.21 was revised as per Circular No. 790 /2560, issued on 17 May 2017 and effective from 19 May 2017.

- Clause 3.22 was revised as per Circular No. 2019 /2560, issued on 21 November 2017 and effective from 22 November 2017.

- Clause 3.23 was revised as per Circular No. 2217 /2560, issued on 26 December 2017 and effective from 5 January 2018.

- Clause 3.24 was revised as per Circular No. 760 /2561, issued on 18 May 2018 and effective from 1 June 2018

- Clause 3.25 was added as per Circular No. 364 / 2563, issued on 9 March 2020 and effective from 11 March 2020 Table 3 c. Clause 3. Page 12

c. Other Service Fees	Service Fee	Remarks
4. Financial Instrument of the Bank		
4.1 Financial Instrument Issuance of the Bank		
4.1.1 Cashier's Cheques		
(1) General Public	20 Baht per issue	
(2) State Enterprise	16 Baht per issue	
(3) KTB Convenience Cashier's Cheques_Service		
<i>A. Issuing Convenience Cheque</i>	<i>30.- Baht/Cheque</i>	
<i>B. Issuing Convenience Cheque with Document (Certificate of Withholding Tax and payment information)</i>	<i>40.- Baht/Cheque</i>	
<i>C. Issuing Convenience Cheque , Document with additional services (Exchanging documents services, Delivery services)</i>	<i>50.- Baht/Cheque</i>	<i>- Postage charges are based on actual charges from Thailand post</i>
<i>D. Delivery service from services point, bank branches to Company (Bangkok Region only)</i>	<i>300.-Baht/destination (Limit Distance 25 km)</i>	<i>- Contact Bank for pricing of distance more than 25 km</i>
<i>E. e-Mail Cheque Delivery Notification</i>	<i>No Fee Charge</i>	
<i>F. SMS Cheque Delivery Notification</i>	<i>3.- Baht/transaction</i>	
<i>G. Fax Cheque Delivery Notification</i>	<i>10.- Baht/transaction</i>	
<i>H. Convenience Cheque (Special) Issue Fee</i>	<i>20.- Baht</i>	<i>- Convenient service for issuing large amount of cheque and gift cheque (tracking status and payment document are not available)</i>
4.1.2 Gift Cheques		
(1) General Public	20 Baht per issue	- Amount specified in gift cheques must not less than 200 Baht and not exceed 50,000 Baht.
(2) State Enterprise	16 Baht per issue	
4.1.3 Draft		
(1) General Public	<ul style="list-style-type: none"> - 10 Baht for the first ten thousands and 5 Baht for the next thousands or part thereof. - Minimum service fee is 10 Baht. - Maximum service fee is 1,000 Baht. 	
(2) State Enterprise	<ul style="list-style-type: none"> - 8 Baht for the first ten thousands and 4 Baht for the next thousands or part thereof. - Minimum service fee is 8 Baht. - Maximum service fee is 800 Baht. 	

- Clause no. 4.1.2 and 4.2.2 were revised as per circular no. 2532 /2556 issued on 27 December 2013, effective from 2 January 2014

- Clause no. 4.1.1 (3) were revised as per circular no. 1699 /2560 issued on 29 Sept 17 , effective from 1 November 2017

c. Other Service Fees	Service Fee	Remarks
4.2 Financial Instrument Payment of the Bank		
4.2.1 Cashier's Cheques Payment		
(1) Cashier's Cheques issued at the branch	No fee charge	- Cash can be paid immediately.
(2) Cashier's Cheques issued from other branches within the same local area	No fee charge	- Cash can be paid in amount of not exceeding 200,000 Baht. In case of exceeding 200,000 Baht, the money shall be transferred to receiver's account.
(3) Cashier's Cheques issued by other branches in different district or clearing zone	- 20 Baht for each ten thousand or part thereof. - Minimum service fee is 10 Baht.	- Cash can be paid in amount of not exceeding 200,000 Baht. In case of exceeding 200,000 Baht, the money shall be transferred to receiver's account.
4.2.2 Gift Cheques Payment KTG Gift Cheques	No fee charge	

c. Other Service Fees	Service Fee	Remarks
5. Other Service 5.1 Safe Deposit Box 5.1.1 Deposit for a key 5.1.2 Safe deposit box rental rate <u>Safe Deposit Box Size</u> (1) <u>Small Size</u> 300 inch ³ but less than 600 inch ³ 600 inch ³ but less than 1,000 inch ³ 1,000 inch ³ but less than 1,500 inch ³ (2) <u>Middle Size</u> 1,500 inch ³ but less than 2,000 inch ³ 2,000 inch ³ but less than 3,000 inch ³ (3) <u>Large Size</u> 3,000 inch ³ upward	3,500 Baht/Box (Vat excluded) Rental Rate (VAT excluded.) 1,000.- Baht/Year 1,500.- Baht/Year 2,000.- Baht/Year 3,000.- Baht/Year 4,000.- Baht/Year 6,000.- Baht/Year	<u>Conditions of safe deposit box rental</u> (1) The customer is required to own a fixed or savings account with minimum amount of 30,000 Baht per box as collateral for renting deposit box. Account with other branches could be included. (2) The customer agreed to allow the Bank to automatically deduct money in the savings account as safe deposit box rental fee. (3) In case that the customer closes account according to no. (1), the safe deposit box service shall be cancelled.
5.2 Coin Deposit Service 5.2.1 Government Agencies 5.2.2 State Enterprise and General Public (1) Not over 2,000 Baht (2) Surplus of 2,000 Baht	- No Fee Charge - No Fee Charge - 1 percent of the surplus of 2,000 Baht	
5.3 Auto Transfer System for Public Utility Payment 5.3.1 Branches located within Bangkok area (1) Water Bill (2) Electricity Bill (3) Telephone Bill (4) Telecommunication Bill	5 Baht/Transaction 5 Baht/Transaction 5 Baht/Transaction 5 Baht/Transaction	
5.3.2 Branches located in upcountry (1) Water Bill (2) Electricity Bill (3) Telephone Bill (4) Telecommunication Bill /5.4 Public Utility Bill Payment....	10 Baht/Transaction 5 Baht/Transaction 10 Baht/Transaction 10 Baht/Transaction	

c. Other Service Fees	Service Fee	Remarks
5.4 Public Utility Bill Payment Service within the area of Bangkok and upcountry 5.4.1 Electricity Bill 5.4.2 Telephone Bill 5.4.3 Telecommunication Bill 5.4.4 Motorcycle Tax Payment 5.4.5 Car Tax Payment	10 Baht/transaction 10 Baht/transaction 10 Baht/transaction 50 Baht/unit 100Baht/unit	
5.5 The Issuance of Bank Account Statement and Financial Document 5.5.1 The Issuance of Bank Account Statement with the branch's official seal and/or the authorized person signatory of the Bank affixed (1) Bank Account Statement that is current and can be looked for within the branch or within the past 6 months (2) Bank Account Statement during the past 6 months but not exceeding 24 months (3) Bank Account Statement that must be looked for from other branches or more than the past 24 months 5.5.2 Financial Document , such as, pay in slip or cheque that has already been redeemed (1) Current information that can be found within the branch or within the past 6 months (2) The document during the past 6 months but not over 24 months (3) Bank Account Statement that must be looked for from other branches or more than the past 24 months (4) Printing document from Image Archive System 5.5.3 Deposit account transaction issuance in other forms (1) Report through E-mail (2) Report through tape /5.6 Financial document...	100 Baht/ time/ account 200 Baht/ time/ account 500 Baht/ time/ account - 10 Baht per sheet but not over 200 Baht - 20 Baht per sheet but not over than 200 Baht - 200 Baht upward per time but not over 500 Baht/ account 100 Baht / set 3,000 Baht/ month 4,000 Baht/ month	Except for the request for the document which is less than the past 6 month (starting from the month of requesting for document) in the following case; (1) The customer request for the document as required document to buy Bank/non-bank products or services (2) The customer did not receive document due to address change or the deliver failure (3) The deposit and withdrawal transaction in customer's savings account was combined (Combine No Book) - 2 sheets per set - Historical documents can be requested from the date of the transaction does not exceed 10 years.

c. Other Service Fees	Service Fee	Remarks
5.6 Financial document authentication 5.6.1 For the copy of a book bank or the issuance of account certificate, for instance, account balance, available balance, account balance certification for auditing firm, with the Bank's authorized person signatory or affix the branch's official seal onto such documents 5.6.2 Certificate of deposit for a visa	100 Baht/ issue 100 Baht/ issue 50 Baht for duplicate copy	
5.7 Suspension for cashier cheque/ gift cheque and bill	1,000 Baht/ time	- In case that the customer wish the Bank to publish circulate letter.
5.8 The photocopy of unrelated-to-the Bank-transaction document	3 Baht/ issue	
5.9 Construction examination fee for other loan that is not loan for business , for instance, Housing Loan	400 Baht/ time	
5.10 Mortgage contract fee for consumer loan	0.05 percent of mortgage credit line (minimum is 500 Baht but not exceeding 2,000 Baht)	The collection of such fee has been cancelled since 17 October 2013 according to Circular No. 1963/2556
5.11 Management fee or Front end fee for Housing Loan	0.25% of credit line	
5.12 Annual credit fee for Thanawat Loan 1) KTB Thanawat / KTB Thanawat Pension 2) KTB Thanawat 15 Plus	200 Baht/ year 200 Baht/ year	The yearly fee is exempted for the Bank's employee and staff.
5.13 Statement of KTB VISA Debit Card issuance fee 5.13.1 Statement of KTB VISA Debit Card within the past 6 months 5.13.2 Statement of KTB VISA Debit Card more than the past 6 months	No Fee charge 200 Baht/ time	
5.14 NCB : National Credit Bureau service fee 5.14.1 Service through the local branch (1) 1 issue of NCB report (2) 2 issues of NCB report (3) 4 issues of NCB report (4) 6 issues of NCB report	150 Baht 250 Baht 400 Baht 550 Baht	- The customer shall receive information from NCB within 5 working days, starting from the date that the Bank received application - The customer shall receive the first issue of information from NCB within 5 working days starting from the date that the Bank received application. The others shall be delivered to the customer within next 6 months. - The customer shall receive the first issue of information from NCB within 5 working days starting from the date that the Bank received application. The more 3 issues shall be delivered to the customer on every 4 months basis. - The customer shall receive the first issue of information from NCB within 5 working days starting from the date that the Bank received application. The more 5 issues shall be delivered to the customer on every 2 months basis. /5.14.2 Service through....

c. Other Service Fees	Service Fee	Remarks
5.14.2 Service through the Bank's ATM/ADM 1 issue of NCB report	150 Baht	- The customer shall receive the information from NCB within 5 working days starting from the date that the Bank received application.
5.14.3 Service through mobile phone 1 issue of NCB report	150 Baht	- The customer shall receive the information from NCB within 5 working days starting from the date that the Bank received application.
5.15 KTB e - Certificate service fee 5.15.1 issue of e - Certificate 5.15.2 Certified copy of register** of Department of Business Development (1) 1-5 sheets of document (2) the 6 th sheets upward	150. Baht * 100. Baht * 20 Baht for each sheet*	* VAT included ** Certified copies are namely, the establishment application; amendment application, such as partner/ director; authority restriction/ authorized director; office/ branch, capital; objective; official seal; certified copy of financial statement; copy of account certificate; shareholder name list; certified copy of foreign business register; project's details; amendment application; certified copy of authority and translation of foreign business's financial statement; certified copy of any register, for instance, regulation (name, location, objective), director name list; requesting the liquidation/ amendment application; certified copy of association and chamber of commerce; certified copy of member and chamber of commerce's register.
5.16 Fee for the National Savings Fund members. 5.16.1 Statement 5.16.2 Payment fee for pension or subsistence transfer (1) KTB account (2) Other bank account	10.- Baht/time 5.- Baht/transaction 10.- Baht/transaction	
5.17 Fee for Bill Payment and Print the Application for liquor, tobacco and playing cards licenses. (Extended Service)	20.- Baht/transaction	* VAT included
5.18 Government Lottery Redemption at Branch service fee	1% of the prize amount	- Not including stamp duty / withholding tax or any applicable tax according to the Government Lottery Office Act. - All prizes can be claimed, except the first prize.

Table 3 c. No. 5. Page 4

- Clause no. 5.14.3 was added as per circular no. 377/ 2554 issued on 8 March 2011, effective from 16 March 2011.
- Clause no. 5.15 was revised as per circular no. 73/ 2556 issued on 15 January 2013, effective from 16 January 2013.
- Clause no. 5.16 was revised as per circular no. 1696/ 2558 issued on 29 July 2015, effective from 18 August 2015.
- Clause no. 5.17 was added as per circular no. 1659 / 2562 issued on 17 October 2019, effective from 17 October 2019.
- **Clause no. 5.18 was added as per circular no. 547 / 2563 issued on 8 April 2020, effective from 2 May 2020.**

d. Late Payment Penalties Related to Housing Loan	Service Charges	Remarks
<p>1. Penalties for repaying loan before the due date, only for the case of refinancing with other financial institutions within the first 3 years from the contract signing date</p>	<p>3.0 percent of paid principal before the due date</p>	



Announcement

The Bank has revised the new criteria and rental rate for the safe deposit box as follows:

1. Customer is required to have minimum deposit money on fixed account or savings account at least 30,000 Baht as collateral for deposit safe box rental.
2. Deposit for a key is 3,500 Baht/Box (VAT excluded.)
3. Safe deposit box rental rate:

Safe Deposit Box Size	Safe Deposit Box Rental Rate (VAT excluded.)
1. Small Size 300 inch ³ but less than 600 inch ³ 600 inch ³ but less than 1,000 inch ³ 1,000 inch ³ but less than 1,500 inch ³	1,000.- Baht/year 1,500.- Baht/year 2,000.- Baht/year
2. Middle Size 1,500 inch ³ but less than 2,000 inch ³ 2,000 inch ³ but less than 3,000 inch ³	3,000.- Baht/year 4,000.- Baht/year
3. Large Size 3,000 inch ³ upward	6,000.- Baht/year

Please be informed accordingly.

Effective from 1st June 2013 onward

Krung Thai Bank PCL.