

SUMITOMO MITSUI BANKING CORPORATION

Bangkok Branch

8th-10th Floor, Q. House Lumpini Building, 1 South Sathorn Road, Bangkok 10120 Thailand
Tel: +66 2353 8000 Fax: +66 2353 8282

March 27, 2020

Dear Customer

We are pleased to announce our lending rate as follows:

Minimum Loan Rate*	6.125% per annum
Minimum Overdraft Rate*	9.625% per annum
Minimum Retail Rate*	7.625% per annum
Maximum Interest Rate	14.75% per annum (unchanged)
Default Interest Rate	15.00% per annum (unchanged)

Remarks: -

The qualification of the good customers whose interest rates will be based on the above Minimum Loan Rate, Minimum Overdraft Rate and Minimum Retail Rate are

- Having the large transactions of loan or other types of banking transactions.
- Having credit facility over Baht 20 million
- Providing the bank with satisfactory collateral.
- Having good record of loan repayment

Other types of lending rate provided to customers who shall be based on negotiation between the bank and customer are

Our cost

Fixed deposit based lending rate

Other bank's Minimum Lending Rate

THBFIX

BIBOR

We sincerely intend to provide you our best services and hope that you will maintain your closest relationship with us.

(Effective date: March 27, 2020)

Yours very truly,



.....
Mr. Tetsuo Ota

General Manager


Risk Management and Business Control Department, Bangkok

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Sumitomo Mitsui Banking Corporation				
Table 2 Loan Interest Rate ^{1/}				
Effective from 27th March 2020				
Unit : % per year				
Kor. Reference Interest Rate				
1. Interest rate for prime large customers : term loan type (Minimum Loan Rate) ^{2/}	MLR	6.125		
2. Interest rate for prime large customers: overdraft type (Minimum Overdraft Rate) ^{2/}	MOR	9.625		
3. Interest rate for prime retail customers (Minimum Retail Rate) ^{2/}	MRR	7.625		
4. Other (if any) ^{3/}				
Unit : % per year				
Khor. Maximum Interest Rates				
Khor. (1) Consumer Loan	Personal Loan		Housing Loan ^{4/}	
	with Collateral	Without Collateral (not under supervision) ^{4/}		
5. Maximum Interest Rate : normal case	14.75	/	/	
6. Maximum Interest Rate : default case	15.00	/	/	
Khor. (2) Commercial Loan	Overdraft facility	General Loan		
7. Maximum Interest Rate : normal case	14.75	14.75		
8. Maximum Interest Rate : default case	15.00	15.00		
Remark :				
1/ Exclude the type of loans that the Bank of Thailand stipulates specific criteria.				
2/ Customers who can apply such interest rates shall have qualifications as follows (2.1) having large loan transaction or having other business with banks (2.2) having credit line with the bank more than THB 20.0 million (2.3) arrange collateral to satisfy bank's request (2.4) having good track record for loan repayment.				
3/ Other Interest rate; i.e our cost, fixed deposit-based lending rate, other bank's minimum lending rate, THBFIX, BIBOR.				
4/ Bank does have such type of loan at the present.				
 (Mr. Tetsuo Ota) General Manager Risk Management and Business Control Department, Bangkok Announced on 27th March 2020				

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March 27, 2020

Dear Customers,

As per the Bank of Thailand notification no. BOT. ForNorSor. (21) Wor. 71/2553 dated January 20, 2010, we are pleased to advise that, Sumitomo Mitsui Banking Corporation, Bangkok Branch is willing to give our reply to your inquiry if you have requested a credit facility from us. Please send us a written requested letter with attention to General Manager of Bangkok Branch. Please contact your responsible account manager for more details.

We sincerely intend to provide you our best services and hope that you will maintain your closest relationship with us.

Yours very truly,



.....
Mr. Tetsuo Ota

General Manager

Risk Management and Business Control Department, Bangkok

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Sumitomo Mitsui Banking Corporation

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

Effective Date from 27th March 2020

Kor. Service charges related to deposits	Service charges (please specify unit)	Remark
Maintenance Fee 1.Saving Account 1.1 Dormancy Fee of Account 1.2 Account Maintenance Fee 2.Current Account 2.1 Dormancy Fee of Account 2.2 Account Maintenance Fee	Please refer to "BANK'S SERVICE CHARGES AND FEES" posted on the bank's website	

Khor. Service charges related to loans	Service charges (please specify unit)				Remark
	Personal Loan		Housing Loan		
	With Collateral	Without Collateral (not under supervision)			
Kor (1) Service charges of consumer loan: actual and reasonable expenses					
1. Expenses paid to government agencies					
1) Duty Stamp	0.05 % of credit line, but with the maximum amount not exceeding THB 10,000.00				
2) Mortgage Fee	1.00 % of mortgage amount with the maximum amount not exceeding THB 200,000.00				

Khor. Service charges related to loans	Service charges (please specify unit)			
3) Fee related to the registration of collateral under Business Collateral Act ^{6/}				
3.1) Registration Fee (in case, collateral asset is land, fee is equal to the Mortgage fee)	0.10 % of collateral amount with the maximum amount not exceeding THB 1,000.00			
3.2) Fee for amendment of amount that will be used as collateral	0.10 % of collateral amount with the maximum amount not exceeding THB 1,000.00			
3.3) Amendment on the Business Collateral Contract, except for the pledged amount	THB 200.00 per amendment			
3.4) Cancellation of Business Collateral Contract	THB 200.00			
3.5) Issuance of an evidence for collateral registration	THB 200.00 per evidence			
3.6) Check/Search the registration	THB 50.00 per time			
3.7) Extracting record not over 200 letters	THB 0.30 per record			
2. Expenses paid to other persons or external entities, such as <u>Normal Case</u> 1) Expenses for checking of credit information 2) Expenses for collateral inspection and valuation ^{2/} 3) Insurance expenses 4) Payment expenses via other counters and channels (please specify details) <u>Default Case</u> 1) Cheque return expenses (in case of other commercial banks' cheque) 2) Insufficient fund expenses (incase of payment by debiting from the account of other financial institutions) 3) Debt collection expenses ^{4/}	Nil Nil ^{3/} Nil ^{3/} Nil Nil Nil ^{4/} Nil ^{4/} Nil ^{4/}			

Khor. Service charges related to loans	Service charges (please specify unit)			
3. Expenses that are operating costs of commercial banks Normal Case 1) Expenses for collateral inspection and valuation ^{2/} 2) Fees for a copy of statement requested (for the second copy onward) Default Case 1) Debt Collection expenses ^{2/}	Nil THB 200.00 per statement Nil ^{4/}	/	/	

Khor . (2) Service charges of Commercial loan	Overdraft facility	General Loan			Remark
1. Expenses for administrative loans (Arrangement Fee / Up-front Fee / Credit Management Fee / Agency Fee) ^{5/}	Nil	Maximum amount not exceeding 5.00% p.a. of credit line			
2. Commitment Fee ^{5/}	Nil	Maximum amount not exceeding 5.00% p.a. of credit line that is not utilized			
3. Prepayment Fee	Nil	Maximum amount not exceeding 5.00% p.a. of the amount of loan			
4 Expenses paid to government agencies	Overdraft facility/ General Loan				
1) Duty Stamp	0.05% of credit line, but with the maximum amount not exceeding THB 10,000.00				
2) Mortgage Fee	1.00% of mortgage amount with the maximum amount not exceeding THB 200,000.00				

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Khor . (2) Service charges of Commercial loan	Overdraft facility	General Loan			Remark
3) Fee related to the registration of collateral under Business Collateral Act ^{6/}					
3.1) Registration Fee (in case, collateral asset is land, fee is equal to the Mortgage fee)	0.10% of collateral amount with the maximum amount not exceeding THB 1,000.00				
3.2) Fee for amendment of amount that will be used as collateral	0.10% of collateral amount with the maximum amount not exceeding THB 1,000.00				
3.3) Amendment on the Business Collateral Contract, except for the pledged amount	THB 200.00 per amendment				
3.4) Cancellation of Business Collateral Contract	THB 200.00				
3.5) Issuance of an evidence for collateral registration	THB 200.00 per evidence				
3.6) Check/Search the registration	THB 50.00 per time				
3.7) Extracting record not over 200 letters	THB 0.30 per record				

Khor. Other service charges	Service charges (please specify unit)	Remark
Please refer to "BANK'S SERVICE CHARGES AND FEES" posted on the bank's website	-	

Ngor. Penalties related to Housing loan	Service charges (please specify unit)	Remark
(Please refer to procedural rules in respect to interest, discounts, service charges and penalties for commercial bank prescribed in clause 5.8 of the Notification)	Nil ^{4/}	

Remark

- 1/ Exclude the type of loans that Bank of Thailand stipulated specific criteria
- 2/ The same expenses specified in 2 and 3 shall not be collected repeatedly.
- 3/ Customers will proceed on their own.
- 4/ There is no customer falling under such criteria at present.
- 5/ Bank charges interest and service related to loan under items Khor (2) 1 and 2 in the percentage not exceeding 14.75 % p.a.
- 6/ All fee related to registration of business collateral not include the fee for transfer of fund to the account of Department of Business Development, MOC.



(Mr. Tetsuo Ota)

General Manager

Risk Management and Business Control Department, Bangkok Branch

Announced on 27th March 2020