

## SUMITOMO MITSUI BANKING CORPORATION

Table 3 Information of Service Charges related to Deposit Account Management and Loans <sup>1/</sup> ,  
Other Service Charges, and Penalties  
Effective Date from 01 July 2026

| Kor. Service charges related to Deposit Account Management                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Service charges (please specify unit)                                           |                                            | Remark       |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------|--------------|--------|
| Maintenance Fee<br>1. Saving Account<br>1.1 Dormancy Fee of Account<br>1.2 Account Maintenance Fee<br>2. Current Account<br>2.1 Dormancy Fee of Account<br>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)                                           |                                            |              |        |
| Khor. (1) Service charges related to consumer loan: actual and reasonable expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Personal Loan                                                                   |                                            | Housing Loan | Remark |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | With Collateral                                                                 | Without Collateral (not under Supervision) |              |        |
| 1. Expenses paid to government agencies<br>1) Duty Stamp<br>2) Mortgage Fee<br>3) Fee related to the registration of collateral under Business Collateral Act 5/<br>3.1) Registration Fee (in case collateral asset is land, fee is equal to the Mortgage fee<br>3.2) Fee for amendment of amount that will be used as collateral<br>3.3) Amendment on the Business Collateral Contract, except for the pledged amount<br>3.4) Cancellation of Business Collateral Contract<br>3.5) Issuance of an evidence for collateral registration<br>3.6) Check/ Search the registration<br>3.7) Extracting record not over 200 letters<br><br>2. Expenses paid to other persons or external entities, such as<br><u>Normal Case:</u><br>1) Expenses for checking of credit information<br>2) Expenses for collateral inspection and valuation2/ |                                                                                 |                                            |              |        |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                      |                                                                             |        |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------|--|
| 3) Insurance expenses<br>4) Payment expenses via other counters and channels (please specify details)<br><u>Default Case:</u><br>1) Cheque return expenses (in case of other commercial banks' cheque)<br>2) Insufficient fund expenses (in case of payment by debiting from the account of other financial institutions)<br>3) Debt collection expenses <sup>2/</sup><br><br>3. Expenses that are operating costs of Financial Institutions or specialized financial institutions<br><u>Normal Case:</u><br>1) Expenses for collateral inspection and valuation <sup>2/</sup><br>2) Fees for a copy of statement requested (for the second copy onward)<br>3) Power of attorney fee for performing legal activities related to housing as a collateral with the government agencies (please specify the details)<br><u>Default Case:</u><br>1) Debt Collection expenses <sup>2/</sup> |                                                                                                                      |                                                                             |        |  |
| Khor (2) Service charges related to Commercial loan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Overdraft facility                                                                                                   | General Loan                                                                | Remark |  |
| 1. Expenses for administrative loans (Arrangement Fee/ Up-front Fee/ Credit Management Fee/ Agency Fee) <sup>4/</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Nil.                                                                                                                 | Maximum amount not exceeding 5.00% p.a. of credit line                      |        |  |
| 2. Commitment Fee <sup>4/</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 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 prepayment    |        |  |
| 4. Expenses paid to government agencies<br>1) Duty Stamp                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Overdraft facility/General Loan<br><br>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                                        |                                                                             |        |  |
| 3) Fee related to the registration of collateral under Business Collateral Act <sup>5/</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                      |                                                                             |        |  |

|                                                                                             |                                                                               |  |
|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|--|
| 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<br>(Please specify unit) | Remark |
|--------------------------------------------------------------------------------|------------------------------------------|--------|
| Please refer to "BANK'S SERVICE CHARGES AND FEES" posted on the bank's website | -                                        |        |

| Ngor. Penalties related to Loans                              | Penalties<br>(Please specify in the unit) | Remark |
|---------------------------------------------------------------|-------------------------------------------|--------|
| Ngor (1) Penalties related to consumer loan<br>(Housing loan) |                                           |        |
| Nil. <sup>3/</sup>                                            | -                                         |        |
| Ngor (2) Penalties related to commercial loan                 | Overdraft facilities                      | Remark |
| Nil.                                                          | -                                         |        |

**Remark:**

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

1 July 2026

### Service Charges Update Notice

The Bank of Thailand (BOT) has introduced new regulations to standardize service fees across financial institutions, with the objective of ensuring that fees are fair, transparent, and aligned with the actual cost of services. In line with these requirements, Sumitomo Mitsui Banking Corporation (SMBC) has reviewed and updated its service charges which will be effective from 1 July 2026.

The revised charges applicable to **Individual and SMEs customers** are summarized below:

| Service            | Apply for                 | Updated charges                                                                                                                                                                                 |
|--------------------|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Statement Request  | Individuals and SMEs      | Paper:<br><ul style="list-style-type: none"> <li>• ≤ 12 months: up to THB 100 per account per request</li> <li>• &gt; 12 months: up to THB 200 per account per request</li> </ul>               |
| Dormancy Fee       | Individuals (THB account) | Condition of Dormancy account:<br>Individual (THB account) Account with no movement for a period of one (1) year and the outstanding balance does not exceed THB 2,000<br>Fee: THB 20 per month |
| Commission in Lieu | Individuals and SMEs      | 1/8% of the remitted amount<br>Minimum: THB 300<br>Maximum: THB 2,000                                                                                                                           |

**Note:**

1. For other revised charges not listed above, please refer to the **Bank's Service Charges and Fees**. Charges without specific remarks will be applied to all customer groups.
2. In according with BOT regulations, SMBC applied its own criteria for the classification of "Small and Medium Enterprises (SMEs)" customer.

## BANK'S SERVICE CHARGES AND FEES

Effective 1 July 2026

### 1. Commission in lieu for Settlement

*[For individuals and SMEs, refer to the cover page for more details.]*

|                                                  |                     |
|--------------------------------------------------|---------------------|
| 1.1 Commission for withdrawal from FCD (for JPY) | 1/8% (Min.TH.B 300) |
| 1.2 Commission for withdrawal from FCD (for USD) | 1/8% (Min.TH.B 300) |
| 1.3 Commission for withdrawal from FCD (for EUR) | 1/8% (Min.TH.B 300) |
| 1.4 Commission for withdrawal from FCD (for GBP) | 1/8% (Min.TH.B 300) |

### 2. BAHTNET Fee

|                                                   |                         |
|---------------------------------------------------|-------------------------|
| 2.1 Incoming BAHTNET for loan related transaction | THB 100 per transaction |
| 2.2 Outgoing BAHTNET for loan related transaction | THB 150 per transaction |

### 3. Cable Charge

THB 1,000 per item

### 4. Reprint/Copy of Bank Documents

THB 200 per copy

### 5. Balance Certificate

THB 100 per letter

### 6. Stamp Duty for P/N

THB 3 Per Promissory Note

### 7. Stamp Duty for Loan Agreement

0.05% of Credit Facility (Max.TH.B 10,000)

## BANK'S SERVICE CHARGES AND FEES

Effective 1 July 2026

### 1. Account Maintenance Fee

#### 1.1 Corporate Account

1.1.1 For Current Account with monthly average balance of less than THB 300,000.- THB 1,000 per month

1.1.2 For Saving Account with monthly average balance of less than THB 300,000.- THB 1,000 per month

#### 1.2 Individual Account

1.2.1 For Current and Saving Account with monthly average balance of less than THB 300,000.- THB 1,000 per month

### 2. Dormancy Fee of account with no movement for 1 consecutive years

2.1 THB Account THB 1,000 per account per month

*[For individuals, refer to the cover page for more details.]*

#### 2.2 FCD Account

2.2.1 USD Account USD 30 per account per month

2.2.2 JPY Account JPY 4,000 per account per month

2.2.3 SGD Account SGD 40 per account per month

2.2.4 HKD Account HKD 230 per account per month

2.2.5 GBP Account GBP 25 per account per month

2.2.6 EUR Account EUR 30 per account per month

2.2.7 AUD Account AUD 40 per account per month

2.2.8 CNY Account CNY 200 per account per month

2.2.9 IDR Account IDR 500,000 per account per month

### 3. Automatic Fund Transfer Fee

THB 20 per day

### 4. Balance Certificate

THB 100 per letter

### 5. Audit Confirmation

THB 200 per set

### 6. Confirmation Letter

THB 100 per letter

- Supporting document for VISA Application
- Supporting document for educational institutions for studying abroad
- Certificate of business' financial status when corresponding with international trader partners and etc.

### 7. Reprint/Copy of Bank Documents

THB 200 per copy

### 8. Copy of Bank Statement

THB 200 per account/month (Max. THB 4,800)

*[For individuals and SMEs, refer to the cover page for more details.]*

#### 8.1 e-statement

Free of charge

### 9. Registered Mail Services

#### 9.1 Within Thailand

THB 50 per letter

#### 9.2 Asia

THB 100 per letter

#### 9.3 Europe, America, Australia, New Zealand

THB 150 per letter

#### 9.4 Others

THB 200 per letter

### 10. Courier Services

#### 10.1 Asia

THB 800 per letter

#### 10.2 Europe, America, Australia, New Zealand

THB 1,000 per letter

#### 10.3 Others

THB 1,300 per letter

## BANK'S SERVICE CHARGES AND FEES

Effective 1 July 2026

|                                                           |                                               |
|-----------------------------------------------------------|-----------------------------------------------|
| <b>1. Cashier's Order Issuance</b>                        | THB 40 per cheque                             |
| <b>2. Cash Handling fee</b>                               | 0.10% of the transaction amount (Min.THB 500) |
| <b>3. Cheque Book</b>                                     |                                               |
| 3.1 Individual (25 pcs.)                                  | THB 375 per cheque book                       |
| 3.2 Corporate (50 pcs.)                                   | THB 750 per cheque book                       |
| 3.3 Delivery fee for same-day cheque book request         | THB 1,000 per trip                            |
| <b>4. Returned Cheque (in case of insufficient fund)</b>  | 0.25% of cheque amount (Min.THB 400)          |
| <b>5. Stop Cheque</b>                                     | THB 200 per cheque                            |
| <b>6. Up Country Cheque</b>                               |                                               |
| 6.1 Handling Fee                                          | THB 0 per cheque (Free of charge)             |
| 6.2 Collection Fee                                        | THB 0 per cheque (Free of charge)             |
| <b>7. Cheque Collection Service</b>                       |                                               |
| 7.1 Handling Fee                                          | THB 0 per cheque (Free of charge)             |
| 7.2 Collection Fee                                        | THB 0 per cheque (Free of charge)             |
| 7.3 Collection Service Monthly Fee                        | THB 3,000 per month                           |
| <b>8. Print Cheque Image via IAS Printing</b>             | THB 100 Per set (1 set consist with 2 pages)  |
| <b>9. Cheque Pickup Fee</b>                               | THB 1,000 per month                           |
| <b>10. Foreign Currency Counter Services</b>              |                                               |
| 10.1 Foreign Currency Bank Notes Withdrawal for USD       | 2.00% (Min.USD 10)                            |
| <b>11. Reprint/Copy of Bank Documents</b>                 | THB 200 per copy                              |
| <b>12. Confirmation Letter</b>                            | THB 100 per letter                            |
| <b>13. BAHTNET Fee</b>                                    |                                               |
| 13.1 Incoming BAHTNET Fee for deposit related transaction | THB 100 per transaction                       |
| 13.2 Outgoing BAHTNET Fee for deposit related transaction | THB 150 per transaction                       |
| <b>14. Internal Fund Transfer</b>                         |                                               |
| 14.1 Paper Processing Fee                                 | THB 100 per transaction (or equivalent)       |
| <b>15. Liquidity : Domestic Cash Pooling Service</b>      |                                               |
| 15.1 Set up fee (one-off)                                 | THB 30,000                                    |
| 15.2 Monthly service fee (per sub-company)                | THB 3,000                                     |
| 15.3 Account transfer fee                                 | Free of charge                                |

## BANK'S SERVICE CHARGES AND FEES

Effective 1 July 2026

### 1. Standing Order and Direct Debit Service

#### 1.1 Direct Debit (Internal Fund Transfer)

|                                                          |                         |
|----------------------------------------------------------|-------------------------|
| 1.1.1 Diskette, other media and other electronic channel | THB 15 per transaction  |
| 1.1.2 Paper                                              | THB 30 per transaction  |
| 1.1.3 No Diskette/List                                   |                         |
| - Application Fee                                        | THB 500 per annum       |
| - Amendment Fee                                          | THB 300 per transaction |
| - Execution Fee                                          | THB 50 per transaction  |

#### 1.2 Standing Order (In case issue Cashier's Cheque and pay-in to Other Bank)

|                       |                         |
|-----------------------|-------------------------|
| 1.2.1 Application Fee | THB 1,000 per annum     |
| 1.2.2 Amendment Fee   | THB 300 per transaction |
| 1.2.3 Execution Fee   | THB 100 per transaction |

### 2. Utility Payments

#### 2.1 Tax Payment

|                                   |                        |
|-----------------------------------|------------------------|
| 2.1.1 Revenue Tax (via e-Payment) | Free of charge         |
| 2.1.2 Excise Tax (via e-Payment)  | Free of charge         |
| 2.1.3 Customs Tax                 | THB 15 per transaction |

#### 2.2 Electricity Payment

##### 2.2.1 Metropolitan Electricity Payment (MEA)

|                                |                |
|--------------------------------|----------------|
| - MEA via Direct Debit Service | Free of charge |
| - MEA via e-Payment            | Free of charge |

#### 2.3 Social Security Fund Payment(SSO)via e-Payment

|                        |
|------------------------|
| Free of charge         |
| THB 30 per transaction |

### 3. VAT Refund

### 4. Sumitomo Mitsui Electronic Banking Service (SMAR&TS)

|                                                |                        |
|------------------------------------------------|------------------------|
| 4.1 CMS initial installation & set up service* | THB 2,000 per customer |
|------------------------------------------------|------------------------|

\* The charge is subject to Value Added Tax

#### 4.2 Security Device

|                              |                       |
|------------------------------|-----------------------|
| 4.2.1 Software Token         | Free of charge        |
| 4.2.2 Hardware Token         | THB 1,000 per user ID |
| 4.2.3 Loss of Hardware Token | THB 5,000 per user ID |

#### 4.3 Program Interface (IMAGINE)

##### 4.3.1 Standard Package

|              |           |
|--------------|-----------|
| - Set-up-Fee | THB 5,000 |
|--------------|-----------|

##### 4.3.2 Customized Package

|                 |            |
|-----------------|------------|
| - Set-up-Fee    | THB 30,000 |
| - Amendment Fee | THB 5,000  |

#### 4.4 Host to Host Connection

##### 4.4.1 Host to Host Connection via SFTP protocol

|               |             |
|---------------|-------------|
| - Initial Fee | THB 850,000 |
| - Monthly Fee | THB 15,000  |

##### 4.4.2 Host to Host Connection via other secure protocol

|               |               |
|---------------|---------------|
| - Initial Fee | THB 1,000,000 |
|---------------|---------------|



## BANK'S SERVICE CHARGES AND FEES

Effective 1 July 2026

|                                                                                                                                |                                          |
|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| - Monthly Fee                                                                                                                  | THB 50,000                               |
| 4.5 API Services                                                                                                               |                                          |
| 4.5.1 Initial Fee                                                                                                              | THB 300,000 per contract                 |
| 4.5.2 Monthly Fee                                                                                                              | THB 50,000 per entity                    |
| 4.6 Customized Fee                                                                                                             | Subject to arrangement                   |
| 4.7 Reset Password Charge                                                                                                      | THB 200 per user ID                      |
| 4.8 CMS Re-installation/Onsite support charge*                                                                                 |                                          |
| * The charge is subject to Value Added Tax                                                                                     |                                          |
| 4.8.1 Within Bangkok Area                                                                                                      | THB 1,000                                |
| 4.8.2 Within 300 kilometers radius from Bangkok (Rayong,Chonburi,Ayutthaya,Saraburi,Prachinburi,Nakornratchasima,Nakornphatom) | THB 2,000                                |
| 4.8.3 Other Areas                                                                                                              | THB 8,000                                |
| 4.9 Monthly Charge                                                                                                             | THB 1,250                                |
| 4.10 Treasury Management System                                                                                                |                                          |
| 4.10.1 Treasury                                                                                                                |                                          |
| - Initial Fee                                                                                                                  | THB 1,700,000                            |
| - Monthly Fee                                                                                                                  | THB 35,000                               |
| 4.10.2 Netting                                                                                                                 |                                          |
| - Initial Fee                                                                                                                  | THB 1,000,000                            |
| - Monthly Fee                                                                                                                  | THB 35,000                               |
| 4.11 SMART Credit (DC3)                                                                                                        |                                          |
| 4.11.1 Amount not over THB.2,000,000.00                                                                                        | THB 12 per transaction                   |
| 4.11.2 Request to Refund Fee                                                                                                   | THB 200 per transaction plus actual cost |
| 4.12 SMART Credit 2 (DC2)                                                                                                      |                                          |
| 4.12.1 Amount not over THB.100,000.00                                                                                          | THB 20 per transaction                   |
| 4.12.2 Amount over than THB.100,000.00 to THB.500,000.00                                                                       | THB 75 per transaction                   |
| 4.12.3 Amount over than THB.500,000.00 to THB.2,000,000.00                                                                     | THB 200 per transaction                  |
| 4.12.4 Request to Refund Fee                                                                                                   | THB 200 per transaction plus actual cost |
| 4.13 Direct Credit through Partner Banks - Commission                                                                          |                                          |
| 4.13.1 Bangkok                                                                                                                 | THB 35 per transaction                   |
| 4.13.2 Up Country                                                                                                              | THB 35 per transaction                   |
| 4.13.3 Request to Refund Fee                                                                                                   | THB 200 per transaction plus actual cost |
| 4.14 Cheque Issue Services                                                                                                     |                                          |
| 4.14.1 Commission                                                                                                              | THB 10 per cheque (incl. stamp duty)     |
| 4.14.2 Cancellation Fee                                                                                                        | THB 20 per cheque                        |
| 4.14.3 Stop Cheque Payment                                                                                                     | THB 200 per cheque                       |
| 4.14.4 Delivery Fee(4 times per month)                                                                                         | THB 2,000 per month                      |
| 4.15 Cheque Delivery Services                                                                                                  |                                          |
| 4.15.1 Bangkok                                                                                                                 | THB 100 per cheque                       |
| 4.15.2 Up Country                                                                                                              | THB 100 per cheque                       |
| 4.15.3 Cancellation Fee                                                                                                        | THB 20 per cheque                        |
| 4.15.4 Stop Cheque Payment                                                                                                     | THB 200 per cheque                       |

## BANK'S SERVICE CHARGES AND FEES

Effective 1 July 2026

|                                                            |                                                                                |
|------------------------------------------------------------|--------------------------------------------------------------------------------|
| 4.16 Cheque Express Services                               | THB 40 per cheque                                                              |
| 4.16.1 Cancellation Fee                                    | THB 20 per cheque                                                              |
| 4.16.2 Stop Cheque Payment                                 | THB 200 per cheque                                                             |
| 4.17 Withholding Tax Certificate Issuing Services          |                                                                                |
| 4.17.1 Withholding Tax Issuing                             | THB 5 per transaction                                                          |
| 4.17.2 Withholding Tax Delivery By Registered Mail         | THB 10 per transaction                                                         |
| 4.18 E-Advice                                              |                                                                                |
| 4.18.1 By E-Mail                                           | THB 2 per transaction                                                          |
| 4.18.2 By Facsimile                                        |                                                                                |
| - Bangkok                                                  | THB 3 per transaction                                                          |
| - Up Country                                               | THB 6 per transaction                                                          |
| <b>5. Domestic Electronic Funds Transfer (BAHTNET)</b>     |                                                                                |
| 5.1 Incoming BAHTNET Fee                                   | THB 100 per transaction                                                        |
| 5.2 Outgoing BAHTNET Fee                                   | THB 150 per transaction                                                        |
| 5.2.1 Paper Processing Fee                                 | THB 100 per transaction                                                        |
| 5.3 SWIFT Message Amendment Fee                            | THB 150 per transaction                                                        |
| 5.4 Late Transaction Fee                                   | THB 200 per transaction                                                        |
| 5.5 Request to Refund Fee (Request on Value Date)          | THB 200 per transaction plus actual cost                                       |
| <b>6. Internal Fund Transfer</b>                           |                                                                                |
| 6.1 Paper Processing Fee                                   | THB 100 per transaction                                                        |
| <b>7. SWIFT Bank Report and Payment Services</b>           |                                                                                |
| 7.1 SWIFT (FIN MT940/942)                                  |                                                                                |
| 7.1.1 Set Up Fee                                           | THB 2,000 per account                                                          |
| 7.1.2 Monthly Fee                                          | THB 2,000 per account                                                          |
| 7.2 SWIFT SCORE                                            |                                                                                |
| 7.2.1 Set Up Fee                                           | THB 900,000                                                                    |
| 7.2.2 Monthly Fee: FIN                                     | THB 2,000 per account                                                          |
| 7.2.3 Monthly Fee: FileAct                                 | THB 15,000 per account                                                         |
| <b>8. Reprint/Copy of Bank Documents</b>                   | THB 200 per copy                                                               |
| <b>9. Confirmation Letter</b>                              | THB 100 per letter                                                             |
| <b>10. Collection Management Service (Perfect Account)</b> |                                                                                |
| 10.1 Monthly Maintenance Cost                              | THB 5,000 per month                                                            |
| <b>11. Bill Payment Service</b>                            |                                                                                |
| 11.1 Transaction Fee                                       | THB 25 per transaction                                                         |
| 11.2 Amount over THB 100,000.00                            | THB 25 per transaction Plus 0.10% of the amount exceed 100,000 (MAX THB 1,000) |
| 11.3 Monthly Fee                                           | THB 2,000 per month                                                            |
| <b>12. Supply Chain Financing System</b>                   |                                                                                |
| 12.1 Fees for Buyer - Monthly Fee                          | THB 1,250 per month                                                            |
| <b>13. Domestic Funds Transfer via PromptPay</b>           |                                                                                |
| 13.1 Next-day Bulk Transfer to Any ID                      | THB 10 per transaction                                                         |
| 13.2 Real-time Single Transfer to Any ID                   | THB 10 Per Transaction                                                         |

## BANK'S SERVICE CHARGES AND FEES

Effective 1 July 2026

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|                                                                       |                            |
|-----------------------------------------------------------------------|----------------------------|
| 13.3 Real-time Single Transfer to Other Bank's Account                | THB 10 Per Transaction     |
| <b>14. BBL Deposit Services</b>                                       |                            |
| 14.1 Cash                                                             | Free of Charge             |
| 14.2 Cheque                                                           |                            |
| 14.2.1 Amount >= THB 2,000,000.00                                     | Free of Charge             |
| 14.2.2 Amount < THB 2,000,000.00                                      | THB 150                    |
| <b>15. Request Historical Data</b>                                    | THB 100 per one month data |
| <b>16. Transportation Charge to Retrieve Documents From Warehouse</b> |                            |
| 16.1 Request Order Before 11.00 a.m. For Next Business Day Delivery   | THB 500 per trip           |
| 16.2 Request Order Before 11.00 a.m. For Same Day Delivery            | THB 1,000 per trip         |
| <b>17. Electronic Bill Presentment and Payment System (EBPP)</b>      |                            |
| 17.1 Set Up Fee                                                       | THB 200,000                |
| 17.2 Monthly Fee                                                      | THB 2,000                  |
| <b>18. Multi-Bank Cash Pooling</b>                                    |                            |
| 18.1 Registration fee (one-off)                                       | THB 60,000                 |
| 18.2 Monthly service fee (per participating account)                  | THB 6,000                  |

## BANK'S SERVICE CHARGES AND FEES

Effective 1 July 2026

### 1. INWARD REMITTANCE

#### 1.1 Payment Commission

##### 1.1.1 Received of fund in foreign currency and credited to account with us

- Received of USD or other currencies and credited to THB account  
(*exemption for our inter-office remittance*) USD 10 per transaction
- Received of JPY and credited to THB account  
(*exemption for our inter-office remittance*) JPY 1,500 per transaction
- Received of USD or other currencies and credited to FCD account  
(*exemption for our inter-office remittance*) USD 10 per transaction
- Received of JPY and credited to FCD account  
(*exemption for our inter-office remittance*) JPY 1,500 per transaction
- For outward remittance settlement THB 100 per transaction

##### 1.1.2 Received of THB T/T & D/D and credited to THB account with us

1/20% (Min.THB 300)

##### 1.1.3 Cashier's Cheque Issuance

THB 40 per transaction

##### 1.1.4 Received of THB T/T & D/D and transfer to THB account with other banks

1/20% (Min.THB 300)

#### 1.2 BAHTNET Fee

##### 1.2.1 Incoming BAHTNET for remittance related transaction

THB 100 per transaction

##### 1.2.2 Outgoing BAHTNET for remittance related transaction

THB 150 per transaction

#### 1.3 Cancellation Fee

THB 800 per transaction

#### 1.4 Reprint/Copy of Bank Documents

THB 200 Per copy

### 2. OUTWARD REMITTANCE

#### 2.1 T/T / Swift & D/D

##### 2.1.1 Paid/Debited in THB and remit in FCY

THB 300 per transaction

##### 2.1.2 Paid/Debited in THB and remit in THB

1/8% (Min.THB 300)

*[For individuals and SMEs, refer to the cover page for more details.]*

##### 2.1.3 Debited and remit in JPY

1/8% (Min.THB 300)

*[For individuals and SMEs, refer to the cover page for more details.]*

##### 2.1.4 Debited and remit in USD

1/8% (Min.THB 300)

*[For individuals and SMEs, refer to the cover page for more details.]*

##### 2.1.5 Debited and remit in EUR

1/8% (Min.THB 300)

*[For individuals and SMEs, refer to the cover page for more details.]*

##### 2.1.6 Debited and remit in SGD

1/8% (Min.THB 300)

*[For individuals and SMEs, refer to the cover page for more details.]*

##### 2.1.7 Debited and remit in AUD

1/8% (Min.THB 300)

*[For individuals and SMEs, refer to the cover page for more details.]*

##### 2.1.8 Debited and remit in IDR

1/8% (Min.THB 300)

*[For individuals and SMEs, refer to the cover page for more details.]*

##### 2.1.9 Debited and remit in other currency

1/8% (Min.THB 300)

*[For individuals and SMEs, refer to the cover page for more details.]*

##### 2.1.10 Debited Bahtnet from other bank

THB 100 per transaction

##### 2.1.11 Cable Charge

THB 500 per transaction

##### 2.1.12 Mailing charge for Demand Draft

THB 500 per transaction

## BANK'S SERVICE CHARGES AND FEES

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|                                                               |                           |
|---------------------------------------------------------------|---------------------------|
| 2.1.13 Issue Demand Draft (for all currencies)                | THB 300 per transaction   |
| 2.2 Paper Processing Fee                                      | THB 100 per transaction   |
| 2.3 T/T Amendment Fee/ Cancellation Fee                       | THB 1,600 per transaction |
| 2.4 Investigation Fee                                         | THB 1,300 per transaction |
| 2.5 Reprint/Copy of Bank Documents                            | THB 200 Per copy          |
| 2.6 Transfer Fee for USD CCY                                  | Actual Cost               |
| 2.7 Oversea bank's Charges for Applicant                      |                           |
| 2.7.1 For USD via Agent                                       | Actual Cost               |
| 2.7.2 For JPY                                                 | Actual Cost               |
| 2.7.3 For Others                                              | Actual Cost               |
| 2.8 Transportation charge to retrieve document from Warehouse |                           |
| 2.8.1 Request order before 11.00 a.m. for next day delivery   | THB 500 per trip          |
| 2.8.2 Request order before 11.00 a.m. for same day delivery   | THB 1,000 per trip        |

## BANK'S SERVICE CHARGES AND FEES

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### 1. IMPORT

|                                                                                          |                                                    |
|------------------------------------------------------------------------------------------|----------------------------------------------------|
| 1.1 L/C Opening Commission                                                               |                                                    |
| 1.1.1 Standard                                                                           | 1/4% per quarter or part thereof (Min. THB 1,000)  |
| - Plus TT Claim                                                                          | THB 300                                            |
| 1.1.2 SWIFT                                                                              | THB 1,000 per item                                 |
| 1.2 Amendment Commission                                                                 |                                                    |
| 1.2.1 Increase in amount and/or extension of validity date                               | Same as opening commission                         |
| - In case of charge are for seller's A/C                                                 | 1/4% per quarter or part thereof (Min. USD 50)     |
| 1.2.2 Other Amendment                                                                    |                                                    |
| - Standard                                                                               | THB 500 per item                                   |
| - In case of charge are for seller's A/C                                                 | USD 50 per item (or equivalent)                    |
| - SWIFT                                                                                  | THB 500 per item                                   |
| - In case of charge are for seller's A/C                                                 | USD 35 per item (or equivalent)                    |
| 1.3 Local L/C                                                                            | 1/4% per month (Min. THB 1,000)                    |
| 1.4 Revolving L/C                                                                        | 1/4% per quarter (Min. THB 1,000)                  |
| <i>This charge applies to reinstatement until maturity</i>                               |                                                    |
| 1.5 Engagement Commission for Usance Bill under L/C                                      | 1/8% per month or part thereof (Min. THB 1,000)    |
| 1.6 Engagement Commission for D/A, D/P                                                   | 1/8% per month (Min. THB 1,000)                    |
| <i>To be added, in case of documents being released against T/R or other instruments</i> |                                                    |
| 1.7 Handling Fee on Import Bills in THB Currency (Foreign Bill Only)                     | 1/8% (Min. THB 1,000)                              |
| <i>[For individuals and SMEs, refer to the cover page for more details.]</i>             |                                                    |
| 1.8 Discrepancy Fee                                                                      | USD 50 or equivalent                               |
| 1.9 Commission on Import Bills drawn under L/C expire from one month up                  | Same as opening commission (Min. THB 1,000)        |
| 1.10 Commission on L/C Overdrawn exceeded 110%                                           | Same as opening commission (Min. THB 1,000)        |
| 1.11 Collection Commission                                                               |                                                    |
| 1.11.1 Bill presented at SMBC                                                            | 1/8% Flat (Min. THB 1,000)                         |
| 1.11.2 Bill presented through another bank                                               | 1/16% (Min. THB 1,000)                             |
| 1.12 Commission in lieu of exchange                                                      | 1/8% (Min. THB 1,000)                              |
| <i>[For individuals and SMEs, refer to the cover page for more details.]</i>             |                                                    |
| 1.13 Shipping Guarantee Fee                                                              |                                                    |
| 1.13.1 Issuing Fee for Bill Collection                                                   | THB 500                                            |
| 1.13.2 Issuing Fee for Bill under L/C                                                    | THB 200                                            |
| 1.13.3 Unredeemed Shipping Guarantee                                                     | THB 100 per month for the 2nd month and thereafter |
| 1.14 Delivery Order or Parcel Post - Notification Fee                                    | THB 200 per item                                   |
| 1.15 Unpaid Items                                                                        | USD 50 per item                                    |
| 1.16 Fax Charge                                                                          | THB 50 per item                                    |
| 1.17 Surcharge (Acceptance fee) for bill under foreign L/C only                          | 1.50% per annum                                    |
| 1.18 Notification Fee                                                                    | THB 100                                            |
| <i>(Reimbursement at AUD Correspondent bank)</i>                                         |                                                    |
| 1.19 Postage                                                                             | THB 100 per item                                   |

## BANK'S SERVICE CHARGES AND FEES

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|                                                                               |                                           |
|-------------------------------------------------------------------------------|-------------------------------------------|
| 1.20 Stamp Duty                                                               | Actual Cost                               |
| 1.21 Swift Charge (Communication Expenses) for Applicant's A/C                | THB 500 per item                          |
| 1.21.1 In case of charge are for seller's A/C                                 | USD 35 per item (or Equivalent)           |
| 1.22 Reprint/Copy of Bank Documents                                           | THB 200 per copy                          |
| 1.23 BAHTNET Fee                                                              |                                           |
| 1.23.1 Incoming BAHTNET for Import related transaction                        | THB 100 per transaction                   |
| 1.23.2 Outgoing BAHTNET for Import related transaction                        | THB 150 per transaction                   |
| 1.24 Account Receivable Purchase (ARP)                                        |                                           |
| 1.24.1 BAHTNET Fee                                                            |                                           |
| - Incoming BAHTNET for ARP related transaction                                | THB 100 per transaction                   |
| - Outgoing BAHTNET for ARP related transaction                                | THB 150 per transaction                   |
| 1.24.2 SWIFT                                                                  | THB 500 per item                          |
| 1.24.3 Commission in lieu of exchange                                         | 1/8% (Min.THB 500)                        |
| <i>[For individuals and SMEs, refer to the cover page for more details.]</i>  |                                           |
| 1.25 Supplier Chain Finance (SCF)                                             |                                           |
| 1.25.1 BAHTNET Fee                                                            |                                           |
| - Incoming BAHTNET for SCF related transaction                                | THB 100 per transaction                   |
| - Outgoing BAHTNET for SCF related transaction                                | THB 150 per transaction                   |
| 1.25.2 SWIFT                                                                  | THB 500 per item                          |
| 1.25.3 Commission in lieu of exchange                                         | 1/8% (Min.THB 500)                        |
| <i>[For individuals and SMEs, refer to the cover page for more details.]</i>  |                                           |
| <b>2. EXPORT</b>                                                              |                                           |
| 2.1 L/C Advising Commission (Charged to Beneficiary who is SMBC customer)     |                                           |
| 2.1.1 Original L/C                                                            | THB 500                                   |
| 2.1.2 Amendment                                                               | THB 500                                   |
| 2.1.3 Pre-advise                                                              | THB 500                                   |
| 2.2 L/C Advising Commission (Charged to Beneficiary who is non-SMBC customer) |                                           |
| 2.2.1 Original L/C                                                            | THB 1,000                                 |
| 2.2.2 Amendment                                                               | THB 1,000                                 |
| 2.3 L/C Advising Commission (Charged to Applicant)                            |                                           |
| 2.3.1 Original L/C                                                            | USD 75                                    |
| 2.3.2 Amendment                                                               | USD 75                                    |
| 2.3.3 Pre-advise                                                              | USD 50                                    |
| 2.4 Re-Advise to 2nd Advising Bank Commission                                 | USD 75                                    |
| 2.4.1 SWIFT Charge                                                            | USD 35                                    |
| 2.5 Confirmation Commission on L/C                                            | Subject to bank and country risk profile  |
| 2.6 L/C Transfer Commission                                                   | 1/4% (Min.THB 1,000)                      |
| 2.6.1 SWIFT Charge (for transfer by SWIFT)                                    | THB 1,000 per item                        |
| 2.7 L/C Cancellation Fee                                                      | USD 50 per item                           |
| 2.7.1 Plus SWIFT Charge                                                       | USD 35                                    |
| 2.8 Negotiation Fee (Bill under L/C)                                          | THB 800 per invoice or transport document |
| 2.8.1 Additional invoice and/or transport document                            | THB 200 per invoice or transport document |

## BANK'S SERVICE CHARGES AND FEES

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|                                                                              |                                                 |
|------------------------------------------------------------------------------|-------------------------------------------------|
| 2.8.2 In case of charges are for a/c of opening bank/applicant               | 1/8% Flat (Min.USD 50)                          |
| 2.9 Collection Fee on Bills for Collection (D/P & D/A Bills)                 | THB 500 per invoice or transport document       |
| 2.9.1 Additional invoice and/or transport document                           | THB 200 per invoice or transport document       |
| 2.9.2 In case of charges are for buyer's a/c                                 | 1/8% (Min.USD 50)                               |
| 2.10 Commission in lieu of exchange                                          | 1/8% (Min.THB 500)                              |
| <i>[For individuals and SMEs, refer to the cover page for more details.]</i> |                                                 |
| 2.10.1 In case of charges are for other bank a/c                             | 1/8% (Min.USD 30)                               |
| 2.11 Handling Fee on Bills in THB Currency                                   | 1/8% (Min.THB 1,000)                            |
| <i>[For individuals and SMEs, refer to the cover page for more details.]</i> |                                                 |
| 2.12 Delayed Payment                                                         | MOR rate                                        |
| 2.13 Dishonored Bills for Collection                                         | THB 1,000 per item                              |
| 2.14 Postage/Courier Charge (per 0.5 kg.)                                    |                                                 |
| 2.14.1 1st Lot                                                               |                                                 |
| - Europe, America, Australia, New Zealand                                    | THB 1,000                                       |
| - Asia                                                                       | THB 800                                         |
| - Others                                                                     | THB 1,300                                       |
| 2.14.2 2nd Lot                                                               |                                                 |
| - Any area by Registered Mail                                                | THB 200                                         |
| - Any area by Courier                                                        | Same as 1st Lot                                 |
| 2.15 SWIFT Charge                                                            | THB 500 per SWIFT                               |
| 2.16 Fax Charge                                                              | THB 50 per item                                 |
| 2.17 Clean Bill process for deposit into FCD A/C                             |                                                 |
| 2.17.1 Commission                                                            | USD 15                                          |
| 2.17.2 Comm. In Lieu                                                         | 1/8% (Min.THB 300)                              |
| <i>[For individuals and SMEs, refer to the cover page for more details.]</i> |                                                 |
| 2.17.3 Stamp Duty                                                            | Actual Cost                                     |
| 2.18 Re-Advise L/C, Amendment(for Lost L/C)                                  | THB 2,000 per item                              |
| 2.19 Export Documents Preparation                                            | THB 2,000 per invoice and/or transport document |
| 2.20 Reprint/Copy of Bank Documents                                          | THB 200 per copy                                |
| 2.21 Assignment of Proceeds                                                  | 1/8% (Min.THB 1,000)                            |
| 2.22 BAHTNET Fee                                                             |                                                 |
| 2.22.1 Incoming BAHTNET for Export related transaction                       | THB 100 per transaction                         |
| 2.22.2 Outgoing BAHTNET for Export related transaction                       | THB 150 per transaction                         |
| 2.23 Reimbursement Charge (SMBC as a reimbursing bank)                       |                                                 |
| 2.23.1 Reimbursement Charge                                                  | USD 100 (or equivalent)                         |
| 2.23.2 Swift Charge                                                          | USD 35 per swift (or equivalent)                |
| <b>3. GUARANTEE</b>                                                          |                                                 |
| 3.1 Guarantee Fee                                                            |                                                 |
| 3.1.1 Standard Rate                                                          | 3.00% per annum                                 |
| 3.1.2 Guarantee with validity                                                | THB 1,000 (Minimum)                             |
| 3.1.3 Guarantee with no validity (Quarter)                                   | THB 250 per quarter (Minimum)                   |



**BANK'S SERVICE CHARGES AND FEES****Effective 1 July 2026**

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|----------------------------------------------------------|-------------------------------|
| 3.1.4 Guarantee with no validity (Term)                  | THB 500 per term (Minimum)    |
| 3.1.5 Guarantee Reissuance                               | THB 500                       |
| 3.1.6 Overdue Guarantee Fee                              | THB 250 per quarter (Minimum) |
| 3.2 Cancellation Fee                                     | THB 500 per item              |
| 3.3 Penalty for Refund Fee                               | THB 1,000 per item            |
| 3.4 Advising L/G                                         | THB 500 per item              |
| 3.4.1 Non Customer                                       | THB 1,000 per item            |
| 3.5 Advising Amendment                                   | THB 500 per item              |
| 3.5.1 Non Customer                                       | THB 1,000 per item            |
| 3.6 Reprint/Copy of Bank Documents                       | THB 200 per copy              |
| 3.7 Balance Certificate                                  | THB 200 per letter            |
| 3.8 Stamp Duty for L/G                                   | THB 10 per L/G                |
| 3.9 BAHTNET Fee                                          |                               |
| 3.9.1 Incoming BAHTNET for guarantee related transaction | THB 100 per transaction       |
| 3.9.2 Outgoing BAHTNET for guarantee related transaction | THB 150 per transaction       |