Sumitomo Mitsui Banking Corporation

Table 3 Information of Service Charges related to Deposit Account Management and Loans [1/] , Other Service Charges, and Penalties

Effective Date from 15 October 2026

Kor. Service charges related to Deposit Account Management	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)			
Khor. (1) Service charges related to consumer loan: actual and reasonable expenses	**Personal Loan**		**Housing Loan**	**Remark**
	With Collateral	**Without Collateral (not under supervison)**		
1. Expenses paid to government agencies				
1) Duty Stamp				
2) Mortgage Fee				
3) Fee related to the registration of collateral under Business Collateral Act [5/]				
3.1) Registration Fee (in case, collateral asset is land, fee is equal to the Mortgage fee)				
3.2) Fee for amendment of amount that will be used as collateral				
3.3) Amendment on the Business Collateral Contract, except for the pledged amount				
3.4) Cancellation of Business Collateral Contract				
3.5) Issuance of an evidence for collateral registration				
3.6) Check/Search the registration				
3.7) Extracting record not over 200 letters				

Sumitomo Mitsui Banking Corporation

Table 3 Information of Service Charges related to Deposit Account Management and Loans [1/] , Other Service Charges, and Penalties

Effective Date from 15 October 2026

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 supervison)**			
2. Expenses paid to other persons or external entities, such as Normal Case 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) Default Case 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 [2/]					
3. Expenses that are operating costs of Financial Institutions or specialized financial institutions Normal Case 1) Expenses for collateral inspection and valuation [2/] 2) Fees for a copy of statement requested (for the second copy onward) 3) Power of attorney fee for performing legal activities related to housing as a collateral with the government agencies (please specify the details) Default Case 1) Debt Collection expenses [2/]					
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) [4/]	Nil	Maximum amount not exceeding 5.00% p.a. of credit line			
2. Commitment Fee [4/]	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			

Sumitomo Mitsui Banking Corporation

Table 3 Information of Service Charges related to Deposit Account Management and Loans [1/] , Other Service Charges, and Penalties

Effective Date from 15 October 2026

Khor . (2) Service charges related to Commercial loan	Overdraft facility	General Loan	Remark		
4 Expenses paid to governament 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				
3) Fee related to the registration of collateral under Business Collateral Act [5/]					
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 Loans	Penalties (Please specify in the unit)			Remark
Ngor. (1) Penalties related to consumer loan (Housing loan)				
Nil [3/]	-			
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 fee related to registration of business collateral not include the fee for transfer of fund to the account of Department of Business Development, MOC.

15 October 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 as follows:

Effective from 1 July 2026:

Service	Apply for	Updated charges
Statement Request	Individuals and SMEs	Paper: • ≤ 12 months: up to THB 100 per account per request • > 12 months: up to THB 200 per account per request
Dormancy Fee	Individuals (THB account)	Condition of Dormancy account: Individual (THB account) Account with no movement for a period of one (1) year and the outstanding balance does not exceed THB 2,000 Not exceeding THB 20 per month
Commission in Lieu	Individuals and SMEs	1/8% Minimum: THB 300 Maximum: THB 2,000

Effective from 1 October 2026:

Service	Apply for	Updated charges
BAHTNET fund transfer	Individuals and SMEs	Incoming BAHTNET Fee 1. Electronic Channel: THB 40 per transaction 2. Branch Channel: THB 100 per transaction Outgoing BAHTNET Fee 1. Electronic Channel: THB 60 per transaction 2. Branch Channel: THB 150 per transaction

Important Notice on BAHTNET Fund Transfer

Effective from 1 October 2026, Charge OUR for BAHTNET fund transfers submitted through electronic channels will be discontinued. Transactions specified as Charge OUR will be processed as Charge SHARE.

Customers who wish the beneficiary to receive the full net amount should confirm the beneficiary-side fee and increase the transfer amount accordingly.

For more information, please refer to the SMAR&TS announcement available on the website (https://finglobelogin.smbc.co.jp/AuthServer/AuthRequest).

Note:

1. *For other revised charges not listed above, please refer to the Bank's full tariff. 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 15 October 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.THB 300)
1.2 Commission for withdrawal from FCD (for USD)	1/8% (Min.THB 300)
1.3 Commission for withdrawal from FCD (for EUR)	1/8% (Min.THB 300)
1.4 Commission for withdrawal from FCD (for GBP)	1/8% (Min.THB 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.THB 10,000)

BANK'S SERVICE CHARGES AND FEES

Effective 15 October 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 15 October 2026

1. Cashier's Order Issuance	THB 40 per cheque
2. Cash Handling fee	0.10% of the transaction amount (Min.THB 500)
3. Cheque Book	
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
4. Continuous Cheque	
4.1 Issuance	Actual Cost
4.2 Stamp Duty	THB 3 per cheque
5. Returned Cheque (in case of insufficient fund)	0.25% of cheque amount (Min.THB 400)
6. Stop Cheque	THB 200 per cheque
7. Up Country Cheque	
7.1 Handling Fee	THB 0 per cheque (Free of charge)
7.2 Collection Fee	THB 0 per cheque (Free of charge)
8. Cheque Collection Service	
8.1 Handling Fee	THB 0 per cheque (Free of charge)
8.2 Collection Fee	THB 0 per cheque (Free of charge)
8.3 Collection Service Monthly Fee	THB 3,000 per month
9. Print Cheque Image via IAS Printing	THB 100 Per set (1 set consist with 2 pages)
10. Cheque Pickup Fee	THB 1,000 per month
11. Foreign Currency Counter Services	
11.1 Foreign Currency Bank Notes Withdrawal for USD	2.00% (Min.USD 10)
12. Reprint/Copy of Bank Documents	THB 200 per copy
13. Confirmation Letter	THB 100 per letter
14. BAHTNET Fee	
14.1 Incoming BAHTNET Fee for deposit related transaction	THB 100 per transaction
14.2 Outgoing BAHTNET Fee for deposit related transaction	THB 150 per transaction
15. Internal Fund Transfer	
15.1 Paper Processing Fee	THB 100 per transaction (or equivalent)
16. Liquidity : Domestic Cash Pooling Service	
16.1 Set up fee (one-off)	THB 30,000
16.2 Monthly service fee (per sub-company)	THB 3,000
16.3 Account transfer fee	Free of charge

BANK'S SERVICE CHARGES AND FEES

Effective 15 October 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
3. VAT Refund	THB 30 per transaction
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 15 October 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,Nakornratchasrima,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 Transaction Fee	THB 20 per transaction
4.12.2 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
4.16 Cheque Express Services	THB 40 per cheque
4.16.1 Cancellation Fee	THB 20 per cheque

BANK'S SERVICE CHARGES AND FEES

Effective 15 October 2026

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
5. Domestic Electronic Funds Transfer (BAHTNET)	
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
6. Internal Fund Transfer	
6.1 Paper Processing Fee	THB 100 per transaction
7. SWIFT Bank Report and Payment Services	
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
8. Reprint/Copy of Bank Documents	THB 200 per copy
9. Confirmation Letter	THB 100 per letter
10. Collection Management Service (Perfect Account)	
10.1 Monthly Maintenance Cost	THB 5,000 per month
11. Bill Payment Service	
11.1 Transaction Fee	THB 25 per transaction
11.2 Monthly Fee	THB 2,000 per month
12. Supply Chain Financing System	
12.1 Fees for Buyer - Monthly Fee	THB 1,250 per month
13. Domestic Funds Transfer via PromptPay	
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
13.3 Real-time Single Transfer to Other Bank's Account	THB 10 Per Transaction
14. BBL Deposit Services	
14.1 Cash	Free of Charge
14.2 Cheque	

BANK'S SERVICE CHARGES AND FEES

Effective 15 October 2026

14.2.1 Amount >= THB 2,000,000.00	Free of Charge
14.2.2 Amount < THB 2,000,000.00	THB 150
15. Request Historical Data	THB 100 per one month data
16. Transportation Charge to Retrieve Documents From Warehouse	
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
17. Electronic Bill Presentment and Payment System (EBPP)	
17.1 Set Up Fee	THB 200,000
17.2 Monthly Fee	THB 2,000
18. Multi-Bank Cash Pooling	
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 15 October 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	USD 10 per transaction
(exemption for our inter-office remittance)	
- Received of JPY and credited to THB account	JPY 1,500 per transaction
(exemption for our inter-office remittance)	
- Received of USD or other currencies and credited to FCD account	USD 10 per transaction
(exemption for our inter-office remittance)	
- Received of JPY and credited to FCD account	JPY 1,500 per transaction
(exemption for our inter-office remittance)	
- 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

Effective 15 October 2026

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

Effective 15 October 2026

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)
This charge applies to reinstatement until maturity	
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)
To be added, in case of documents being released against T/R or other instruments	
1.7 Handling Fee on Import Bills in THB Currency (Foreign Bill Only)	1/8% (Min.THB 1,000)
[For individuals and SMEs, refer to the cover page for more details.]	
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)
[For individuals and SMEs, refer to the cover page for more details.]	
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
(Reimbursement at AUD Correspondent bank)	
1.19 Postage	THB 100 per item

BANK'S SERVICE CHARGES AND FEES

Effective 15 October 2026

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)
[For individuals and SMEs, refer to the cover page for more details.]	
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)
[For individuals and SMEs, refer to the cover page for more details.]	
1.25.4 Domestic Funds Transfer via PromptPay	
- Next-day Bulk Transfer to Any ID	THB 10 per transaction
- Real-time Single Transfer to Any ID	THB 10 per transaction
- Real-time Single Transfer to Other Bank's Account	THB 10 per transaction
1.26 Expenses for structuring propose of transactions (Subject to customer agreement and transaction structure)	
1.26.1 Arrangement Fee	Maximum amount not exceeding 5.00% p.a. of credit line
1.26.2 Up-front Fee	Maximum amount not exceeding 5.00% p.a. of credit line
1.26.3 Commitment Fee	Maximum amount not exceeding 5.00% p.a. of credit line
2. EXPORT	
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

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

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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)
2.24 Expenses for structuring propose of transactions (Subject to customer agreement and transaction structure)	
2.24.1 Arrangement Fee	Maximum amount not exceeding 5.00% p.a. of credit line
2.24.2 Up-front Fee	Maximum amount not exceeding 5.00% p.a. of credit line
2.24.3 Commitment Fee	Maximum amount not exceeding 5.00% p.a. of credit line
3. GUARANTEE	
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)
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