



Announcement

Krungthai Bank PCL.

Details of Interest Rate, Penalties, Service Charges, Other Fees, and Actual and Reasonable Expenses

For Personal Loan under Supervision*

Effective from 18 July 2005 onward

1. Interest Rate, Penalties, Service Charges, Other Fees Interest Rate, Penalties, Service Charges or Other Fees	Maximum 28% per annum
Actual and Reasonable Expenses	
2. Expenses paid to Government Agency Stamp Duty	5 Baht for every 10,000 Baht and a fraction of ten thousand
3. Expenses paid to other organizations and persons	
3.1 Payment service fee	... Baht/Time
3.2 Credit bureau data inquiry fee	... Baht/Time
3.3 Expense of insufficient funds (for direct debit payment with other financial institution)	... Baht/Time
3.4 Debt collection fee	** Baht 100/payment period/account
4. Expenses as the capital in the operation as commercial bank	
4.1 Debt collection fee	... Baht/Time
4.2 Cheque Returned Fee (less than 200 Baht per time)	200 Baht per a returned cheque
4.3 Card replacement fee in case of loss/damage (in case of withdrawal via card)	* ATM: 100 Baht/Classic card and 100 Baht/Gold card * KTB Visa Debit Card - Classic Card with no accident insurance: 100 Baht with no picture ; 150 Baht with picture - Card with accident insurance: 150 Baht with no picture; 200 Baht with picture
4.4 Statement re-issue fee (from the 2 nd issue onward)	... Baht/Time
4.5 New card number requirement fee (withdrawal via card)	... Baht/Time
4.6 Transaction inquiry fee	... Baht/Time

* Personal Loan Under Supervision, for example Multi-Purpose Loan for Government Employee; Krungthai Thanawat Loan Credit Card; NGV vehicles loan; Loan for Purchasing Firearms in Official Duty; Loan for Tourism; Loan for Household Energy; Loan for Non-System Debt Solution Project and Krungthai Thanawat Loan for KTB Salary Plus Project etc.

** Except 5 Plus Thanawat Loan, Krungthai Thanawat Loan whereof the agreement is not made by the affiliated agencies for welfare, Leasing, Sub Account From TDR