



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	Baht 1 for every Baht 2,000 of loan amount or fraction of Baht 2,000, but not over Baht 10,000
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 Krungthai Thanawat Loan whereof the agreement is not made by the affiliated agencies for welfare; 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.