

United Overseas Bank (Thai) Public Company Limited

 Table 3 Service Charges, Penalties related to Deposits, Loans <sup>1/</sup> and Other Services

No. 3 / 2010 (Bank's announcement no. 40/2009 shall be revoked)

Effective Date 20 January 2010

A. Service charges related to deposits	Service charges	Remark
1. Account maintenance fee 1.1 Saving account 1.1.1 Dormant account with the balance less than minimum requirement 1.1.2 Active account with the balance less than minimum requirement (Saving account with ATM card only) 1.1.3 Active UOB Biz Savings account with the balance less than minimum requirement 1.2 Current account 1.2.1 Dormant account with the balance less than minimum requirement 1.2.2 Active account with the balance less than minimum requirement	THB 50 / month THB 50 / month THB 700 / month THB 100 / month THB 100 / month	Account is inactive over than 12 months and its month-end outstanding balance is lower than THB 2,000 The average outstanding balance is lower than THB 5,000 / month The average outstanding balance is lower than THB 400,000 / month Account is inactive over than 12 months and its month-end outstanding balance is lower than THB 5,000 The average outstanding balance is lower than THB 1,000 / month
2. Cross-border deposit & withdrawal fee (both saving and current accounts)	(1) THB 10 / each THB 10,000 and (2) Cable charge THB 20 / transaction	
3. Automatic fund transfer between saving account and current account fee	THB 15 / transaction	
4. Statement copy fee (both saving and current accounts) Current month Previous 6 months Previous 6 - 24 months Over 24 months	THB 20 / request / account THB 100 / request / account THB 200 / request / account THB 500 / request / account	
5. Cheque return fee 5.1 Cheque return due to insufficient fund (reason as per no. 1) 5.2 Cheque return due to drawn on the amount awaiting clearance, please contact drawer (reason as per no. 3)	0.2% of the cheque amount. Minimum THB 300 / cheque Minimum THB 200 / cheque	
6. Taking deposit fee 6.1 By coins with value over THB 500 / transaction	2% of coins value. Minimum THB 20. Fraction of THB 20 shall be paid THB 20	
6.2 By post dated cheque over 1 working day but not exceeding 1 month	THB 20 / cheque	



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7. Deposit at other branches fee 7.1 Deposit-withdrawal at other regions (cross province) via online system  7.2 Cash withdrawal by cheque/instrument of other branches in the same clearing house region - Less than THB 500,000 - THB 500,000 or more	Service charge THB 20 Fee THB 10 / each THB 10,000. Fraction is calculated on THB 1,000 basis. Minimum THB 10 / transaction  THB 20 / cheque THB 100 / cheque	
8. Deposit via CDM in case of cross-province transaction (In Bangkok clearing house region shall be deemed the same province)	Service charge THB 20 / transaction Fee Same rate as 7.1	
9. Annual Fee of Saving Accounts 9.1 UOB Biz Savings Account 9.2 UOB Biz Plus Savings Account 9.3 UOB Convenience Account 9.2 UOB V Care Savings Account	THB 500 / year THB 500 / year THB 300 / year THB 399 / year	



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B. Service charges related to loans	Service charges			Remark	
	B. (1) Service charges of consumer loans: Actual and reasonable expenses	Personal loan			Housing loan
		With collateral	Without collateral (Not under the supervision)		
<b>1. Expenses paid to government agencies</b> <sup>3/</sup>					
1) Stamp duty	0.05% of credit line Maximum THB 10,000	0.05% of credit line Maximum THB 10,000	0.05% of credit line Maximum THB 10,000		
2) Mortgage registration fee	1% of mortgage amount Maximum THB 200,000	.....	1% of mortgage amount Maximum THB 200,000		
3) Other expenses, e.g., application, power of attorney+stamp duty	THB 80		THB 80		
<b>2. Expenses paid to external parties</b>					
<u>Normal case</u>					
1) Credit information checking	THB 12 / transaction	THB 12 / transaction	THB 12 / transaction		
2) Collateral inspection and valuation (per 1 unit) <sup>2/ 4/</sup>	THB 3,000	.....	THB 2,500		
Additional expenses per unit will be charged if the following conditions are met:	THB 1,000	.....	THB 1,000		
2.1 Single detached house on the adjacent land plot					
2.2 Town house / town home / twin house in the same project					
2.3 Residential stratum in the same building					
Construction loan survey (house construction case)	.....	.....	THB 500 / time		
3) Insurance premium (source: insurance company based on 1-year policy) <sup>5/</sup>	0.10% - 0.12% of sum insured		0.10% - 0.12% of sum insured		
4) Payment expense (via other counters or channels) <sup>6/</sup>					
4.1 Bank of Ayudhya (Countrywide)	THB 15 / transaction	THB 15 / transaction	THB 15 / transaction		
4.2 Siam Commercial Bank					
- Bangkok and perimeter	THB 17 / transaction	THB 17 / transaction	THB 17 / transaction		
- Upcountry	THB 30 / transaction	THB 30 / transaction	THB 30 / transaction		
4.3 Counter service (Countrywide) (Cash only)	THB 15 / transaction	THB 15 / transaction	THB 15 / transaction		
<u>Default case</u>					
1) Returned cheque (other banks' cheque)	.....	.....	.....		
2) Insufficient fund (debit via other banks)	.....	.....	.....		
3) Debt collection <sup>2/</sup>	.....	.....	.....		



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B. Service charges related to loans	Service charges			Remark	
	B. (1) Service charges of consumer loans: Actual and reasonable expenses	Personal loan			Housing loan
		With collateral	Without collateral (Not under the supervision)		
3. Operating cost of commercial bank					
<u>Normal case</u>					
1) Collateral inspection and valuation (per unit) <sup>2/ 4/</sup>	THB 3,000	.....	THB 2,500		
Additional expenses per unit will be charged if the following conditions are met:	THB 1,000	.....	THB 1,000		
1.1 Single detached house on the adjacent land plot					
1.2 Town house / town home / twin house in the same project					
1.3 Residential stratum in the same building					
Construction loan survey (house construction case)	.....	.....	THB 500 / time		
2) Statement copy fee (2nd copy onwards)					
2.1 Term loan facility	THB 100 / transaction	THB 100 / transaction	THB 100 / transaction		
2.2 Overdraft facility					
- Current month	THB 20 / transaction / account	.....	.....		
- Previous months					
- Not exceeding 6 months	THB 100 / transaction / account	.....	.....		
- Over 6 months to not exceeding 24 months	THB 200 / transaction / account	.....	.....		
- Over 24 months	THB 500 / transaction / account	.....	.....		
<u>Default case</u>					
1) Debt collection <sup>2/</sup>	.....	.....	.....		



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B. (2) Service charges of commercial loans	Service charges	
1. Front-end fee	Up to 3% of the approved credit line. Minimum THB 1,500 <u>Remark</u> 1. The above fee excludes VAT 7% 2. The above fee shall be fully paid on the contract date	
2. Appraisal fee	1. Credit line not over THB 5 million : Valuation fee THB 2,500 2. Credit line > THB 5 - 10 million : Valuation fee THB 3,500 3. Credit line > THB 10 million : Valuation fee shall be charged as actual outsource rate, based on collateral type as quoted by Appraisal Division. Minimum THB 3,500 <u>Remark</u> 1. The above fees exclude VAT 7% 2. For the applied credit line as specified in 1. and 2., collateral located in non-branch province, valuation fee shall be additionally charged for THB 2,000 3. For those beyond the above-mentioned, valuation fee shall be quoted by Appraisal Division on case by case basis.	
3. Prepayment Fee	Up to 3% of the loan outstanding	
4. Cancellation Fee	Up to 3% of the undrawn amount	
5. Commitment Fee	Up to 2% p.a. of the undrawn amount	
6. Management / Arrangement Fee	Up to 2% of total facility amount	
7. Other Fees	To be charged on a case by case basis	
C. Other service charges	Service charge	Remark
1. Processing fee for housing loan		
1.1 Buying new house	0.1% credit line	Minimum THB 1,500
1.2 Buying 2nd handed house, refinance, construction	0.2% of credit line	Minimum THB 2,000
2. Processing fee for multipurpose loan (having residential real estate as collateral)		
2.1 Fixed term loan	0.2% of credit line	Minimum THB 2,000
2.2 Overdraft	0.2% of credit line	Minimum THB 2,000
3. Overdraft annual fee		
■ Credit line up to THB 2,000,000	THB 1,500	.....
■ Credit line over THB 2 million to THB 5 million	THB 2,000	.....
■ Credit line over THB 5 million	THB 2,500	.....



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C. Other service charges	Service charge	Remark
4. Loan processing fee		
4.1 Legal proceeding in relation to registration - Redemption in case of refinance or loan account closing (Meeting at land office) - Ownership transfer or change (during mortgage period), e.g., selling, request for co-ownership, registering name of spouse/administrator, legacy transfer/allocation title deed accretion, land survey, co-ownership allocation, details registration, expropriation - Property/individual right registration, e.g., servitude, selling machinery/ship during mortgage period	THB 1,500 / transaction THB 1,500 / transaction THB 1,500 / transaction	
4.2 Other registration and juristic act proceedings - Claim on fund receipt transfer - Goods/share certificate/bond/bill pledge (those issued by financial institutions)	THB 2,000 / contract THB 1,000 / contract	
4.3 Collateral storing and administering - In case of terminating credit line but not receiving collateral within 4 months	THB 1,500 / year	
D. Penalty related to Housing loan	Penalty rate	Remark
Refinancing to other financial institutions ■ Within the first 3 years from the contract date	3% of original loan amount	.....

Remark All above expenses are VAT excluded (if any)

- 1/ This shall not include any loan which Bank of Thailand stipulates specific criteria.
- 2/ The same expenses in B,(1) Item 2 and 3 shall not be collected repeatedly.
- 3/ Expenses paid to government agencies may be revised upon authorities' announcements.
- 4/ For collateral located in non-branch province, valuation fee shall be additionally charged for THB 2,000.  
For those beyond the above-mentioned, valuation fee shall be quoted by the bank on case by case basis.
- 5/ Insurance premium may be revised upon insurance companies' announcements.
- 6/ Payment service expenses may be revised upon service providers' announcements.



Authorized Signature .....

 (Wong Kim Choong)  
President & CEO

Announced on 19 January 2010

