

United Overseas Bank (Thai) Public Company Limited
No. 30/2009 Re: Other Service Charges

(Revoked No. 19/2003, 5/2004, 8/2005, 4/2006, 31/2006, 27/2008, 30/2008, 51/2008, 54/2008, 57/2008, 59/2008, 7/2009, 12/2009, 16/2009, 33/2009)

Effective Date: 31 Aug 2009

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
1. Domestic Inward Remittance		
1.1 Domestic inward remittance 1.1.1 Remittance via facsimile 1.1.2 Remittance via toll call 1.1.3 Remittance via B/E	THB 10/ each THB 10,000. Excess portion is charged on a thousand basis. Fraction of thousand not counted. Minimum: THB 10.	<u>Toll call or facsimile charge</u> Charged for 4 minutes as a minimum which is set by TOT but not lower than express telegraph charge (THB 50/ issue) <u>Waived telephone expense i.e. intra-exchange telephone of each province which is charged in the same rate as intra-province usage</u> <u>Charged at the same rate as normal telegraph (THB 25 / issue)</u>
1.1.4 SMART Credit 1.1.4.1 SMART Credit Same Day Maximum: THB 2,000,000/ transaction Cancellation fee 1.1.4.2 SMART Credit Next Day Maximum: THB 2,000,000/ transaction Cancellation fee	Up to THB 100,000: THB 20 Over THB 100,000 up to 500,000: THB 75 Over THB 500,00 up to 2,000,000: THB 200 THB 500/ set of order Up to THB 100,000: THB 12 Over THB 100,000 up to 500,000: THB 40 Over 500,000 up to 2,000,000: THB 100 THB 500/ set of order	Transaction must be proceeded before 10.30 a.m. Fund will be received within 2-3 working days.

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<p>1.1.5 Online Retail Fund Transfer (ORFT) via counter and CDM)</p> <ul style="list-style-type: none"> - Up to THB 10,000 - Over THB 10,000 up to 20,000 - Over THB 20,000 up to 30,000 - Over THB 30,000 up to 40,000 - Over THB 40,000 up to 50,000 - Over THB 50,000 up to 65,000 - Over THB 65,000 up to 80,000 - Over THB 80,000 up to 100,000 	<p>THB 50/ transaction THB 60/ transaction THB 70/ transaction THB 80/ transaction THB 90/ transaction THB 100/ transaction THB 110/ transaction THB 120/ transaction</p>	
<p>1.1.6 ATM transaction</p> <p>1.1.6.1 UOBT inter-region withdrawal or transfer (across province)</p> <p>1.1.6.2 Online Retail Fund Transfer (ORFT)</p> <ul style="list-style-type: none"> - Up to 10,000 - Over 10,000 up to 30,000 <p>Maximum: THB 30,000/ transaction</p> <p>1.1.6.3 Transaction above the 4th transaction on other banks' ATMs in each month</p> <ul style="list-style-type: none"> - On the 5th transaction and above, excluding ORFT <p>1.1.6.4 Cash withdrawal access in UOB branded ATMs for UOB Group Service)</p> <p>1.1.6.5 Cash withdrawal by electronic card issued by overseas banks or non-ATM pool members</p> <p><u>Exclude</u> cards issued by: MEPS (Malaysian Electronic Payment System), CUP (China Union Pay), ATM Pool, UOB ATM Regional Switch</p>	<p>THB 10/ each THB 10,000. Excess portion is charged on a thousand basis. Fraction of thousand not counted. Minimum: THB 20/ transaction.</p> <p>THB 25/ transaction THB 35/ transaction</p> <p>THB 5/ transaction</p> <p>THB 100/ transaction</p> <p>THB 150/ transaction</p>	

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C. Other Service Charges	Service Charges (Please Specify Unit)	Remark						
1.1.7 Online money order 1.1.7.1 - Minimum fee - Additional fee 1.1.7.2 Cancellation fee 1.1.7.3 Amendment fee	THB 45 for initial amount of THB 1,000 THB 5 for every THB 1,000 increment (Fraction of THB 1,000 is rounded up to THB 1,000) THB 100/ transaction THB 10/ transaction	Maximum fee: THB 150/ transaction Maximum transaction limit: - THB 50,000/ transaction - THB 100,000/ day						
1.1.8 Fund transfer via UOB Cyber Banking 1.1.8.1 Fund transfer within UOBT (Same account name) - Within the same clearing zone - Across clearing zone 1.1.8.2 Fund transfer to 3 rd party (UOBT account) Maximum: THB 200,000/ day - Within the same clearing zone - Across clearing zone 1.1.8.3 ORFT Maximum: THB 50,000/ transaction Maximum: THB 100,000/ day	 - Free of charge - THB 10/ each THB 10,000. Excess amount of THB 10,000 is charged for THB 10. Minimum charge: THB 10/ transaction Maximum charge: THB 1,000/ transaction - Free of charge - THB 10/ each THB 10,000. Excess amount of THB 10,000 is charged for THB 10. Minimum charge: THB 10/ transaction Maximum charge: THB 1,000/ transaction <table border="1" data-bbox="691 1255 1170 1402"> <thead> <tr> <th>Transfer Amount (THB)</th> <th>Fee (THB)</th> </tr> </thead> <tbody> <tr> <td>0 - 20,000</td> <td>25</td> </tr> <tr> <td>> 20,000 - 50,000</td> <td>35</td> </tr> </tbody> </table>	Transfer Amount (THB)	Fee (THB)	0 - 20,000	25	> 20,000 - 50,000	35	
Transfer Amount (THB)	Fee (THB)							
0 - 20,000	25							
> 20,000 - 50,000	35							
2. Cheque Transaction								
21 Cashier's order	THB 20/ cheque							
22 Gift cheque	THB 20/ cheque							
23 Cheque - Bank cheque - Special cheque	THB 15/ cheque THB 15/ cheque plus printing cost	Stamp duty included						

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
3 Bill Payment		
<p>3.1 Bill payment via bank counter</p> <ul style="list-style-type: none"> • Bill payment service for government and state enterprise agencies • Bill payment of annual fee for Department of Industrial Works • Bill payment of tuition and enrollment fee for academic institutions <ul style="list-style-type: none"> - Bill payment at branch in the same clearing zone of the academic institution - Bill payment at branch outside the clearing zone of the academic institution • Bill payment for corporate <u>by general customers</u> <ul style="list-style-type: none"> - Corporate' account is in Bangkok clearing zone <ul style="list-style-type: none"> ○ Payment at branch in Bangkok clearing zone ○ Payment at branch outside Bangkok clearing zone - Corporate' account is outside Bangkok clearing zone <p>For customers who receive fund transfer from payer for the average amount of at least THB 50,000 and sign MOU with the bank</p> <ul style="list-style-type: none"> • Payment in the same clearing zone of corporate' account • Payment outside the clearing zone of corporate' account <ul style="list-style-type: none"> - Payment amount not exceeding THB 50,000 or as agreed with the corporate and shown in the statement - Payment amount exceeding THB 50,000 or as agreed with the corporate and shown in the statement 		

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
<p>3.2 Auto-debit payment</p> <ul style="list-style-type: none"> ● TOT, CAT, electricity bill, water bill <ul style="list-style-type: none"> - Payer's account is in Bangkok clearing zone - Payer's account is outside Bangkok clearing zone ● Other goods/services for corporate <ul style="list-style-type: none"> - Corporate' account is in Bangkok clearing zone <ul style="list-style-type: none"> ○ Payer's account is in Bangkok clearing zone ○ Payer's account is outside Bangkok clearing zone - Corporate' account is outside Bangkok clearing zone 	<p>THB 5/ transaction THB 10/ transaction THB 10/ transaction THB 20/ transaction THB 15/ transaction</p>	
<p>3.3 Bill payment via ATM</p> <ul style="list-style-type: none"> ● Electricity bill for MEA ● Tuition and enrollment fee for academic institutions <ul style="list-style-type: none"> - Payment at ATM in Bangkok clearing zone - Payment at ATM outside Bangkok clearing zone ● Other goods/services for corporate <ul style="list-style-type: none"> - Payment at ATM in Bangkok clearing zone - Payment at ATM outside Bangkok clearing zone 	<p>THB 10/ transaction THB 10/ transaction THB 20/ transaction THB 10/ transaction THB 20/ transaction</p>	
<p>3.4 Bill payment via UOB Cyber Banking</p> <ul style="list-style-type: none"> ● Electricity bill for MEA ● Business registration application/ renewal fee for Department of Business Development ● Tax bill for Revenue Department ● Tuition and enrollment fee for academic institutions 	<p>THB 10/ transaction THB 15/ transaction THB 20/ transaction THB 10/ transaction</p>	
<p>3.5 Bill payment via Internet (Web Site)</p> <ul style="list-style-type: none"> ● Electricity bill for MEA via MEA website ● Tax payment for RD via RD website ● Tuition and enrollment fee for academic institutions 	<p>THB 10/ transaction THB 20/ transaction THB 10/ transaction</p>	

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C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
4.3 UOB Convenience Account - Annual fee	THB 300/ year	
4.4 Security token device for UOB Cyber Banking - First token - Next token	Free of charge THB 200/ token	
5. Document / Statement Copy and Other Related Services		
5.1 Statement (Hard copy) Extra request in addition to regular mailing <ul style="list-style-type: none"> • Current month • Previous month <ul style="list-style-type: none"> - Up to the past 6 months - Over the past 6 months up to 24 months - Over the past 24 months 	THB 20/ occasion/ account THB 100/ occasion/ account THB 200/ occasion/ account THB 500/ occasion/ account	
5.2 Non-statement document (Hard copy) <ul style="list-style-type: none"> • Up to the past 1 year • Over the past 1 year 	THB 200/ document THB 500/ document	
5.3 Statement or document mailing to overseas address	As actual expense Minimum: THB 200/ occasion	
6 Certificate		
6.1 Deposit certificate issuance <ul style="list-style-type: none"> • For bailing out the suspect • For other purposes 	THB 500/ certificate THB 200/ certificate	
6.2 Credit certificate issuance	0.025% of certified amount Minimum THB 1,000/ certificate or as agreed But not lower than 0.025% of certified amount	
6.3 Credit information Providing information in relation to customer's credit and issuing credit and collateral confirmation letter for financial institution/ juristic person/ government agency/ customer's auditor/ account owner	THB 200/ letter	

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
7. Other Services		
7.1 Vehicle registration renewal Renewing vehicle registration via Counter Service, ATM, UOB Cyber Banking	THB 20/ transaction	
7.2 Payroll 7.2.1 Data submission in soft copy <ul style="list-style-type: none"> • Same clearing zone (province) • Across clearing zone (province) 7.2.2 Data submission in hard copy or pay-in slip for more than 5 transactions <ul style="list-style-type: none"> • Same clearing zone (province) • Across clearing zone (province) 	THB 15 - 20/ transaction THB 25 - 30/ transaction THB 25/ transaction THB 35/ transaction	
7.2.3 Payroll transaction re-posting 7.2.4 Payroll data submission in soft copy after cut-off Time	THB 200/ occasion THB 500/ occasion	
7.3 New passbook issuance (in case of lost)	THB 100/ passbook	
7.4 Advance withdrawal from cheque awaiting clearance of current account customer (Effect Cheque) <ul style="list-style-type: none"> • Account with Effect Cheque line • Account without Effect Cheque line 	<u>Account of juristic person</u> 0.25% p.a. of effect cheque line <u>Account of individual or firm</u> 0.50% p.a. of effect cheque line <u>In case of withdrawal over the line</u> 0.05% of the extra amount which over the line in that day 0.05% of effect cheque line. Minimum THB 100.	
7.5 BOT cheque exchange	4.0% p.a.	
7.6 Payroll Plus O/D Account opening	0.5% per account. Minimum approved amount: THB 500/ account.	

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
7.7 Information providing 7.7.1 Information related to payment via bank <ul style="list-style-type: none"> • Upload Online, Download, Diskette, Transfer File via E-Mail • Via Bankstation 7.7.2 Daily statement in text file format	THB 3,000/ month or term THB 8,000/ month or term THB 3,000/ month	
7.8 Deposit placed as collateral In case of guaranteeing goods/services invoice in which having agreement with the bank	1% of pledged amount	
7.9 Safe box <ul style="list-style-type: none"> • Key deposit • Rent • Destroying the rented safe box 	THB 3,000 plus VAT 7% <u>Rent per year</u> <u>Safe box size</u> THB 1,000 Not higher than 3.2 ft. THB 1,500 Higher than 3.2 ft. to 4.8 ft. THB 2,000 Higher than 4.8 ft. As actual expense	
7.10 Loan payment receipt copy issuance (to replace original copy)	THB 10/ copy	
7.11 Deposit for work guarantee <ul style="list-style-type: none"> • Data submission in soft copy <ul style="list-style-type: none"> - Same clearing zone (province) - Across clearing zone (province) • Data submission in hard copy <ul style="list-style-type: none"> - Same clearing zone (province) - Across clearing zone (province) 	THB 10/ transaction THB 20/ transaction THB 20/ transaction THB 30/ transaction	
7.12 Freezing by order of customer <ul style="list-style-type: none"> • Cheque • Cashier's order, Gift cheque • Deposit account 	THB 100/ occasion THB 100/ cheque THB 100/ occasion/ account	
7.13 Domestic B/C	0.10% of B/C amount. Minimum: THB 10/ B/C.	

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C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
8 Domestic Trade Finance		
81 Letter of Guarantee 81.1 Letter of Guarantee issuance <ul style="list-style-type: none"> • Bid Bond / Tender Guarantee • Performance Bond • Credit Guarantee 	2.5% p.a. 2.5% p.a. 3.0% p.a. Fraction of month is rounded up to 1 month. Minimum: 3 month and THB 500/ issue.	Stamp duty: THB 10/ issue
81.2 Letter of Guarantee amendment and re issuance (not for amount increase/decrease)	THB 500/ issue	
81.3 Letter of Guarantee cancellation (customer has not receive the original copy)	THB 500/ issue	
82 Aval and Acceptance	2.5% p.a. Minimum: THB 500.	
83 Domestic L/C 831 Domestic L/C issuance	0.2% / month. Fraction of month is rounded up to 1 month. Minimum: THB 1,000 per issue.	Stamp duty: THB 30/ issue
832 Domestic L/C amendment <ul style="list-style-type: none"> • L/C amount increase or maturity extension • Others 	0.2% / month. Fraction of month is round up to 1 month. Minimum: THB 1,000/ issue THB 500/ issue	
833 Engagement Commission	2.5% / month. Minimum: THB 1,000	
834 Negotiation Fee (charged from beneficiary)	THB 1,000/ issue for 1 st invoice or D/O Additional charge: THB 200/ issue for the following invoice or D/O	
835 Discrepancy Fee	THB 2,000/ 1 set of documents	

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C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
9 Overseas Trade Finance - IMPORT		
91 IMPORT L/C 91.1 OPENING L/C <ul style="list-style-type: none"> • OPENING COMMISSION <ul style="list-style-type: none"> - FOR GENERAL L/C - FOR REVOLVING L/C • STAMP DUTY • COMMUNICATION EXPENSES 	1/4% FOR VALIDITY OF EACH THREE MONTHS, OR FRACTION THEREOF MIN. ₱ 1,000.- 1/4% OF FACE L/C AMOUNT FOR VALIDITY OF EACH 3 MONTHS OR PART THEREOF MIN. ₱ 1,000.- PLUS 1/4% FLAT ON EVERY NEGOTIATED AMOUNT UPON RECEIPT OF EACH SHIPPING DOCUMENT ₱ 30.- SWIFT/TELEX ₱ 1,000.- AIRMAIL/ COURIER ₱ 600 - 1,300.-	
91.2 AMENDMENT L/C <ul style="list-style-type: none"> • AMENDMENT COMMISSION <ul style="list-style-type: none"> - INCREASE IN AMOUNT AND/OR EXTENSION OF VALIDITY DATE - OTHERS • COMMUNICATION EXPENSES 	SAME AS OPENING COMMISSION MIN. ₱ 1,000.- ₱ 500.- FLAT ₱ 500.-	
91.3 SHIPPING GUARANTEE <ul style="list-style-type: none"> • SHIPPING GUARANTEE FEE • STAMP DUTY 	₱ 500.- PER ITEM PER MONTH ₱ 10.-	
91.4 DELIVERY ORDER OR PARCEL POST NOTIFICATION FEE	₱ 200.- PER ITEM	
91.5 ENGAGEMENT COMMISSION UNDER L/C <ul style="list-style-type: none"> • IN CASE OF SUPPLIER'S CREDIT • IN CASE OF REFINANCING • COMMUNICATION EXPENSES • STAMP DUTY 	2.5% PER YEAR MIN. ₱ 1,000.- 2.5% PER YEAR MIN. ₱ 1,000.- ₱ 500.- AS ACTUAL EXPENSES	
91.6 DISCREPANCY FEE	EQUIVALENT TO USD 50.- PER SET OF DOCUMENTS	

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
91.7 PROCESSING COMMISSION OF IMPORT BILLS UNDER EXPIRED L/C (ONLY THE CASE OF IMPORT BILL UNDER L/C IS PRESENTED LATER THAN MINIMUM OF 3 MONTHS OR ANY PART THEREOF)	1/4% FLAT MIN. ₱ 1,000.-	
91.8 PROCESSING COMMISSION OF IMPORT BILLS WITH AMOUNT OVERDRAWN OF L/C VALUE	1/4 % FLAT OF OVERDRAWN AMOUNT MIN. ₱ 1,000.-	
91.9 COMMISSION IN LIEU OF EXCHANGE <ul style="list-style-type: none"> • WITHDRAWAL FROM FCD A/C • BANKS • HANDLING FEE ON IMPORT BILLS IN BAHT CURRENCY 	1/4% FLAT MIN. ₱ 1,000.- 1/8% FLAT MIN. ₱ 1,000.- 1/4% MIN. ₱ 1000.-	
91.10 CORRESPONDENT CHARGES	ALL FOREIGN CORRESPONDENT BANK'S CHARGES ARE FOR APPLICANT'S ACCOUNT	
92 STAND-BY L/C 92.1 OPENING COMMISSION STAMP DUTY COMMUNICATION EXPENSES	2.5% PER YEAR MIN. ₱ 1,000.- ₱ 30.- SWIFT/TELEX ₱ 1,000.- AIRMAIL/ COURIER ₱ 600 - 1,300.-	
92.2 AMENDMENT COMMISSION <ul style="list-style-type: none"> • INCREASE IN AMOUNT AND/OR EXTENSION OF VALIDITY DATE • OTHERS • COMMUNICATION EXPENSES 	2.5% PER YEAR MIN. ₱ 500.- ₱ 500.- FLAT ₱ 500.-	
93 INWARD BILLS FOR COLLECTION 93.1 COLLECTION COMMISSION STAMP DUTY COMMUNICATION EXPENSES	1/8% MIN. ₱ 1,000.- TO BE COLLECTED UP-FRONT. IF THE BILLS PRESENTED THROUGH ANOTHER BANK. THE ABOVE CHARGES ARE TO BE SHARED EQUALLY BETWEEN BANKS AS ACTUAL EXPENSES ₱ 500.-	

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
932 ENGAGEMENT COMMISSION FOR USANCE D/P	2.5% PER YEAR TO BE ADDED TO THE ABOVE, IN CASE DOCUMENTS BEING RELEASED AGAINST T/R OR OTHER INSTRUMENTS	
933 SHIPPING GUARANTEE <ul style="list-style-type: none"> ● SHIPPING GUARANTEE FEE ● STAMP DUTY 	₪ 500.- PER ITEM PER MONTH ₪ 10.-	
934 DELIVERY ORDER OR PARCEL POST NOTIFICATION FEE	₪ 200.- PER ITEM.	
935 COMMISSION IN LIEU OF EXCHANGE <ul style="list-style-type: none"> ● WITHDRAWAL FROM FCD A/C ● BANK ● HANDLING FEE ON IMPORT BILLS IN BAHT CURRENCY 	1/4% FLAT MIN. ₪ 1,000.- 1/8% FLAT MIN. ₪ 1,000.- 1/4% MIN. ₪ 1,000.-	
936 UNPAID ITEMS	USD 100.- PER ITEM OR EQUIVALENT	
937 PROTEST	USD 500.- PER ITEM OR EQUIVALENT	
938 FOREIGN BANK CHARGES	ALL OUT OF POCKET EXPENSES ARE FOR DRAWER'S ACCOUNT	
94 OPEN ACCOUNT WHICH REQUIRES FINANCING COLLECTION COMMISSION	1/8% FLAT MIN. ₪ 1,000.-	
10 Overseas Trade Finance - EXPORT		
101 EXPORT L/C 101.1 ADVISING COMMISSION ON L/C AND/OR L/C AMENDMENT CHARGE TO BENEFICIARY <ul style="list-style-type: none"> ● PRE-ADVISING ● ADVISING WITHOUT OUR CONFIRMATION ● AMENDMENT CHARGE TO ISSUING BANK <ul style="list-style-type: none"> ● PRE-ADVISING ● ADVISING WITHOUT OUR CONFIRMATION ● AMENDMENT 	FREE OF CHARGE ₪ 800.- ₪ 800.- USD 30.- OR EQUIVALENT USD 50.- OR EQUIVALENT USD 40.- OR EQUIVALENT	

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
101.2 CONFIRMATION COMMISSION	1/10% PER MONTH OR PART THEREOF OR OTHERWISE SUBJECT TO ARRANGEMENT MIN. USD 50.- OR EQUIVALENT OR ₪ 1,000.- IN CASE OF BENEFICIARY'S ACCOUNT	
101.3 L/C TRANSFER COMMISSION	1/4% ON TRANSFERRED AMOUNT MIN. ₪ 1,000.-	
101.4 ASSIGNMENT OF PROCEEDS	1/8% ON THE ASSIGNED AMOUNT MIN. ₪ 1,000.-	
101.5 PENALTY FEE IN CASE OF SETTLE PACKING CREDIT WITHOUT EXPORT BILL OR REMITTANCE PASSED THROUGH US	1/4% ON THE AMOUNT WITHOUT EXPORT BILL OR REMITTANCE PASSED THROUGH US	
101.6 NEGOTIATION FEE <ul style="list-style-type: none"> • CHARGE TO BENEFICIARY • CHARGE TO ISSUING BANK • UNDER RESTRICTED L/C 	₪ 1,000.- PER ITEM OR ₪ 1,000.- PER FIRST SET OF INVOICE/TRANSPORT DOCUMENT AND ₪ 200.- FOR SUBSEQUENT SET 1/8% FLAT MIN. USD 50.- OR EQUIVALENT USD 50.- OR EQUIVALENT PER COVERING LETTER	
101.7 DISCOUNT FOR EXPORT BILLS UNDER L/C	SUBJECT TO MLR	
101.8 COMMISSION IN LIEU OF EXCHANGE <ul style="list-style-type: none"> • CREDIT TO FCD A/C AFTER COLLECTION • PAYMENT BY DEMAND DRAFT • IN CASE OF RESTRICTED L/C • HANDLING FEE ON EXPORT BILLS IN BAHT CURRENCY 	FREE OF CHARGE 1/4% (1/2% FOR GBP & JPY) MIN. ₪ 500.- PLUS CHARGES UNDER TOPIC 11.2.1 AND 11.2.2 1/8% MIN. USD 20 OR EQUIVALENT FOR BENEFICIARY'S A/C 1/4% MIN. ₪ 1,000.-	

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
<ul style="list-style-type: none"> SETTLEMENT OF USD PACKING CREDIT BY EXPORT BILL DISCOUNTED 	1/4% MIN ₪ 1,000.-	
101.9 REIMBURSEMENT COMMISSION IN CASE OF ACTING AS REIMBURSING BANK	USD 50.- PER PAYMENT	
101.10 DELAYED PAYMENT L/C (AFTER 7 DAYS OF GRACE PERIOD)	INTEREST WILL BE CHARGED TO BENEFICIARY SUBJECT TO MLR	
101.11 L/C CANCELLATION FEE	USD 75.- TO BE COLLECTED FROM THE ISSUING BANK	
101.12 AGENT'S CHARGES	ARE FOR BENEFICIARY'S ACCOUNT	
101.13 COMMUNICATION EXPENSES	SWIFT/TELEX ₪ 500.- PER ITEM	
101.14 FOREIGN BANK CHARGES	ALL OUT OF POCKET EXPENSES ARE FOR BENEFICIARY'S ACCOUNT	
101.15 DISHONoured BILLS PURCHASED UNDER EXPORT L/C	HANDLING FEE ₪ 1,000.- PER ITEM PLUS INTEREST CHARGES (CEILING RATE)	
102 OUTWARD BILLS FOR COLLECTION		
102.1 COLLECTION COMMISSION <ul style="list-style-type: none"> CHARGE TO DRAWEE CHARGE TO DRAWER 	1/8% FLAT MIN. USD 50.- ₪ 500.- PER ITEM	
102.2 DISCOUNT FOR EXPORT B/C	SUBJECT TO MLR	
102.3 DELAYED PAYMENT ON PURCHASED EXPORT B/C (AFTER 7 DAYS OF GRACE PERIOD)	INTEREST WILL BE CHARGED TO BENEFICIARY SUBJECT TO MLR	
102.4 HANDLING FEE ON EXPORT BILLS IN BAHT CURRENCY	1/4% MIN. ₪ 1,000.- FOR BENEFICIARY'S ACCOUNT	
102.5 DISHONoured BILLS FOR COLLECTION	HANDLING FEE ₪ 1,000.- PER ITEM	
102.6 DISHONoured BILLS PURCHASED UNDER EXPORT B/C	HANDLING FEE ₪ 1,000.- PER ITEM PLUS INTEREST CHARGES (CEILING RATE)	
102.7 COMMUNICATION EXPENSES	SWIFT/TELEX ₪ 500.- PER ITEM	
102.8 FOREIGN BANK CHARGES	ALL OUT OF POCKET EXPENSES ARE FOR BENEFICIARY'S ACCOUNT	

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11. REMITTANCE & FOREIGN EXCHANGE		
11.1 INWARD REMITTANCE 11.1.1 PAYMENT COMMISSION <ul style="list-style-type: none"> • T/T, SWIFT, M/T • CREDIT TO FCD A/C • D/D DRAWN ON US 	THIS CHARGE WILL NOT BE APPLICABLE TO MANPOWER DRAFT AND MONEY TRANSFER ₪ 500.- (FLAT) FREE OF CHARGE ₪ 150.- PER ITEM	
11.1.2 COMMISSION IN LIEU OF EXCHANGE FOR CUSTOMERS <ul style="list-style-type: none"> • D/D, T/T, SWIFT • T/C • CREDIT TO FCD A/C • BANK NOTE FOR BANKS	1/4% (1/2% FOR GBP & JPY) MIN. ₪ 500.- PLUS CHARGES UNDER TOPIC 11.2.1-11.2.3 1/4% (1/2% FOR GBP & JPY) MIN. ₪ 500.- PLUS CHARGES UNDER TOPIC 11.3.1 FREE OF CHARGE SUBJECT TO THE BANK'S DISCRETION 1/8% MIN. ₪ 500.-	
11.2 OUTWARD REMITTANCE 11.21 FOREIGN BANK CHARGES T/T, SWIFT, M/T FOR ITEMS SPECIFICALLY STATING "PAY IN FULL" (PLUS ADDITIONAL CHARGES, IF ANY) <ul style="list-style-type: none"> • REMIT IN CAD • REMIT IN GBP • REMIT IN HKD • REMIT IN JPY • REMIT IN USD • REMIT IN EUR • OTHER CURRENCIES 	CAD 20.- PER ITEM GBP 15.- PER ITEM HKD 200.- PER ITEM 1/20% PER ITEM, MIN. JPY 5,500.- USD 20.- PER ITEM EUR 12.50 PER ITEM ₪ 800.- PER ITEM	

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11.22 PAYMENT COMMISSION <ul style="list-style-type: none"> • T/T • D/D 	₱ 50.- PER ITEM ₱ 200.- PER ITEM PLUS STAMP DUTY ₱ 3.-	
11.23 COMMUNICATION EXPENSE - T/T	₱ 500.-	
11.24 COMMISSION IN LIEU OF EXCHANGE <ul style="list-style-type: none"> • BANK NOTE • FOR BANKS 	SUBJECT TO THE BANK'S DISCRETION 1/8% MIN. ₱ 500.-	
11.25 COMMISSION ON STANDING INSTRUCTION (TRANSFER OF FUNDS) BASE ON DATE <ul style="list-style-type: none"> • APPLICATION FEE • AMENDMENT FEE 	₱ 500.- PER INSTRUCTION ₱ 300.- PER INSTRUCTION	
11.3 T/C SOLD 11.31 T/C COMMISSION STAMP DUTY	1% ₱ 3.-	
11.32 COMMISSION IN LIEU OF EXCHANGE <ul style="list-style-type: none"> • BANK NOTE • FOR BANKS 	SUBJECT TO THE BANK'S DISCRETION 1/8% MIN. ₱ 500.-	
11.4 CLEAN BILL BOUGHT & COLLECTION 11.41 FOREIGN BANK CHARGES	ALL OUT OF POCKET EXPENSES ARE FOR CUSTOMER'S A/C	
11.42 COMMUNICATION EXPENSES	₱ 500.- PER ITEM	
11.43 COLLECTION FEE CASH LETTER BASIS T/C <ul style="list-style-type: none"> • INDIVIDUAL • MONEY CHANGER & HOTEL • OTHERS BILLS FOR COLLECTION BASIS	₱ 30.- PER ITEM ₱ 30.- PER ITEM, MAX. ₱ 500.- ₱ 200.- PER ITEM USD 10.- PER ITEM OR EQUIVALENT	
11.44 RETURNED ITEM	USD 5.- PER ITEM PLUS INTEREST CHARGES AND ALL OUT OF POCKET EXPENSES	

C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
<p>11.45 COMMISSION IN LIEU OF EXCHANGE FOR CUSTOMER</p> <ul style="list-style-type: none"> • D/D, T/T, SWIFT • T/C • CREDIT TO FCD A/C • BANK NOTE <p>FOR BANKS</p>	<p>1/2% (3/4% FOR GBP & JPY) MIN. ₪ 500.- PLUS CHARGES UNDER TOPIC 11.2.1 - 11.2.3</p> <p>1/2% (3/4% FOR GBP & JPY) MIN. ₪ 500.- PLUS CHARGES UNDER TOPIC 11.3.1</p> <p>FREE OF CHARGE</p> <p>SUBJECT TO THE BANK'S DISCRETION</p> <p>1/8% MIN. ₪ 500.-</p>	
<p>11.5 FOREIGN CURRENCY DEPOSIT-FCD FOR RESIDENT AND NON RESIDENT A/C (ACCEPTED CURRENCIES ARE USD, GBP, JPY, AUD, CHF, EUR, SGD ONLY)</p> <p>11.51 DEPOSITS</p> <ul style="list-style-type: none"> • BANK NOTE • T/T, SWIFT, EXPORT BILLS 	<p>0.50% COMMISSION IN LIEU OF EXCHANGE</p> <p>FREE OF CHARGE</p>	
<p>11.52 WITHDRAWALS</p> <ul style="list-style-type: none"> • D/D, T/T, SWIFT (USD) • D/D, T/T, SWIFT (OTHER CURRENCY) 	<p>1/8% COMMISSION IN LIEU OF EXCHANGE, MIN. USD 10.- PLUS FOREIGN BANK CHARGE (CHARGE OUR USD 10.-) AND COMMUNICATIONS EXPENSE - SWIFT, T/T ₪ 500.-</p> <p>1/8% COMMISSION IN LIEU OF EXCHANGE, MIN. USD 10.- PLUS FOREIGN BANK CHARGE (CHARGE OUR USD 15.-) AND COMMUNICATIONS EXPENSE - SWIFT, T/T ₪ 500.-</p> <p>TO BE CHARGED BY IMPORT</p>	

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C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
<ul style="list-style-type: none"> • IMPORT SETTLEMENT • T/C • BANK NOTE • CONVERTED INTO BAHT 	<p>1/8% MIN. USD 10.- PLUS CHARGES UNDER TOPIC 11.3.1</p> <p>0.50% COMMISSION IN LIEU OF EXCHANGE</p> <p>FREE OF CHARGE</p>	
<p>11.5.3 WITHDRAWALS BEFORE DUE DATE</p>	<p>WITHDRAWALS BEFORE DUE DATE ARE ALLOWED AT THE DISCRETION OF THE BANK AND ARE SUBJECTED TO A PENALTY FEE</p>	
<p>11.5.4 MAINTENANCE FEE WILL BE CHARGED ON NON-ACTIVE ACCOUNTS</p>	<p>USD 50.- PER ANNUM</p>	
<p>11.5.5 HANDING FEE FOR OVERSEA MAIL DELIVERY OF SAVINGS A/C MONTHLY STATEMENT</p>	<p>USD 20.- PER YEAR OR EQUIVALENT</p>	
<p>12. Overseas Trade Finance - LETTER OF GUARANTEE/AVAL/ACCEPTANCE</p>		
<p>121 LETTER OF GUARANTEE / DEMAND GUARANTEE</p> <p>121.1 BID BOND</p> <p>OPENING COMMISSION</p> <ul style="list-style-type: none"> • COMMISSION • STAMP DUTY • COMMUNICATION EXPENSES <p>AMENDMENT COMMISSION</p> <ul style="list-style-type: none"> • INCREASE IN AMOUNT AND/OR EXTENSION OF VALIDITY DATE • OTHERS • COMMUNICATION EXPENSES 	<p>2.5% PER YEAR MIN. ₪ 500.- FRACTION OF ONE MONTH TREAT AS ONE MONTH (MINIMUM PERIOD OF 3 MONTHS)</p> <p>₪ 10.- SWIFT/TELEX ₪ 1,000.- COURIER ₪ 600 - 1,300.-</p> <p>2.5% PER YEAR MIN. ₪ 500.-</p> <p>₪ 500.- FLAT SWIFT/TELEX ₪ 500.- COURIER ₪ 600 - 1,300.-</p>	

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C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
CANCELLATION COMMISSION (CAUSED BY PG BEEN ISSUED PENDING FOR CUSTOMER TO PICKUP BUT CUSTOMER INSTRUCTS TO CANCEL THEREAFTER)	₱ 500.- FLAT	
121.2 CONTRACT GUARANTEE OPENING COMMISSION <ul style="list-style-type: none"> ● COMMISSION ● STAMP DUTY ● COMMUNICATION EXPENSES 	2.5% PER YEAR MIN. ₱ 500.- FRACTION OF ONE MONTH TREAT AS ONE MONTH (MINIMUM PERIOD OF 3 MONTHS) ₱ 10.- SWIFT/TELEX ₱ 1,000.- COURIER ₱ 600 - 1,300.-	
AMENDMENT COMMISSION <ul style="list-style-type: none"> ● INCREASE IN AMOUNT AND/OR EXTENSION OF VALIDITY DATE ● OTHERS ● COMMUNICATION EXPENSES CANCELLATION COMMISSION (CAUSED BY PG BEEN ISSUED PENDING FOR CUSTOMER TO PICK UP BUT CUSTOMER INSTRUCTS TO CANCEL THEREAFTER)	2.5% PER YEAR MIN. ₱ 500.- ₱ 500.- FLAT SWIFT/TELEX ₱ 500.- COURIER ₱ 600 - 1,300.- ₱ 500.- FLAT	
121.3 BORROWING GUARANTEE OPENING COMMISSION <ul style="list-style-type: none"> ● COMMISSION ● STAMP DUTY ● COMMUNICATION EXPENSES 	3% PER YEAR MIN. ₱ 500.- FRACTION OF ONE MONTH TREAT AS ONE MONTH (MINIMUM PERIOD OF 3 MONTHS) ₱ 10.- SWIFT/TELEX ₱ 1,000.- COURIER ₱ 600 - 1,300.-	

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C. Other Service Charges	Service Charges (Please Specify Unit)	Remark
<p>AMENDMENT COMMISSION</p> <ul style="list-style-type: none"> • INCREASE IN AMOUNT AND/OR EXTENSION OF VALIDITY DATE • OTHERS • COMMUNICATION EXPENSES <p>CANCELLATION COMMISSION (CAUSED BY PG BEEN ISSUED PENDING FOR CUSTOMER TO PICK UP BUT CUSTOMER INSTRUCTS TO CANCEL THEREAFTER)</p>	<p>3% PER YEAR MIN. B 500.-</p> <p>B 500.- FLAT</p> <p>SWIFT/TELEX B 500.-</p> <p>COURIER B 600 - 1,300.-</p> <p>B 500.- FLAT</p>	
<p>122 AVAL/ACCEPTANCE</p> <ul style="list-style-type: none"> • COMMISSION • STAMP DUTY 	<p>2.5% PER YEAR MIN. B 500.-</p> <p>B 3.-</p>	

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(Wong Kim Choong)
President & CEO

Announced on 25 Aug 2009