



United Overseas Bank (Thai) Public Company Limited

Table 3 Service Charges related to Deposits, Loans^{1/}, Other Services and Penalties

No. 010/2024

Effective Date 25 April 2024

A. Service charges related to deposits	Service charges	Remark
1. Account maintenance fee 1.1 Savings account 1.1.1 Dormant account with the balance less than minimum requirement 1.1.2 Dormant account with the balance less than minimum requirement (Only for UOB Convenience Savings - Individuals Customers) 1.1.3 Active UOB Biz Super account with the balance less than minimum requirement 1.1.4 Active UOB Corporate Premium 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 Dormant account with the balance less than minimum requirement (Only for UOB Current Account - Individuals Customers) 1.2.3 Active account with the balance less than minimum requirement 2. Cheque returned 2.1 Due to insufficient fund 2.2 Due to drawn on the amount awaiting clearance, please contact drawer	THB 100 / month No Fee Charge THB 199 or THB 399 / month THB 1,499 / month THB 100 / month No Fee Charge No Fee Charge 0.2% of the cheque amount. Minimum THB 300 / cheque Minimum THB 200 / cheque	Account is inactive over than 12 months and its month-end outstanding balance is lower than THB 5,000 Total average outstanding balance is lower than THB 300,000 / month Total average outstanding balance is lower than THB 3,000,000 / month Account is inactive over than 12 months and its month-end outstanding balance is lower than THB 5,000
3. Deposit fee 3.1 Bulk coin deposit of THB 500 / transaction and more 3.2 Post-dated cheque deposit (not over 1 month)	2% on deposit amount. Minimum THB 20 Fraction of THB 20 shall be paid THB 20 THB 20 / cheque	

A. Service charges related to deposits	Service charges	Remark
4. Cash withdrawal by cheque/instrument of other branches in the same clearing house region - Less than THB 500,000 - THB 500,000 or more	THB 20 / cheque THB 100 / cheque	
5. Annual Fee of Savings Account 5.1 UOB Biz Savings Account 5.2 UOB Biz Plus Savings Account 5.3 UOB Convenience Account - For Individuals Customer - For Juristic Person 5.4 UOB iCurrent Account	THB 500 / year THB 500 / year THB 300 / year (Annual fee waived effective from 31 May 2022 onwards) THB 300 / year THB 300 / year (This fee rate is effective from 22 July 2012 onwards)	
6. Other Deposit-related Fee 6.1 BB Exclusive Card Re-issuance Fee	THB 100 / card	



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)		
1. Expenses paid to government agencies ^{3/}					
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					
-For condominium	1% of mortgage amount	.....	1% of mortgage amount	
-For non-condominium e.g. Land, building and/or Townhouse etc.	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		
2. Expenses paid to third parties					
<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) ^{2/4/}	THB 3,000	.....	THB 3,000	
Construction loan survey (house construction case)	.....	.....	THB 500 / time	
3) Insurance premium (source: insurance company based on 1-year policy) ^{5/}	0.10% - 0.12% of sum insured		0.10% - 0.12% of sum insured		
4) Payment expense (via other counters or channels) ^{6/}					
4.1 Bank of Ayudhya					
- Bangkok and greater (No limit of payment amount)	THB 30 / transaction	THB 30 / transaction	THB 30 / transaction		
- Upcountry*	THB 40 / transaction*	THB 40 / transaction*	THB 40 / transaction*		
*Payment of over THB 100,000, the additional fee of 0.10% of the payment amount or maximum of THB 1,000 shall be imposed					
- Electronic Channels of Bank of Ayudhaya	THB 10 / transaction	THB 10 / transaction	THB 10 / transaction		
4.2 Siam Commercial Bank (Electronic Channels only)	Free	Free	Free		
4.3 Cross-Bank Bill Payment (PromptPay)	Fee depends on the service provider's bank	Fee depends on the service provider's bank	Fee depends on the service provider's bank	Customer can check a list of participating banks in Cross-Bank Bill Payment (PromptPay) from the Bank of Thailand website.	
4.4 Counter service (Cash only and not more than THB 30,000/ time)					
- Bangkok and greater	THB 15 / transaction	THB 15 / transaction	THB 15 / transaction		
- Upcountry	THB 20 / transaction	THB 20 / transaction	THB 20 / transaction		
<u>Default case</u>					
1) Returned cheque (other banks' cheque)	.....	.....	.....
2) Insufficient fund (debit via other banks)	.....	.....	.....
3) Debt collection ^{2/}	.....	.....	.....

B. Service charges related to loans B. (1) Service charges of consumer loans: Actual and reasonable expenses	Service charges			Remark
	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) ^{2/ 4/}	THB 3,000	.....	THB 3,000	
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				
Extra request in addition to regular mailing				
- Current month up to the past 5 months	THB 100 / Request / account	.....	.....
- From the past 6 months up to 24 months	THB 200 / Request / account	.....	.....
- Over the past 24 months	THB 500 / Request / account	.....	.....
3) Power of Attorney to do transaction related to Mortgage Loan with governmental unit on behalf of customer	.....	.....	.....
<u>Default case</u>				
1) Debt collection ^{2/}	.....	.....	.....

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	
2. Appraisal fee	Valuation fee shall be charged as actual outsource rate, based on collateral type as quoted by Appraisal Division <u>Remark</u> The above fees exclude VAT 7%	
3. Management / Arrangement Fee ^{7/}	Up to 4% of total facility amount <u>Remarks:</u> 1. The above fee excludes VAT 7% 2. The above fee shall be paid in full on the contract date	
4. Annual Credit Processing Fee for Retail SME	Up to 1.5% p.a. of the credit limit . Payment shall be collected on loan agreement signing date and every 12 months rolling	
5. Other Fees	To be charged on a case by case basis	
C. Other service charges	Service charge	Remark
1. Overdraft annual fee <ul style="list-style-type: none"> ■ Credit line up to THB 2,000,000 ■ Credit line over THB 2 million to THB 5 million ■ Credit line over THB 5 million 	<p style="text-align: center;">THB 1,500</p> <p style="text-align: center;">THB 2,000</p> <p style="text-align: center;">THB 2,500</p>	<p style="text-align: center;">.....</p> <p style="text-align: center;">.....</p> <p style="text-align: center;">.....</p>



C. Other service charges	Service charge	Remark
2. Loan processing fee		
2.1 Legal proceeding in relation to registration		
- Conveyancing registration process fee :- mortgage registration (conducted at land office) to secure bank's guaranties.	THB 1,500 / transaction	
- Redemption in case of refinance or loan account closing (conducted at land office) in those cases where the mortgages are not intended to secure housing loans and personal loan with collateral.	THB 1,500 / transaction	
- 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 and	THB 1,500 / transaction	
- Property/individual right registration, e.g., servitude, selling machinery/ship during mortgage period	THB 1,500 / transaction	
2.2 Other registration and juristic act proceedings		
- Claim on fund receipt transfer	THB 2,000 / contract	
- Goods/share certificate/bond/bill pledge (those issued by financial institutions)	THB 1,000 / contract	
2.3 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 loans	Penalty rate	Remark
D (1) Penalty related to Consumer Loans (Housing Loan)		
Penalty for Refinancing to other financial institutions within the first 3 years from the contract date	3% of the remaining principal balance	
D (2) Penalty related to Commercial Loans	Penalty rate	.....
1. Prepayment Fee	Up to 3% of the prepayment amount	
2. Cancellation Fee	Up to 3% of the undrawn amount	.....
3. Commitment Fee	Up to 2% p.a. of the undrawn amount	.....
<p><u>Remark</u> All above expenses are VAT excluded (if any)</p> <p>1/ This shall not include any loan which Bank of Thailand stipulates specific criteria.</p> <p>2/ The same expenses in B,(1) Item 2 and 3 shall not be collected repeatedly.</p> <p>3/ Expenses paid to government agencies may be revised upon authorities' announcements.</p> <p>4/ Actual valuation fee is subject to change on case by case basis upon collateral type, area size and location.</p> <p>5/ Insurance premium may be revised upon insurance companies' announcements.</p> <p>6/ Payment service expenses may be revised upon service providers' announcements.</p> <p>7/ To be effective on 1 June 2022 onwards</p>		
		<p>Authorized Signature</p> <p>(Mr. Tan Choon Hin)</p> <p>President & Chief Executive Officer</p> <p>Announcement Date: 24 April 2024</p>