Siam Commercial Bank Public Company Limited
Table 3: Fees and Penalties Related to Deposits, Loans[1], and Other Service Charges – No. 1/2026
Effective September 1, 2026

B. (2) Fees for Commercial loans		Fee (THB)		Remarks
1. Letter of Guarantee (L/G) issuance		Loan guarantee*	Other guarantees*	– Guarantee period for fee calculation: The minimum guarantee period for fee calculation is three months. Where the guarantee period is less than three months, fees will be charged based on a three-month period. Any fraction of a month shall be deemed a full month. – Minimum fee: A minimum fee of THB 500 per guarantee issuance shall apply, or such higher amount as specified in the Bank's fee schedule, unless otherwise determined by SCB. – Ongoing guarantee fee collection: For any guarantee in respect of which the Bank has not received either (i) the original L/G, or (ii) written confirmation from the beneficiary that the Bank's obligations under the guarantee have been fully discharged, guarantee fees shall continue to accrue and be charged at the rate, frequency, and guarantee period applicable at the most recent fee collection date. – Refund of guarantee fees: Fee refunds shall be made on a pro rata basis for the remaining unexpired period of the guarantee for which fees have already been charged, calculated on a monthly basis with no refund for any partial month, and processed within the timeframe specified by SCB. Refunds shall apply only to the portion of fees exceeding the applicable minimum fee (one month's fee or THB 500
Applicant	Type of guarantee	(calculated based on the amount specified in the Letter of Guarantee)		
– Financial institutions	– Deposits, counter guarantee	1.00% p.a.	1.00% p.a.	
	– Guarantee by financial institutions, government bonds guaranteed by the Bank of Thailand or the Ministry of Finance, state enterprise bonds	1.50% p.a.	1.50% p.a.	
	– Others	2.00% p.a.	2.00% p.a.	
– Companies, partnerships, and individuals	– Deposits, counter guarantee	1.00% p.a.	1.00% p.a.	
	– Guarantee by financial institutions, government bonds guaranteed by the Bank of Thailand or the Ministry of Finance, state enterprise bonds	1.50% p.a.	1.50% p.a.	
	– Bills of exchange, debentures, common stocks, real estate, leasehold rights	2.50% p.a.	2.00% p.a.	
	– Personal guarantee and other types of collateral	3.00% p.a.	2.00% p.a.	

B. (2) Fees for Commercial loans	Fee (THB)	Remarks
		per annum, as applicable), after deduction of any actual costs and expenses incurred in processing the refund. To be eligible for a fee refund, the client must submit the original Letter of Guarantee for cancellation (or a cancellation confirmation received through the designated system), or written confirmation from the beneficiary releasing the Bank from its obligations under the Letter of Guarantee, unless otherwise specified by SCB. SCB reserves the right not to provide a pro rata fee refund where the operational costs and/or expenses
Remarks: *Loan guarantee means a guarantee securing payment obligations under a loan agreement, debentures, or other obligations of a similar nature. *Other guarantees include: – Bid bonds; – Guarantees for the performance or fulfillment of contractual obligations, including payment of taxes, duties, goods or service payments, electricity usage, employment obligations, performance obligations, retention obligations; and – Other guarantees of a similar nature.		

2. AVAL/bill acceptance
 	
Applicant / Type of collateral
 	
– Financial institutions
  – Deposits, counter guarantee
  – Guarantee by financial institutions, government bonds guaranteed by the Bank of Thailand or the Ministry of Finance, state enterprise bonds
  – Others
	(Calculated based on the amount specified in the bill)
	1.00% p.a.
	
	1.50% p.a.
	
	2.00% p.a.
		– The tenor used for calculating the aval or bill acceptance fee shall be the actual number of days from the date of aval or acceptance by the Bank up to, but excluding, the bill's maturity date.
		– The minimum fee shall be THB 300 per bill, or such higher amount as specified in the Bank's announcement.

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– Companies, partnerships, and individuals – Deposits, counter guarantee	1.00% p.a.	
– Guarantee by financial institutions, government bonds guaranteed by the Bank of Thailand or the Ministry of Finance, state enterprise bonds	1.50% p.a.	
– Bills of exchange, debentures, common stocks, real estate, leasehold rights	2.50% p.a.	
– Personal guarantee and other types of collateral	3.00% p.a.	
3. Standby Letter of Credit (L/C) issuance 3.1. Standby L/C issuance	– Fees are charged at the same rate as those for issuing Letters of Guarantee. – Refunds of fees are subject to the terms and conditions specified by SCB.	
3.2. Telex/SWIFT transmission charges for Standby L/C issued via Telex/SWIFT	Minimum charge: THB 350/copy Maximum charge: THB 1,350/copy	
4. Credit certification services	(Calculated based on the amount specified in the certification letter)	
4.1. Financial support letter – Conditional	0.025%, subject to a minimum fee of THB 1,000 and a maximum fee of THB 20,000	
– Unconditional	2.00%, subject to a minimum fee of THB 1,000	
4.2. Credit reference letter – Conditional	0.025%, subject to a minimum fee of THB 1,000 and a maximum fee of THB 20,000	
– Unconditional	0.05%, subject to a minimum fee of THB 1,000 and a maximum fee of THB 30,000	

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B. (2) Fees for Commercial loans	**Fee (THB)**	**Remarks**
– Unconditional, but specifically confirming existing credit facilities with SCB and the Bank's commitment to provide additional credit beyond the current limit 4.3. Qualification certification letter	0.05%, subject to a minimum fee of THB 1,000 THB 1,000/copy	
5. Front end fee	At the rate as agreed with each client, subject to a maximum of 2.00% of the approved credit line.	
6. Front end fee For Small and Medium-sized Enterprise (SME) clients	At the rate as agreed with each client, subject to a maximum of 2.50% of the approved credit line. 1) For a credit facility of up to THB 15 million, the fee charged shall not exceed 2.50% of the approved credit line, subject to a maximum of THB 250,000. 2) For a credit facility exceeding THB 15 million, the fee charged shall not exceed 2.50% of the approved credit line. The above fee may be collected either as a one-time payment or in installments.	Revised as part of this update
7. Front end fee For Entrepreneur and Small Retail Business clients	At the rate as agreed with each client, subject to a maximum of 2.50% of the approved credit line. 1) For a credit facility of up to THB 15 million, the fee charged shall not exceed 2.50% of the approved credit line, subject to a maximum of THB 250,000. 2) For a credit facility exceeding THB 15 million, the fee charged shall not exceed 2.50% of the approved credit line. The above fee may be collected either as a one-time payment or in installments.	Revised as part of this update

Siam Commercial Bank Public Company Limited Table 3: Fees and Penalties Related to Deposits, Loans[1], and Other Service Charges – No. 1/2026 Effective September 1, 2026		
B. (2) Fees for Commercial loans	**Fee (THB)**	**Remarks**
8. Upfront fee	At the rate as agreed with each client, subject to a maximum of 0.25% of the amount of debt collected	
9. Prepayment fee[6/]	At the rate as agreed with each client, subject to a maximum of 3.00% of the prepayment amount.	
10. Prepayment fee[6/] In case of term loans For Small and Medium-sized Enterprise (SME) clients	At the rate as agreed with each client, subject to a maximum of 3.00% of the outstanding principal amount. Exception: No fee shall be charged where the client has repaid more than 50% of the principal amount actually disbursed **and** has made repayments for more than 50% of the repayment term, calculated from the date of disbursement. In the event of debt restructuring, the restructured repayment period shall also be included in the calculation of the repayment term proportion.	Revised as part of this update
11. Prepayment fee[6/] In case of term loans For Entrepreneur and Small Retail Business clients	At the rate as agreed with each client, subject to a maximum of 3.00% of the outstanding principal amount. Exception: No fee shall be charged where the client has repaid more than 50% of the principal amount actually disbursed **and** has made repayments for more than 50% of the repayment term, calculated from the date of disbursement. In the event of debt restructuring, the restructured repayment period shall also be included in the calculation of the repayment term proportion.	Revised as part of this update

Siam Commercial Bank Public Company Limited Table 3: Fees and Penalties Related to Deposits, Loans[1], and Other Service Charges – No. 1/2026 Effective September 1, 2026		
B. (2) Fees for Commercial loans	**Fee (THB)**	**Remarks**
12. Penalty fee	At the rate as agreed with each client, subject to a maximum of 3.00% of the approved credit line for loan facilities or revolving credit facilities, as applicable.	The fee shall not be charged in duplicate with the Prepayment Fee. Revised as part of this update.
13. Cancellation fee For Small and Medium-sized Enterprise (SME) clients	At the rate agreed with each client, subject to a maximum of 3.00% of the approved revolving credit line. No such fee shall be charged where the Bank has already collected a fee to compensate for the cost of reserving the credit line or a commitment fee, or where the client has already drawn down the facility, whether partially or in full.	Revised as part of this update The fee designated as "Penalty Fee" for revolving credit facilities shall be renamed "Cancellation Fee", effective September 1, 2026.
14. Annual Fee	At the rate as agreed with each client, subject to a maximum of 0.50% of the approved credit line.	The rate agreed with each client shall apply only to clients granted special terms and conditions by the Bank under the applicable program and shall be charged on an annual basis.
15. Expenses paid to government agencies[4/] as follows: 1) Stamp duty • For credit facilities: loans or overdrafts • For letters of guarantee (L/G): – Guarantee amount not exceeding THB 1,000 – Guarantee amount exceeding THB 1,000 but not exceeding THB 10,000 – Guarantee amount exceeding THB 10,000 • For bills of exchange – Original bill of exchange – Duplicate bill of exchange	 0.05% of the approved credit line, subject to a maximum fee of THB 10,000 THB 1/copy THB 5/copy THB 10/copy THB 3/copy THB 1/copy	

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B. (2) Fees for Commercial loans	**Fee (THB)**	**Remarks**
• For Standby Letters of Credit (Standby L/Cs) (a) Issued in Thailand – Amount less than THB 10,000 – Amount from THB 10,000 and above (b) Issued abroad and payable in Thailand, per transaction 2) Mortgage registration fee 3) Stamp duty for guarantee agreement 4) Stamp duty for authorization letter assigning SCB to manage insurance 5) Business Collateral Registration Fees • Registration of Collateral Agreement (1) In case the asset is land (2) In case the asset is other than (1) or a business • Amendment to increase the collateralized amount (only for the increased portion) • Amendment to registered agreement details, excluding the collateralized amount • Cancellation of the registered agreement • Issuance of registration certificate • Inspection of registration records • Data transfer from computer system • Data entry for records not exceeding 200 Characters • Others	THB 20/copy THB 30/copy THB 20/copy 1.00% of the mortgage amount THB 10/copy THB 30/copy Equivalent to the mortgage registration fee 0.1% of the agreed amount secured by the asset, subject to a maximum fee of THB 1,000 0.1% of the agreed amount secured by the asset, subject to a maximum fee of THB 1,000 THB 200/transaction THB 200 THB 200/copy THB 50/transaction THB 800/transaction THB 0.30/record As charged by government agencies	
16. Expenses paid to third parties as follows: <u>Standard cases:</u> 1) Credit information report fee 2) Collateral inspection and appraisal fees[2/ 3/] 3) Insurance premiums[5/] 4) Payment processing fees via non-SCB counters or alternative channels	 - Subject to the service fee rates charged by the service provider selected by the client 0.51% of the annual sum insured, plus value-added tax (VAT) -	

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B. (2) Fees for Commercial loans	**Fee (THB)**	**Remarks**
5) Payment processing fees via non-SCB counters or alternative channels for UP Ngern Tunjai and UP Business Tunjai loans		
• Direct debit from SCB bank account	No charge applies.	
• SCB EASY application	No charge applies.	
• QR Code scanning via		
(1) SCB EASY app/SCB ATMs	No charge applies.	
(2) Other banks or service providers offering cross-bank bill payment services		
– Electronic payment channels	A maximum of THB 5/transaction	
– Bank counters or payment service providers	A maximum of THB 20/transaction	
Note: *A list of participating banks and service providers is available on the Bank of Thailand's website. Fees are subject to each bank or provider's terms and conditions.		
(3) Payment service providers		
– Any Lotus's and Lotus's Go Fresh locations (Maximum payment per transaction: THB 49,000; up to 2 transactions per day)	THB 10/transaction	
– Any Big C and Mini Big C payment counters (Maximum payment per transaction: THB 49,000; up to 5 transactions per day)	THB 10/transaction	
<u>In case of default</u>		
1) Charges for returned checks (applicable to checks from other commercial banks)	-	
2) Charges for insufficient funds in the account (applicable when loan repayment is made via direct debit from another financial institution)	-	
3) Debt collection fees [2/]	-	

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Effective September 1, 2026

B. (2) Fees for Commercial loans	Fee (THB)	Remarks
17. Operating costs of commercial banks Standard cases: 1) Collateral inspection and appraisal fees		
1.1. Collateral appraisal fee[2/3/]	Fees vary, depending on the nature, size, and type of the collateral, ranging from THB 3,450 to THB 30,000.	– These rates include the appraisal of leasehold rights as collateral. – If valuation under the Income Approach is additionally required, a surcharge of THB 5,000 shall apply in addition to the standard appraisal fee.
1.2. Fee for reviewing the existing collateral appraisal	Fees vary, depending on the nature, size, and type of the collateral, ranging from THB 2,200 to THB 20,000, applicable in cases where the client requests an increase in the credit facility using previously appraised collateral.	
1.3. Plan appraisal		
• Residential properties of all types	THB 1,100/plan	
• Other buildings and structures	THB 1,100/plan	
• Machinery or vessels	THB 1,100/plan	
1.4. Inspection of construction progress		
• Single residential house	THB 1,100/inspection (In the case of multiple houses located on the same premises, a fee of THB 1,500/inspection shall apply.)	
• Other buildings and structures	THB 4,000/inspection	
• Housing or real estate development projects	THB 6,000/inspection	
2) Registration fees for collateral-related rights and legal acts		
2.1. Mortgage registration and disbursement	0.1% of the mortgage amount, subject to a minimum fee of THB 2,000 and a maximum fee of THB 4,000	
2.2. Mortgage redemption	THB 2,000/transaction	
2.3. Mortgage release or return of title documents at the Land Office	THB 1,000/transaction	
2.4. Land boundary survey, subdivision, allocation, and condominium registration	THB 1,000/transaction	
2.5. Transfer of ownership during mortgage, such as sale, gift, or inheritance	THB 2,000/transaction	

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Table 3: Fees and Penalties Related to Deposits, Loans[1], and Other Service Charges – No. 1/2026

Effective September 1, 2026

B. (2) Fees for Commercial loans	Fee (THB)	Remarks
2.6. Registration of property rights, such as lease, servitude, or usufruct, etc.	THB 2,000/transaction	
2.7. Issuance of official documents for submission to government agencies without requiring staff presence	THB 500/transaction	
2.8. Redemption of ship mortgage, modification or update of ship or captain details	THB 2,000/transaction	
2.9. Machinery mortgage	THB 5,000/transaction	
2.10. Redemption, modification, relocation of machinery	THB 3,000/transaction	
3) Fees for requesting additional copies of account statements (applicable from the second set onward for each billing cycle)	-	
<u>In case of default</u>		
1) Debt collection fees[2/7/8/]		
– For Small and Medium-sized Enterprise (SME) clients	-	
– For Entrepreneur and Small Retail Business clients		
(1) In case of one overdue payment	THB 50/debt collection cycle	
(2) In case of more than one overdue payment	THB 100/debt collection cycle	

<u>Remarks</u>:

1/ Excludes loan facilities subject to specific criteria prescribed by the Bank of Thailand.
2/ Commercial banks shall not charge duplicate fees within the same fee category. This restriction does not apply to customized service fees charged to the Bank's corporate clients.
3/ Expenses for collateral inspection and appraisal may vary depending on the type and location of the collateral.
4/ Expenses paid to government agencies set out above are based on the rates currently prescribed by the relevant authorities and may be subject to change from time to time.
5/ Insurance premiums set out above are based on the rate schedule currently prescribed by the Department of Insurance and may be updated in accordance with regulations issued by the Office of Insurance Commission.
6/ Prepayment fees shall apply in all cases, including both performing clients and those in default.
7/ Penalties, service charges, fees, and other expenses are exclusive of Value Added Tax (VAT), where applicable.
8/ A debt collection cycle refers to the period commencing on the date of default of an installment and ending on the due date of the subsequent installment. Each debt collection cycle shall be no less than one month.

Authorized Signatory: ....

(Mr. Thanawatn Kittisuwan)

Head of Transaction Banking

Announced on August 28, 2026

General Note: This table shall replace the previous version announced on November 18, 2025.