

Interest Rates, Fees, Service Charges, and Penalty Charges for

Floorplan Financing and Commercial Fleet Financing

Effective on September 1, 2018

Item	Floorplan Financing	Commercial Fleet Financing
1. Maximum Interest Rate (for both Normal and Default Rates)	15% p.a.	Same as those for Auto Hire Purchase (New and Used Vehicles)
2. Regulatory Expenses		
2.1 Duty Stamp for Master Loan Agreement / Copy	1 Baht for every 2,000 Baht of Loan Amount, 1 Baht will be charged for amount less than 2,000 Baht, and a fixed amount of 5 Baht for Copy	See details in Note 3 below
2.2 Duty Stamp for Loan Guarantee Agreement / Copy	10 Baht per Agreement / 5 Baht per Agreement	
2.3 Registration Fees for Legal Right over Security	As per Government Agencies' Requirements	
2.4 Registration Fees for Business Security (DBD)	As per Government Agencies' Requirements	
3. Expenses paid to others or External Parties		
3.1 Court Process Expenses (including Lawyer Fee)	As per Actual Payment	
3.2 Banking Fees and Expenses for repayments made via bank / other payment channels		
• KASIKORNBANK	None	
• Krungthai Bank, Bangkok Bank, Siam Commercial Bank, Bank of Ayudhya, and etc.	As per Fees / Expenses stipulated by service providers	
• Direct Debit Services from bank account		
4. Expenses for company's operating costs		

Item	Floorplan Financing	Commercial Fleet Financing
4.1 Fees for Vehicle Condition Inspection and Vehicle Registration Booklet Verification	500 Baht per vehicle per month	} See details in Note 3 below
4.2 Expenses for Debt Collection in case of overdue payment for Principal and/or Interest	300 Baht per vehicle per month	
4.3 Expenses for proceeding for change of vehicle's address/parking	200 Baht per vehicle per month	None
4.4 Expenses in case of unavailability of vehicle for physical inspection	300 Baht per vehicle per month	None
4.5 Registration Fees for Legal Right over Property Security and/or other Business Security (DBD)		
• Registration Fees over Mortgage or Increase Mortgage	0.05% of the Mortgage Amount with Minimum Charge of 800 Baht and Maximum Charge of 2,000 Baht	
• Registration Fee over Lease Hold Right at the Lessor's Place of Business	0.05% of the Financing Amount with Minimum Charge of 800 Baht and Maximum Charge of 2,000 Baht	
• Mortgage Redemption Fees	800 Baht	
• Fees for Lender's Consent during Mortgage	800 Baht	
• Registration Fees for other Business Security (DBD)	350 Baht/ time	
5. Front-end Fee	Not exceeding 3% of Approved Loan Limit	

- Note :**
1. A credit facility for Car Dealer is a loan for financing of new cars (where a set of selling documents are deemed as loan collateral) and used cars (where registration booklet is considered as loan collateral)
 2. A Commercial Fleet Financing is a Group Hire Purchase facility, for a company to buy a number of cars in one time, or credit facility for Financial Lease or Group Car Registration Loan (CRL), a loan facility for pledge of registration book for a number of cars in one time.
 3. Fees and other Service Charge for Commercial Fleet Financing will be the same as those announced for Hire Purchase, Financial Lease and Car Registration Loan (CRL).
 4. Fees and Service Charge already include 7% VAT.