

**Interest Rates, Fees, Service Charges, and Penalty Charges for  
Floorplan Financing and Commercial Fleet Financing  
Effective December 1, 2017**

Item	Floorplan Financing	Commercial Fleet Financing	
<b>1. Maximum Interest Rate</b> (for both Normal and Default Rates)	15% per annum	See details for Auto Hire Purchase (New and Used Vehicles)	
<b>2. Regulatory Expenses:</b>			
2.1 Duty Stamp for Loan Agreement / Copy	1 Baht for every 2,000 Baht of Loan Amount, an amount less than 2,000 Baht will be charged 1 Baht for the Loan Agreement 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 issuance / 5 Baht per issuance		
2.3 Security's Right and/or Legal Registration Fees	As per Government Agencies' Requirements		
<b>3. Expenses paid to other parties or external organizations:</b>			
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	As per Fees / Expenses stipulated by service providers		
• KASIKORNBANK			None
• Krungthai Bank, Bangkok Bank, Siam Commercial Bank, Bank of Ayudhya, and etc. • Debiting from bank deposit account			
<b>4. Expenses for company's operating costs:</b>			
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 registration for change of vehicle's address/parking	200 Baht per vehicle per month	None	
4.4 Expenses in case of unavailability for physical inspection	300 Baht per vehicle per month	None	
4.5 Security's Right and/or Legal Registration Fees for Real Estate and/or other Immovable Property			
• Mortgage Registration Fees	0.05 % of the Mortgage Amount with Minimum Charge of 800 Baht and Maximum Charge of 2,000 Baht		
• Fees for Right Registration of Lease Hold Right at the Lessor's Place of Business	0.05 % of the Mortgage Amount with Minimum Charge of 800 Baht and Maximum Charge of 2,000 Baht		
• Mortgage Redemption Fees	800 Baht		
• Fees for request of Consents During Mortgage	800 Baht		
<b>5. Front-end Fee</b>	Not exceeding 3% of Approved Loan Limit		

- Note:**
1. Floorplan Financings are financing services, offered to authorized-car dealers (both new and used) with car ownership documents and/or car registration booklet pledged as collateral.
  2. Commercial Fleet Financing, consisting of Hire Purchase, Leasing and Car Title Registration Loan, are financing services offered to business customers.
  3. Fees and other Service Charges for Commercial Fleet Financing can be obtained in Fees and Service Charges for Auto Hire Purchase, Financial Lease and Car Title Registration Loan Effective December 1, 2017.
  4. Fees and Service Charges already include VAT of 7%.