

### Kleasing Announcement

Interest Rates, Penalty, Service Charge, Fees and Expense according to Actual and Reasonable Cost  
related to Personal Loan under Regulation for Car Registration Loan

**Effective on May 5, 2020**

Item	Rate / Amount (Baht)
1. Interest Rate, fines, service charges and fees (minimum rate to maximum rate)	12.20% to 28% p.a.
1.1 Penalty Fee for Late installment payment (defaulted accounts) - 1 to 3 installments overdue - more than 3 installments overdue	- Up to max. 23 % p.a. of principle of installments overdue - Up to max. 23 % p.a. of outstanding
<b>Actual Expense and Other Expense as appropriate</b>	
2. Payment fees	
Kasikornbank direct debit	No charge
Kasikornbank counter	No charge
Kasikorn ATM	No charge
K-Cyber	No charge
Kasikorn Mobile Application	No charge
Other Bank counter*	10-35 Baht/Transaction or according to the service provider
Counter service	15 Baht/Transaction or according to the service provider
Tesco Lotus service counter	10 Baht/Transaction or according to the service provider
Big C service counter	10 Baht/Transaction or according to the service provider
True Money	10-20 Baht/Transaction or according to the service provider
3. Debt collection fees	
3.1 In the case of not terminate contract (including termination contract where effective date is not yet due)	
A) Collection Fee via telephone	
(1) 1 time of installment overdue	300 Baht/installment amount
(2) 2 times of installment overdue	400 Baht/installment amount
B) Collection fee in case of on-site collection (61 days - 90 days)	1,000 Baht/installment amount
3.2 In case the termination contract effective	
A) Collection Fee	
(1) 4-7 times of installment overdue	1,200 Baht/installment amount
(2) 8-9 times of installment overdue	1,500 Baht/installment amount
(3) Equal or greater than 10 times of installment overdue	2,000 Baht/installment amount
B) Vehicle moving service charge, Towing service charge, Vehicle repairs service charge	Per actual cost



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<b>Item</b>	<b>Rate / Amount (Baht)</b>
3.3 Lawyer and litigation's fee	
ก) Lawyer's fee	5,000 - 10,500 Baht
ข) Court fees and other fee as stipulated by court (according to receipt issued by court )	Per actual cost
4. Stamp duty	0.05% of Credit Limit, with Maximum Charge of 10,000 baht
5. Fee for Returned cheque (Not exceed 200 Baht/time)	N.A.

\* Krungthai Bank, Bank of Ayudhya, Bangkok Bank, Siam Commercial Bank, Bank for Agriculture and Agricultural Cooperatives

- Notices :**
1. The above rates, fines, service charges, fees and expense are inclusive of VAT.
  2. In case of customer requires proceeding for registration with the registered car. The customer must inform the company to proceed instead and service charge rates are as announced in fees and service charges for hire purchase business (According to the notification from the contracts committee for car and motorcycle hire-purchase businesses as a contract controlled business 2018)

**In case having any inquiries, please contact our staffs or call 02 696 9999 for more details.**

