



**Interest Rates, Fees, Service Charges, and Penalty Charges for Floorplan Financing**

**Effective on August 1, 2019**

<b>Item</b>	<b>Fees / Service charges</b>
<b>1. Maximum Interest Rate</b> (for both Normal and Default Rates)	15% p.a.
<b>2. Regulatory Expenses</b>	
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
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
<b>3. Expenses paid to others or External Parties</b>	
3.1 Court Process Expenses (including Lawyer Fee)	As per Actual Payment
<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
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
4.4 Expenses in case of unavailability of vehicle for physical inspection	300 Baht per vehicle per month
4.5 Registration Fees for Legal Right over Property Security and/or other Business Security (DBD)	
A) Registration Fees over Mortgage or Increase Mortgage	
(1) Bangkok/Nonthaburi/Pathum Thani/Samut Prakan	0.05% of the Mortgage Amount with Minimum Charge of 1,000 Baht and Maximum Charge of 3,000 Baht
(2) Other provincial area	0.05% of the Mortgage Amount with Minimum Charge of 2,000 Baht and Maximum Charge of 3,000 Baht
B) Registration Fee over Lease Hold Right at the Lessor's Place of Business	
(1) Bangkok/Nonthaburi/Pathum Thani/Samut Prakan	0.05% of the Financing Amount with Minimum Charge of 1,000 Baht and Maximum Charge of 3,000 Baht

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(2) Other provincial area	0.05% of the Financing Amount with Minimum Charge of 2,000 Baht and Maximum Charge of 3,000 Baht
C) Mortgage Redemption Fees	
(1) Bangkok/Nonthaburi/Pathum Thani/Samut Prakan	1,000 Baht/ issue
(2) Other provincial area	2,000 Baht/ issue
D) Fees for Lender's Consent during Mortgage	
(1) Bangkok/Nonthaburi/Pathum Thani/Samut Prakan	1,000 Baht/ issue
(2) Other provincial area	2,000 Baht/ issue
(3) Issuance of Document for borrower to owned proceed	500 Baht/ issue
E) Endorsement for mortgage release	500 Baht/ contract
F) Registration Fees for other Business Security (DBD)	350 Baht/ time
<b>5. Front-end Fee</b>	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. Fees and Service Charge already include VAT.