

Announcement

Table 3: Servicing fees and fines for deposits, loans and other service charges

Effective from April 30, 2012

**Retail Payment and Foreign Exchange Products Management Department and
Retail Deposit and Investment Products Management Department**

a. Servicing fees for deposits	Rate	Remarks
1. Account maintenance		
- Savings	Baht 50 per month for an account inactive for more than one year, with outstanding balance of less than Baht 2,000	
- Current	Baht 100 per month in cases where an account has been inactive for more than one month, with an average outstanding balance per month of less than Baht 1,000	
b. Other fees		
1. Lost deposit passbook	Baht 50 per passbook	
2. Issue of special chequebook		
- 1,000 - 2,999 chequebooks	Baht 13.00/chequebook	
- 3,000 - 4,999 chequebooks	Baht 12.50/chequebook	
- 5,000 - 5,999 chequebooks	Baht 11.50/chequebook	
- 10,000 chequebooks and above	Baht 11.00/chequebook	
3. Returned cheque	0.20 percent of the cheque amount or a minimum charge of Baht 300 per cheque	

4. Demand Draft	Baht 10 per Baht 10,000 or a minimum charge of Baht 20 per draft	
5. Bank cheque	Baht 20/cheque	
6. Gift cheque	Baht 20/cheque	
7. Gift cheque collection across other clearing districts (on request)	Baht 5 per Baht 10,000 or a minimum charge of Baht 5 per cheque	
8. Cheque Direct Express - Cash withdrawal - Account crediting	<ul style="list-style-type: none"> - For collection within the same clearing district, Baht 10 per Baht 10,000 or a minimum charge of Baht 20 per cheque - For collection across other clearing districts, Baht 20 per Baht 10,000 or a minimum charge of Baht 20 per cheque - For collection within the same clearing district, Baht 10 per Baht 10,000 or a minimum charge of Baht 20 per cheque - For collection across other clearing districts, Baht 20 per Baht 10,000 or a minimum charge of Baht 20 per cheque 	
9. Chequebook	Baht 12 per chequebook plus stamp duty of Baht 3 per chequebook	
10. Report for account receivable / account payable which is juristic person	Baht 100 per account	

11. Financial Statement	Baht 100 per statement	
12. Coin counting		
- Not exceeding 500 coins	None	
- 501 coins and above	1 percent of total value	
13. Statement of current account presented on cassette tape and diskette		
- Monthly	Baht 200/account/month	
- Fortnightly	Baht 500/account/month	
- Weekly	Baht 1,000/account/month	
- Daily	Baht 3,000/account/month	
- Occasionally	Baht 1,000/account/month	
14. Statement of savings or current account at KBank branches (Hard Copy)		
- For less than the past six months	Baht 100/account/occasion	
- For the past six months up to 24 months	Baht 200/account/occasion	
- For more than 24 months	Baht 500/account/occasion	
- Statement for e-Savings	Exempted	
- Undelivered monthly statement for current account	Exempted	
15. Deposit/withdrawal of savings account across other clearing districts	Baht 10 per Baht 10,000 or a minimum charge of Baht 10 plus servicing fee of Baht 20 per item	
16. Deposit/withdrawal of fixed-deposit account across other clearing districts	Baht 10 per Baht 10,000 or a minimum charge of Baht 10 plus servicing fee of Baht 20 per item	
17. K-Debit and K-ATM		
- ATM card*	- Baht 100 for joining/new card issuance/card replacement fee - Baht 200 for annual fee	



- Global ATM card	- Baht 200 for annual fee
- Cash card	- Baht 150 for annual fee
- K-Debit Card	- Baht 100 for joining/new card issuance/card replacement fee - Baht 200 for annual fee
- K-MY DEBIT CARD**	- Baht 150 for joining/new card issuance/card replacement fee - Baht 250 for annual fee
- K-MY SPECIAL DEBIT CARD*****	- Baht 450 for joining/new card issuance/card replacement fee - Baht 250 for annual fee
- K-MAX DEBIT CARD***	- Baht 150 for joining/new card issuance/card replacement fee - Baht 550 for annual fee
- K-MAX FAMILY DEBIT CARD	- Baht 150 for joining/new card issuance/card replacement fee - Baht 800 for annual fee
- K-MAX MRT DEBIT CARD	- Baht 250 for joining/new card issuance/card replacement fee - Baht 550 for annual fee
- K-MAX SPECIAL DEBIT CARD*****	- Baht 450 for joining/new card issuance/card replacement fee - Baht 550 for annual fee
- Employee card/Student card (ATM card)****	- Baht 100 for joining/new card issuance/card replacement fee - Baht 200 for annual fee
- Employee card/Student card (Cash card)****	- Baht 200 for joining/new card issuance/card replacement fee - Baht 200 for annual fee



<ul style="list-style-type: none"> - Employee card/Student card (VISA Debit/VISA Electron card)**** 	<ul style="list-style-type: none"> - Baht 200 for joining/new card issuance/card replacement fee - Baht 200 for annual fee 	
<p>* New ATM card application or card replacement from March 10, 2007, is subject to a new rate for joining fee/new card issuance fee/card replacement fee according to the Bank's announcement. For ATM applications before March 10, 2007, the Bank will charge the existing annual fee of Baht 100.</p> <p>** For K-My Debit Card</p> <ul style="list-style-type: none"> - Application before April 6,2011, the annual fee is Baht 200. - Application from April 6,2011, the annual fee is Baht 250. <p>*** For K-Max Debit Card</p> <ul style="list-style-type: none"> - Application before January 16,2010, the annual fee is Baht 400. - Application between January 16,2010 – April 5, 2011, the annual fee is Baht 500. - Application from April 6,2011, the annual fee is Baht 550. <p>**** For employee cards/student cards, the highest fee rates are as shown.</p> <p>***** For K-My Special Debit Cards/K-Max Special Debit Cards, the highest fee rates are as shown.</p>		
<p>18. ATM withdrawal</p> <ul style="list-style-type: none"> - Withdrawal via K-ATM - Withdrawal via other banks' ATMs within ATM POOL <ul style="list-style-type: none"> - Accounts and ATMs within Bangkok Metropolitan Region* (BMR) 	<ul style="list-style-type: none"> - No fee for withdrawals within the same clearing district - Baht 15 per transaction withdrawal across other clearing districts - No fee for withdrawals 	



<ul style="list-style-type: none"> - Accounts and ATMS outside BMR* <p>* Bangkok, Pathumthani, Nonthaburi and Samutprakarn are Bangkok Metropolitan Region.</p>	<ul style="list-style-type: none"> - Baht 20 per transaction 	
<ul style="list-style-type: none"> - Withdrawals via ATMs abroad** <p>** Not include transaction fee charged from the bank owned ATMs.</p>	<p>Baht 100 per transaction</p> <ul style="list-style-type: none"> - Fee from changes in exchange rate is not over than 2.5 per cent. 	
<p>If five or more withdrawals are made via other banks' ATMs within ATM Pool, the Bank will charge a Baht 10 fee on the 5th transaction of each month onward, except for interbank funds transfer.</p>		
<p>19. Account Link</p> <ul style="list-style-type: none"> - One-way link (Money transfer from savings to current account) - Two-way link (Money transfer between savings and current accounts) 	<p>Baht 20/day</p> <p>Baht 25/day</p>	
<p>20. Funds Transfer via K-ATM</p> <ul style="list-style-type: none"> - Other account funds transfer 	<ul style="list-style-type: none"> - Within the same clearing district: <ul style="list-style-type: none"> - No fee is charged, without SMS confirmation - Baht 10 per transaction with SMS confirmation - Across other clearing districts, with/without SMS confirmation: <ul style="list-style-type: none"> No fee for the first transaction of each month and 15 Baht per transaction, thereafter 	
<p>If the ATM is located in a different clearing district from that of the recipient's deposit account, the Bank will charge a fee for transfer across other clearing districts.</p>		

<ul style="list-style-type: none"> - <u>Interbank funds transfer via K-ATM</u> <ul style="list-style-type: none"> - Up to Baht 10,000 - More than Baht 10,000 but less than Baht 30,000 	<p>Baht 25 per transaction with or without SMS alert</p> <p>Baht 35 per transaction with or without SMS alert</p>	
<p>21. Interbank Funds Transfer via Counter</p> <ul style="list-style-type: none"> - Up to Baht 10,000.00 - Baht 10,000.01 – Baht 20,000.00 - Baht 20,000.01 – Baht 30,000.00 - Baht 30,000.01 – Baht 40,000.00 - Baht 40,000.01 – Baht 50,000.00 - Baht 50,000.01 – Baht 65,000.00 - Baht 65,000.01 – Baht 80,000.00 - Baht 80,000.01 – Baht 100,000.00 	<p>Baht 50 per transaction</p> <p>Baht 60 per transaction</p> <p>Baht 70 per transaction</p> <p>Baht 80 per transaction</p> <p>Baht 90 per transaction</p> <p>Baht 100 per transaction</p> <p>Baht 110 per transaction</p> <p>Baht 120 per transaction</p>	
<p>22. Funds transfer via K-Cyber Banking</p> <p>Transfer to KBank Account</p> <ul style="list-style-type: none"> - Transfers between own accounts <p>- Up to 10 transactions per day</p>	<p>For transfers within the same clearing district, no fee is charged.</p> <p>For transfers across clearing districts, fee is Baht 15 per transaction.</p> <p>For transfers within the same clearing district, no fee is charged.</p>	
	<p>For transfers across clearing districts, fee is Baht 15 per transaction.</p>	



<ul style="list-style-type: none"> - From the 11th transaction onward - Interbank funds transfer - Online transfer <p>KBank fees charged to senders:</p> <ul style="list-style-type: none"> - Transfers of up to Baht 20,000.00 - Transfers between Baht 20,000.01 – 50,000.00 	<p>For transfers within the same clearing district or across clearing districts, fee is Baht 15 per transaction.</p> <p>Baht 25 per transaction</p> <p>Baht 35 per transaction</p>	
<p>The receiving bank does not charge fees to recipients.</p> <ul style="list-style-type: none"> - <u>Express transfer</u> <p>KBank fees charged to senders:</p> <p>The receiving bank charges fees to recipients.</p> <ul style="list-style-type: none"> - Normal transfer <p>KBank fees charged to senders:</p> <ul style="list-style-type: none"> - Transfers of up to Baht 2,000,000.00 <p>The receiving bank does not charge fees to recipients.</p>	<p>Baht 120 per transaction</p> <ul style="list-style-type: none"> - For metropolitan areas, fee is Baht 100 per transaction - For upcountry, fee is Baht 100 per transaction plus Baht 10 per Baht 10,000 (not exceeding Baht 750 per transaction). <p>Baht 12 per transaction</p>	
<p>23. Transfer via K-mBanking</p> <ul style="list-style-type: none"> - Other account funds transfer 	<ul style="list-style-type: none"> - Within the same clearing district, no fee is charged. - Across clearing districts, Baht 15 per per transaction 	

<ul style="list-style-type: none"> - Interbank funds transfer <ul style="list-style-type: none"> - Transfers of up to Baht 20,000.00 - Transfers of Baht 20,000.01 – 50,000.00 	<p>Baht 25 per transaction</p> <p>Baht 35 per transaction</p>	
<p>24. K-Cash Link</p> <ul style="list-style-type: none"> - To accounts in other KBank branches <ul style="list-style-type: none"> - Natural person <ul style="list-style-type: none"> - Transfers of up to Baht 10,000.00 - Transfers of Baht 10,000.01 – 30,000.00 - Transfers of Baht 30,000.01 – 50,000.00 - Transfers of Baht 50,000.01 and higher - Juristic person - To accounts in other banks 	<p>Baht 40 per transaction</p> <p>Baht 70 per transaction</p> <p>Baht 100 per transaction</p> <p>Baht 10 per Baht 10,000. a minimum charge of Baht 10 plus servicing fee of Baht 10 per item</p> <p>Baht 10 per Baht 10,000. a minimum charge of Baht 10 plus servicing fee of Baht 10 per item.</p> <p>Baht 10 per Baht 10,000. a minimum charge of Baht 10 plus servicing fee of Baht 10 per item</p>	
<p>25. Funds transfer via K-CDM</p> <ul style="list-style-type: none"> - Other account funds transfer - Interbank funds transfer <ul style="list-style-type: none"> - Transfers of up to Baht 10,000.00 - Transfers of Baht 10,000.01 – 20,000.00 - Transfers of Baht 20,000.01 – 30,000.00 - Transfers of Baht 30,000.01 – 40,000.00 	<ul style="list-style-type: none"> - Within the same clearing district, no fee is charged. - Across other clearing districts, fee is Baht 10 per Baht 10,000. a minimum charge of Baht 10 plus servicing fee of Baht 10 per item <p>Baht 50 per transaction</p> <p>Baht 60 per transaction</p> <p>Baht 70 per transaction</p> <p>Baht 80 per transaction</p>	



<ul style="list-style-type: none"> - Transfers of Baht 40,000.01 – 50,000.00 - Transfers of Baht 50,000.01 – 65,000.00 - Transfers of Baht 65,000.01 – 80,000.00 - Transfers of Baht 80,000.01 – 100,000.00 	<p>Baht 90 per transaction Baht 100 per transaction Baht 110 per transaction Baht 120 per transaction</p>	
<p>26. Bill payment via Direct Debit</p>	<ul style="list-style-type: none"> - Within the same clearing district, fee is Baht 10 per transaction. - Across other clearing districts, fee is Baht 20 per transaction 	
<p>27. Bill Payment</p> <ul style="list-style-type: none"> - E-Collection: K-ATM, K-Contact Center, K-mBanking, K-Cyber Banking, ATM SIM) - Special pay-in (fee is charged to payee) 	<ul style="list-style-type: none"> - Within the same clearing district fee is Baht 10 per transaction. - Fee is Baht 20 per transaction for payment of up to Baht 50,000 across other clearing districts. - For payment exceeding Baht 50,000 across other clearing districts, fee is Baht 10 per Baht 10,000 and a maximum of Baht 1,000 per transaction. - Within the same clearing district, fee is Baht 20 per transaction. - Fee is Baht 35 per transaction for payment of up to Baht 50,000 across other clearing districts. - For payment exceeding Baht 50,000 across other clearing districts, fee is Baht 10 per Baht 10,000 and a maximum of Baht 1,000 per transaction. 	



<ul style="list-style-type: none"> - Tax and utility payment (fee is charged to payer) <ul style="list-style-type: none"> - Metropolitan Electricity Authority: Bank counter, K-ATM, K-Contact Center - TOT Corp PCL.: Bank counter, K-ATM, K-Contact Center - CAT Telecom PCL.: Bank counter 	<p>Baht 10 per invoice</p> <p>Baht 10 per invoice</p> <p>Baht 10 per invoice</p>	
<ul style="list-style-type: none"> - Provincial Electricity Authority: Direct Debit - Provincial Waterworks Authority: Direct Debit - Excise Department, Ministry of Finance 00929-5: <ul style="list-style-type: none"> - Payment via Bank counter - Payment via e-channels - Revenue Department 32832-7: Bank counter and e-channels 	<p>Baht 5 per invoice</p> <p>Baht 10 per invoice</p> <p>Baht 30 per transaction</p> <ul style="list-style-type: none"> - Within the same clearing district, fee is Baht 10 per transaction. - Across other clearing districts, fee is Baht 20 per transaction. <p>Baht 15 per transaction</p>	
<p>Fees for bill payments will be subject to the rate as announced by each service provider.</p>		
<p>28. Purchase of foreign bills</p> <ul style="list-style-type: none"> - Traveller's cheques <ul style="list-style-type: none"> - Natural person or tourists - Authorized natural person - Foreign drafts drawn within the country 	<p>Baht 30 per cheque plus stamp duty of Baht 3 per cheque</p> <p>Baht 30 per cheque (a maximum of Baht 500) plus stamp duty of Baht 3 per cheque</p> <p>Baht 150 per draft plus stamp duty of Baht 3 per draft</p>	



- Other foreign bills	Baht 200 per bill plus stamp duty of Baht 3 per bill	
29. Deposit of foreign bills for collection	USD10 per bill plus stamp duty of Baht 3 per bill and foreign bank fee	
30. Sale of foreign drafts	Baht 200 per draft plus stamp duty of Baht 3 per draft	
31. Collection with foreign banks	Baht 500 per transaction plus foreign bank fee	
32. Stop of foreign drafts	Baht 500 per transaction plus foreign bank fee	
33. Return of foreign bills	Baht 200 per bill plus foreign bank fee and interest charged from payment date at the highest rate applicable to general customers	
34. Search for documents/evidence for foreign bill service		
- Documents issued during the past 3 months	No fee	
- Documents issued during the past 3-6 months	Baht 100 per document	
- Documents issued more than 6 months ago	Baht 500 per document	
35 Servicing fee for Transaction Alert Service		
- Balance Change Alert Package	Baht 20 per account per month	
- Account Alert Package	Baht 20 per account per month	
36 “K-Monthly Transfer” Fees		
For 3-month period:	60 Baht	
For 6-month period:	110 Baht	
For 9-month period:	160 Baht	
For 12-month period:	200 Baht	

37 “K-Bank to Post” Fees		
- Transfers of up to Baht 1,000.00	Baht 53per transaction	
- Transfers of Baht 1,001.00 – 2,000.00	Baht 55 per transaction	
- Transfers of Baht 2,001.00 – 3,000.00	Baht 57 per transaction	
- Transfers of Baht 3,001.00 – 4,000.00	Baht 59 per transaction	
- Transfers of Baht 4,001.00 – 5,000.00	Baht 61 per transaction	
- Transfers of Baht 5,001.00 – 6,000.00	Baht 63 per transaction	
- Transfers of Baht 6,001.00 – 7,000.00	Baht 65 per transaction	
- Transfers of Baht 7,001.00 – 8,000.00	Baht 67 per transaction	
- Transfers of Baht 8,001.00 – 9,000.00	Baht 69 per transaction	
- Transfers of Baht 9,001.00 – 10,000.00	Baht 71 per transaction	
38. Request for copy of document used in performing past financial transaction	Baht 200/An original document	
39. Fee for TAX Payment and other charge to Government Agent by Debit Card	Maximum rate 2 %	