

**Table 3: Fees and Fines for Deposits, Loans 1/ and Other Service Fees
Effective on 15 December 2011**

a. Service fees for deposits	Fees (Please specify the unit)	Remarks
<p>Section : Deposit</p> <p>1. Account maintenance</p> <p>1.1 Savings</p> <p>1.1.1 General savings</p> <p>- Opening a new account at the minimum of Baht 1,000</p> <p>Account Maintenance Fee</p> <p>- In case an account is inactive longer than 12 months with outstanding balance less than Baht 1,000.</p> <p>1.1.2 KK Investor Savings</p> <p>- Opening a new account at the minimum of Baht 10,000</p> <p>Account Maintenance Fee</p> <p>- In case an account is inactive longer than 12 months with outstanding balance less than Baht 10,000</p> <p>1.1.3 KK Investor Savings Plus</p> <p>- Opening a new account at the minimum of Baht 10,000</p> <p>Account Maintenance Fee</p> <p>- In case an account is inactive longer than 12 months with outstanding balance less than Baht 10,000</p> <p>1.1.4 KK Savings Plus</p> <p>- Opening a new account at the minimum of Baht 1,000</p> <p>Account Maintenance Fee</p> <p>- In case an account is inactive longer than 12 months with outstanding balance less than Baht 1,000</p> <p>1.1.5 KK Savings Plus 2</p> <p>- Opening a new account at the minimum of Baht 50,000</p> <p>Account Maintenance Fee</p> <p>- In case an account is inactive longer than 12 months with outstanding balance less than Baht 1,000</p> <p>1.1.6 KK Max Savings</p> <p>- Opening a new account at the minimum of Baht 500,000</p> <p>Account Maintenance Fee</p> <p>- In case an account is inactive longer than 12 months with outstanding balance less than Baht 1,000</p>	<p>Baht 50/ account/ month</p> <p>Baht 50/ account/ month</p> <p>Baht 50/ account/ month</p> <p>Baht 50/ account/ month</p> <p>Baht 50/ account/ month</p> <p>Baht 50/ account/ month</p> <p>Baht 50/ account/ month</p>	

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<p>1.17 KK Smart Savings - Opening a new account at the minimum of Baht 100,000 The number of cash withdrawal and/or transfer over limit transactions fee - Over 4 transactions per month ,next transactions will be charged Account Maintenance Fee - In case an account is inactive longer than 12 months with outstanding balance less than Baht 1,000 - In case the monthly average balance is lower than Baht 100,000.</p> <p>1.2 Current 1.2.1 General current - Opening a new account at the minimum of Baht 10,000 Account Maintenance Fee - In case the monthly average balance is lower than Baht 1,000 - In case an account is inactive longer than 12 months with outstanding balance less than Baht 1,000</p> <p>1.2.2 KK Current Plus - Opening a new account at the minimum of Baht 10,000 Account Maintenance Fee - In case the monthly average balance is lower than Baht 1,000</p>	<p>Baht 500/time</p> <p>Baht 50/ account/ month</p> <p>Baht 100/ account/ month</p> <p>Baht 200/ account/ month</p> <p>Baht 200/ account/ month</p> <p>Baht 100/ account/ month</p>	
<p>2. Deposit/withdrawal of savings account across other clearing districts</p>	<p>Free of charge</p>	
<p>3. Deposit of currents account across other clearing districts</p>	<p>Free of charge</p>	
<p>4. Closing all types of savings - Within 30 days upon the date of account opening</p>	<p>Baht 50/account/ month</p>	
<p>5. Fee for the bank book for all types of savings in case of lost passbook</p>	<p>Baht 50/ book</p>	
<p>6. Fee for passbook for the fixed deposit and deposit receipt - In case of lost deposit receipt</p>	<p>Baht 50/ passbook/ receipt</p>	
<p>7. Fee for the Bill of Exchange passbook and Bill of Exchange certificate - In case of lost passbook/certificate</p>	<p>Baht 50/ passbook/ certificate</p>	
<p>8. Fee for Bank's guarantee of financial status</p>	<p>Baht 100 per each</p>	
<p>9. Fee for bank certificate - For auditing</p>	<p>Baht 100 per each</p>	
<p>10. Fee for bank statement - upon the customer's request</p>	<p>Baht 100/ each/ time/ account</p>	

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11. Request for past documents		
- Documents from 1 year	Baht 200/ time	
<u>Section : Cheque</u>		
1. Fee for cheque book (20 per each)	Baht 12 per each and stamp duty at Baht 3 per each cheque	
2. Cashier Cheque	Baht 20 per each cheque including stamp duty	
3. Cash/transfer withdrawal of current account - Within the same clearing house - At different region of origination branch of deposit account	Free of charge 0.10% of face value on cheque, minimum at Baht 10 per each cheque maximum not over Bath 1,000	
4. Cash / transfer withdrawal of Cashier cheque - Within the same clearing house - At different region of origination branch of deposit account	Free of charge 0.10% of face value on cheque, minimum at Baht 10 per each cheque maximum not over Bath 1,000	
5. Fees for cheque/bill clearing at different region of origination branch	0.10% of face value on cheque, minimum at Baht 10 per each cheque	
6. Returned cheque fee (with the reason stated in Clause 1 and 3)	0.20% of face value on returned cheque, minimum at Baht 20 per each cheque	
7. Stop cheque payment	Baht 100 per each	
<u>Section : Fund transfer</u>		
1. Transfer		
1.1 Automatic Transfer fee between saving account and current account - Automatic transfer from a saving account to a current account (Sweep In) - Automatic transfer from a current account to a saving account (Sweep Out) and the balance in the current account at the end of the day is zero.	Baht 50/ month Baht 20/ transaction	
1.2 Fee for Automatic Transfer System (ATS)	Baht 10/ transaction	
1.3 Fee for Effects Not Cleared	0.50% per annum	

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1.4 Fee for transfer to the third party through Bahtnet System				
Transferor Bank	Transferee Bank	Sender	Recipient	
Metropolitan areas	Metropolitan areas	150	100	*Fee for transfer within provincial area at Baht 10 per every 10,000 but the maximum fee is not over Baht 750 per transaction.
Metropolitan areas	Upcountry areas	150	100 + provincial fund transfer fee*	
Upcountry areas	Metropolitan areas	150 + provincial fund transfer fee*	100	
Upcountry areas	Upcountry areas	150	100 + provincial fund transfer fee*	
1.5 Fee for Interbank Retail Funds Transfer (Bulk Payment System)				
Amount Per Transaction		Fee Per Transaction		*unavailable service through bank counter
		Same day	Next day	
0 – 100,000.00		20	12	
100,000.01 – 500,000.00		75	12	
500,000.01 – 2,000,000.00		200	12	
Section : ATM				
1. ATM Card				
1.1 First entrance fee				
- KK Member ATM Card		Baht 100/card		
- KK Lively ATM Card		Baht 100/card		
1.2 Annual fee				
- KK Member ATM Card		Baht 100/card/year		
- KK Lively ATM Card		Baht 200/card/year		
1.3 New card issuance in case of lost/ damaged card				
- KK Member ATM Card		Baht 100/card		
- KK Lively ATM Card		Baht 100/card		
2. Transaction made through ATM				
2.1 Withdrawal via KK ATM				
- Within the same clearing house or At different region of origination branch of deposit account		Free of charge		
2.2 Withdrawal via other banks' ATMs with ATM POOL				
- In metropolitan areas within the same clearing district		Free of charge		
- Outside metropolitan areas		Free of charge		
2.3 Checking the outstanding balance via KK ATM				
- Within the same clearing house or At different region of origination branch of deposit account		Free of charge		

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<p>2.4 Checking the outstanding balance via other banks' ATMs with ATM POOL</p> <p>- Within or Outside metropolitan areas</p> <p>2.5 Transfer of customer's own account via KK ATM</p> <p>- Within the same clearing house or At different region of origination branch of deposit account</p> <p>2.6 Transfer of customer's own account via other banks' ATMs with ATM POOL</p> <p>- In metropolitan areas within the same clearing district or across other clearing districts</p> <p>- Outside metropolitan areas</p> <p>2.7 Transfer to other person within KK</p> <p>- Within the same clearing house or At different region of origination branch of deposit account</p> <p>2.8 Transfer to other Bank (ORFT)</p> <p>- Up to Baht 10,000</p> <p>- More than Baht 10,000 but less than Baht 30,000</p>	<p>Free of charge</p> <p>Free of charge</p> <p>Free of charge</p> <p>Free of charge</p> <p>Free of charge</p> <p>Baht 25/transaction</p> <p>Baht 35/transaction</p>	
<p><u>Section : KK-eBanking</u></p> <p>1. KK-eBanking Fee</p> <p>1.1 First entrance fee</p> <p>1.2 Annual fee</p> <p>2. Transaction Fee</p> <p>2.1 Transfer between own account</p> <p>- Transfer from savings or current account to savings or current account</p> <p>- Transfer from savings or current account to fixed deposit account</p> <p>2.2 Transfer other account with in the bank</p> <p>- Transfer from savings or current account to savings or current account</p> <p>- Transfer from savings or current account to fixed deposit account</p>	<p>Free of charge</p> <p>Free of charge</p> <p>Free of charge</p> <p>Free of charge</p> <p>Free of charge</p> <p>Free of charge</p>	

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2.3 Transfer Other bank		
- Transfer from savings or current account to other bank (within 1 business day)		
Amount Per Transaction		
0.00 – 100,000.00	Baht 20	
100,000.01 – 500,000.00	Baht 75	
500,000.01 – 2,000,000.00	Baht 200	
2.4 Bill Payment		
- Hire Purchase Loans of Kiatnakin Bank	Free of charge	
2.5 Change fixed deposit term		
- Change fixed deposit term	Free of charge	

Remarks

1/ excluding types of loan specifically determined by the BOT.