

TMRW CASHPLUS

Fees	Amount	
1 Interest, Service Charges, and Penalty		
1.1 Normal Interest Rate	Maximum 25% per annum	
Ceiling Interest Rate and Default Rate (Per annum)	25%	
1.2 Prepayment Fee within the first year	N/A	
1.3 Arrangement Fee	N/A	
2 Expense Paid to Government Agencies		
2.1 Stamp Duty	0.05% of credit limit	
3 Expense Paid to External Parties		
3.1 Payment Service Fee [†]		
Payment Channel	Service charges per Transaction	
	Bangkok and Greater	Upcountry Province
At Counter of United Overseas Bank (Thai)	Free	Free
Mailing Cheque	Free	Free
At UOB ATM / UOB Direct Debit	Free	Free
UOB Personal Internet Banking (PIB)	Free	Free
Via TMRW App	Free	Free
Pay at Post	THB 10 / every THB 50,000	
At Counter Service (Cash only and not more than THB 30,000)	THB 15	THB 20
Bank of Ayudhaya		

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- At Counter of Bank of Ayudhaya	THB 15	THB 15*
- Electronic Channels of Bank of Ayudhaya	THB 10	THB 10*
Electronic Channels of Siam Commercial Bank	N/A	N/A
Tesco Lotus	THB 10	THB 10
mPay STATION	THB 15	THB 15
BigC	THB 10 / every THB 49,000	THB 10 / every THB 49,000
CenPay (CenPay Powered by Boonterm)	THB 7	THB 7
Cross-Bank Bill Payment**	THB 5	THB 5
True Money	Maximum of THB 20	Maximum of THB 20
<p>* When making payment of over THB 50,000 at Bank of Ayudhya in upcountry provinces, the additional fee of 0.10% of the payment amount or maximum of THB 1,000 shall be imposed.</p> <p>** Cross-Bank Bills Payment members i.e. Siam Commercial Bank, Kasikorn Bank, Bangkok Bank, Krungthai Bank, Bank of Ayudhaya, Kiatnakin Bank, Thanachart Bank, CIMB Bank, TMB Bank, Tisco Bank, Mizuho Bank, Bank for Agriculture and Agricultural cooperatives and Government Saving Bank. However, type of payment channels depended on each Cross-Bank Bills Payment members announcement.</p>		
3.2 Credit Information Checking Fee	N/A	
3.3 Insufficient Fund Expense (via direct debit with other bank's account)	N/A	
3.4 Debt Collection Expense ⁵	50 THB per statement cycle for one overdue payment and 100 THB per statement cycle for more than one overdue payment (In case the debtor has overdue debts or accumulated debts due in excess of 1,000 THB)	
4 Operation Cost of Commercial Bank		
4.1 Cheque Return Fee	N/A	
4.2 Statement Re-Issuance Fee (The second issue onward. Note that the first issue is monthly statement)	THB 100 per statement cycle	
4.3 Transaction Inquiry Fee	THB 100 per transaction	



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Remarks:

1. Total interest rate, service charges, and penalty in clause 1.1 - 1.3 are not greater than 25% p.a. (Effective Rate)
2. The Bank may change interest rates, service charges, and penalty fees, which will be announced and published at the Bank's branches and website 30 days in advance.
3. Fees and service charges are VAT excluded (If any).
4. Payment service fees in clause 3.1 may be revised upon service providers' announcements.
5. Any debt collection expense charged by service provider will be collected from customer.