



Deutsche Bank AG., Bangkok Branch

Interest Rates and Actual and Reasonable Expenses Related to Loans¹

Effective Date : 1 Jan 2021

Interest Rate						Unit : percent per annum											
1.	Term-loan interest rate for prime large customers (Minimum Loan Rate)					MLR	6.75										
2.	Overdraft interest rate for prime large customers (Minimum Overdraft Rate) (if any)					MOR	6.75										
3.	Interest rate for prime retail customers (Minimum Retail Rate) (if any)					MRR	n/a										
4.	Other (if any).....																
Commercial Loan		O/D	Revolving	S-T (<1 yr)	L-T (<1 yr)	...	Consumer loan		W/ Collateral	W/O Collateral	Housing	...					
Interest rate ceiling (percent per annum)						Interest rate ceiling (percentage per annum)											
5.	Normal case	20.00	20.00	20.00	20.00		5.	Normal case	n/a	n/a	n/a						
6.	Default case	22.00	22.00	22.00	22.00		6.	Default case	n/a	n/a	n/a						
						Actual and reasonable expense (please specify unit)											
						7.	Expense paid to authorities		n/a	n/a	n/a						
						1) Stamp duty											
						2) Mortgage Fee											
						3)											
						8.	Expense paid to other persons or entities		n/a	n/a	n/a						
						<u>Normal case</u>											
						1) Collateral inspection and valuation ²											
						2) Insurance premium											
						3) Payment expense (via other counters or channels)											
						4) Check of credit information											
<u>Default case</u>																	
1) Return check expense																	
2) Insufficient fund expense (If debiting via other banks)																	
3) Debt collection expense ²																	
9.	Operating cost of commercial bank		n/a	n/a	n/a												
<u>Normal case</u>																	
1) Expense for collateral inspection and valuation ²																	

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Commercial Loan	O/D	Revolving	S-T (<1 yr)	L-T (<1 yr)	...	Consumer loan	W/ Collateral	W/O Collateral	Housing	...
						2) Application fee for statement report (2nd copy onward) <u>Default case</u> 1) Debt collection expense ² 2) Prepayment fee for mortgage loan (if refinancing with other financial institutions)				

Note

- 1/ not including the type of loan specifically specified by the BOT.
- 2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.

Authorized Signature

Patcharavadee Suphipat

Pimolpa Suntichok

Announcement date

1 Jan 2021