

# **MIZUHO BANK, LTD.**

## **BANGKOK BRANCH**

For Customers of Phnom Penh Branch

## **TERMS AND CONDITIONS**

**Bank's Service Charge and Fee**

1 January 2026

**A: COMMON CHARGES**

DESCRIPTIONS	NET RATES OF CHARGES
Audit Confirmation/ Balance Confirmation	<i>Paper &amp; E-Mail:</i> USD 9 per item plus courier related fee and actual cost  <i>Online Platform</i> (e.g. confirmation.com): Free of Charge
Bank Certificate	USD 9 per item plus actual cost
Certify copy of document	USD 5 per copy plus actual cost
Certify true copy on Advice of arrival of incoming fund for seeking export tax compensation from the customs department	USD 5 per invoice with a maximum of USD45 per one incoming remittance
Copy of bank document at bank counter	USD 1 per copy.
Investigation and Transportation fee - Copy of bank document - Copy of document in Media format	USD 35 plus actual cost USD 9 per page plus actual cost USD 25 per media format plus actual cost
Re-issue Statements - Request data within 3 months - Request data over 3 months	USD 5 per month of required statement USD 5 per month of required statement plus USD 35 per request for transportation fee
<b><u>Note</u></b> 1. The charges mentioned above apply to normal transaction. 2. Special service and/or Correspondent bank charges are additional. 3. Telecommunication and/ or Courier charges are additional.	

## B: CHARGES FOR FOREIGN TRADE BUSINESS

DESCRIPTIONS	RATES OF CHARGES
<b>IMPORT</b>	
<b>1. <u>IMPORT LETTER OF CREDIT</u></b>	
<b>1.1 L/C Opening Related Commission</b>	
1.1.1 Opening Commission	¼ % for validity of each 3 months or fraction thereof, (Min. USD 45)
1.1.2 L/C Revolving Commission	¼% of bill amount to be collected upon receipt of documents (Min. USD 45)
1.1.3 SWIFT fee for L/C opening	USD 45
1.1.4 SWIFT fee for L/C reimbursement Claim	USD 25
<b>1.2 Amendment Commission</b>	
1.2.1 Increase in amount and/or extension of validity date	Same as Opening Commission (Min. USD 25)
1.2.2 Others amendment commission	USD 25
1.2.3 SWIFT fee for L/C amendment	USD 25
1.2.4 SWIFT fee for L/C reimbursement	USD 25
<b>1.3 Document Arrival relating fee under L/C</b>	
1.3.1 Acceptance Commission	1/2% per month of bill amount to be collected up front (Min. USD 45)
1.3.2 Discrepancy (ies) Fee	USD 60 per transaction or equivalent
1.3.3 L/C Overdrawn Commission	Same as L/C Opening Commission (Min. USD 45)
1.3.4 L/C Expired Commission	Same as L/C Opening Commission (Min. USD 45)
<b>1.4 Reimbursement Fee</b>	USD 60 or equivalent
<b>1.5 Shipping Guarantee Fee</b>	USD 9 per item per month
<b>1.6 Delivery Order or Parcel Post Notification Fee</b>	USD 9 per item

DESCRIPTIONS	RATES OF CHARGES
<b>1.7 Interest Rate</b>	Subject to arrangement
<b>2. <u>DOMESTIC LETTER OF CREDIT</u></b>	
<b>2.1 L/C opening related commission</b>	
2.1.1 Opening Commission	1/5% per month or part thereof (Min. USD 45)
2.1.2 L/C Revolving Commission	1/5% of bill amount to be collected upon receipt of documents (Min. USD 45)
2.1.3 SWIFT fee for L/C opening	USD 45
2.1.4 Paper fee for L/C opening	USD 45
<b>2.2 Amendment Commission</b>	
2.2.1 Increase in amount and/or extension of L/C validity date	Same as L/C Opening Commission (Min. USD 25)
2.2.2 Other amendment commission	USD 25
2.2.3 SWIFT fee for L/C amendment	USD 25
2.2.4 Paper fee for L/C amendment	USD 25
<b>2.3 Document Arrival relating fee under L/C</b>	
2.3.1 Acceptance Commission	1/2% per month of bill amount to be collected up front (Min. USD 45)
2.3.2 Discrepancy (ies) Fee	USD85 per transaction
2.3.3 L/C Overdrawn Commission	Same as L/C Opening Commission (Min. USD 45)
2.3.4 L/C Expired Commission	Same as L/C Opening Commission (Min. USD 45)
<b>2.4 Interest Rate</b>	Subject to arrangement
<b>3. COLLECTIONS (For both of International Bill and Domestic Bill)</b>	
<b>3.1 Collection Commission</b>	1/8% (Min. USD 45) to be collected up front. If the bills presented through another bank, the above charges are to share equally between banks.

DESCRIPTIONS	RATES OF CHARGES
<b>3.2 Handling Fee for Dishonored Bills (Returned Items)</b>	USD 100 per item or equivalent plus out-of-pocket expenses (For Remitting Bank's account)
<b>3.3 Protest Fee</b>	USD 100 or equivalent per item plus out-of-pocket expenses (For Remitting Bank's account)
<b>4. OTHERS</b>	
<b>4.1 Commission In Lieu of Exchange</b>	1/4% (Min. USD 25)
<b>4.2 Handling Commission for Domestic Bill in THB currency</b>	USD 45
<b>4.3 Correspondent Charges</b>	All foreign bank charges are for account of customers
<b>4.4 Communication Charge</b>	
4.4.1 Other SWIFT	USD 25 per time
4.4.2 Postage/Courier	USD 35 per item
<b>4.5 Duty Stamp</b>	Subject to Law and Regulation

DESCRIPTIONS	RATES OF CHARGES
<b>EXPORT</b>	
<b>1. <u>DOCUMENTARY CREDIT</u></b>	
<b>1.1 Advising Commission</b>	
1.1.1 In case charges are for opening bank's account	<ul style="list-style-type: none"> <li>- Pre-advising = USD 25 or equivalent</li> <li>- Advising without our confirmation = USD 75 or equivalent</li> </ul>
1.1.2 In case charges are for beneficiary's account	<ul style="list-style-type: none"> <li>- Pre-advising = Free</li> <li>- Advising without our confirmation = USD 25</li> </ul>
1.1.3 In case charges are for beneficiary's account : Beneficiary is not Mizuho Customer and L/C not issued by MHBK Group	<ul style="list-style-type: none"> <li>- Pre-advising = USD 25</li> <li>- Advising without our confirmation = USD 65</li> </ul>
<b>1.2 Advising Amendment</b>	Same as Advising Commission
<b>1.3 Confirmation Commission</b>	10% per annum or part thereof, or otherwise subject to arrangement (Minimum USD 50 or equivalent is for opening bank's account, or USD 45 is for beneficiary's account)
<b>1.4 L/C Transfer Commission</b>	¼% on transferred amount (Min. USD45)
<b>1.5 L/C Cancellation Commission</b>	USD 75 to be collected from opening bank
<b>1.6 Negotiation Fee</b>	
1.6.1 In case charges are for opening bank's account	1/8% flat (Min. USD 50 or equivalent )
1.6.2 In case charges are for beneficiary's account	<ul style="list-style-type: none"> <li>- USD 45 per first invoice for documents with and without discrepancy</li> <li>- Next invoice or transport document : USD 9 for each</li> </ul>
<b>1.7 Export Bill presented between banks under restricted L/C</b>	
1.7.1 Negotiation Fee	1/4% (Min. USD 50 or equivalent) to be deducted from proceeds. In case other charges, convert from Baht to foreign currency by using Export Sight Bills rate

DESCRIPTIONS	RATES OF CHARGES
<b>1.8 Export Bills Discount (Discount for Outward Bills)</b>	Subject to arrangement
<b>1.9 Handling Fee for Dishonored Bills (Returned Items)</b>	USD 45 per item
<b>1.10 Assignment of Proceeds</b>	1/8% on the assigned amount (Min. USD 45)
<b>1.11 Reimbursing Commission</b>	USD 50 per item
<b>2. <u>COLLECTIONS</u></b>	
<b>2.1 Collection Commission on Export Bill</b>	
2.1.1 In case charges are for buyer's account	- 1/8% flat (Min. USD 50)
2.1.2 In case charges are for seller's account	- USD 25 per first Invoice - Next invoice or transport document : USD 9 for each
<b>2.2 Export Bills Discount</b>	Subject to arrangement
<b>2.3 Handling Fee on Dishonored Bill for Collection (Returned Item)</b>	USD 45 per item
<b>3. <u>OTHERS</u></b>	
<b>3.1 Commission In Lieu of Exchange</b>	1/4% (Min. USD 25)
<b>3.2 Correspondent Charges</b>	All Correspondent bank charges are for account of customers
<b>3.3 Communication charge</b>	
3.3.1 SWIFT	USD 25 per time
3.3.2 Postage/Courier	USD 35 per item
<b>3.4 Duty Stamp</b>	Subject to Law and Regulation

## C: CHARGES FOR FOREIGN CURRENCY REMITTANCE & EXCHANGE SERVICES

DESCRIPTIONS	RATES OF CHARGES
<b>1. INCOMING REMITTANCE</b>  <b>1.1 Payment Commission</b>  1.1.1 T/T, SWIFT, M/T	    ¼% Minimum USD 9 Maximum USD 25
<b>1.2 Postage, Stamp Duty &amp; Communication Expenses</b>	All out of pocket expenses are for customer's account.
<b>1.3 Commission In Lieu of Exchange</b>  1.3.1 T/T, SWIFT  1.3.1.1. Credit to account with MHBK bank  1.3.1.2 Credit to account with other bank  1.3.2 Credit Account	<b><u>For Customers</u></b>  1/8% Minimum USD 25  1/8% (Minimum USD 25) plus USD 20  1/8% Minimum USD 25  <b><u>For Banks</u></b> ¼% Minimum USD 25
<b>1.4 Returned Funds Commission</b>	<b><u>To Be Collected from Sending Banks</u></b>  - USD 30 per transaction for USD Payment  - Other Currencies Payment equivalent to USD 30 per transaction
<b>1.5 Amendment Commission (Subject to bank sole discretion)</b>	<b>To Be Collected from Sending Banks</b> - USD 30 per transaction for USD Payment  Other Currencies Payment equivalent to USD 30 per transaction



DESCRIPTIONS	RATES OF CHARGES
<b>2. <u>OUTGOING REMITTANCE, T/T, SWIFT</u></b>	
<b>2.1 Payment Commission</b>	USD 25 per item including telecommunication expenses
<b>2.2 Foreign Bank Charges for Item Specifically Stating "Pay in Full"</b>	For customer's account
<b>2.3 Postage, Stamp Duty &amp; Communication Expenses</b>	All out of pocket expenses are for customer's account.
<b>2.4 Commission In Lieu of Exchange</b>	
2.4.1 Clean Bills	<b><u>For customers</u></b> ½% Minimum USD 25 Plus Charges under Clean Bills Bought & Collection
2.4.2 Withdrawal from FCD account, or Remittance in Baht currency	1/8% Minimum USD 25  <b><u>For Banks</u></b> ¼% Minimum USD 25
<b>2.5 Cancellation Fee / Amendment Fee</b>	USD 25
<b>2.6 Payment Commission for beneficiary Charge</b>	<b><u>To Be Deducted before proceed</u></b> - USD 20 per transaction for USD Payment - Other Currencies Payment equivalent to USD 20 per transaction
<b>3. Transfer between Deposit Accounts</b>	
3.1.1 Transfer between deposit accounts within MHBK Bangkok Branch (In-house) - Between non-resident account (PNH) and non-resident account (PNH) - Between resident account (BKK) and non-resident account (PNH)	Free of Charge
3.1.2 Transfer between deposit account with other Bank located in Thailand • Outgoing Transfer	Handling Commission: USD 25 Commission in lieu of exchange: 1/8% Min USD 25
• Incoming Transfer	Handling Commission: 1/4 % Min USD9 Max USD 25 Commission in lieu of exchange: 1/8% Min USD 25

**D: COURIER AND TELECOMMUNICATION EXPENSES**

DESCRIPTIONS	RATES OF CHARGES
<b>1. TELECOMMUNICATION</b> 1.1 Full SWIFT  1.2 Brief SWIFT	USD 45  USD 25
<b>2. COURIER</b> 2.1 By ourselves  2.2 Through Bill Collecting Agent, Representative Office	USD 35  Actual cost charged by Bill Collecting Agent, Representative Office

**E: CHARGES FOR INTERNET BANKING SERVICE**

DESCRIPTIONS	RATES OF CHARGES
<b>1. MIZUHO GLOBAL e-BANKING (MGeB) SERVICE</b> 1.1 <i>Installation fee</i> 1.2 <i>Monthly fee</i>	<i>USD 285</i> <i>USD 85</i>
<b>2. MULTI-BANK CASH CONCENTRATION SERVICE</b> (Bank's account balance via SWIFT message) 2.1 <i>Monthly Fee</i>	<i>USD 200 per account</i>

## **F: CHARGES FOR DEPOSIT & SERVICES**

DESCRIPTIONS		RATES OF CHARGES		
1. THAI BAHT SAVINGS ACCOUNTS				
1.1 No Initial deposit required Maintaining Balance Maintenance Fee		N/A N/A		
1.2 Interest		Credit interest is calculated on the daily balance at prevailing MHBK rate of interest and paid semiannually on every June16 <sup>th</sup> and December 16 <sup>th</sup> . Interest may be subject to Thailand Government withholding tax		
Note: Non-Resident THB Savings account		No payment of Interest		
1.3 Dormant Fee for Inactive 1 year and over		USD 30 per every 6 months Remark: Effective from 6 March 2018 onwards		
2. USD SAVINGS ACCOUNTS				
2.1 No Initial deposit required Maintaining Balance Maintenance Fee		N/A N/A		
2.2 Interest		Credit interest is calculated on the daily balance at prevailing MHBK rate of interest and paid semiannually on every June16 <sup>th</sup> and December 16 <sup>th</sup> . Interest may be subject to Thailand Government withholding tax.		
2.3 Deposits or withdrawals in USD cash		0.50% commission in lieu of exchange minimum USD10		
2.4 Dormant Fee for Inactive 1 year and over		USD 30 per every 6 months		
**Charge on other currencies will be equivalent to USD tariff of charges.**				
3. FIXED ACCOUNT				
3.1 Initial Deposit		USD 50,000		
Remark: Effective on 6 March 2018 onwards				
3.2 Interest		Credit interest is calculated on the daily balance at prevailing MHBK rates on the day of deposit and paid on due date. Interest may be subject to Thailand Government withholding tax.		
<b>Note :</b> Non-Resident Fixed account can only be opened with the maturity of at least 1 month.				
4. SERVICES CHARGES AND FEE				
4.1 Statements		Monthly	Weekly	Daily
4.1.1 Mail		Not available	Not available	Not available
4.1.2 Fax		USD 7/page	USD 7/page	USD 7/page
4.2 Issuance of printout from Image Archive System (IAS)		USD 5 per one set		

DESCRIPTIONS	RATES OF CHARGES
<b>5. Global Cash Pooling Services</b>	
5.1 Installation Fee 5.2 Monthly Fee 5.3 Transfer Fee	USD 900 USD 300 per sub-account (*) Free of Charge (*) Fees are set on Sub Account basis of Global Cash Pooling Services
<b>6. MGFM-Web Service</b>	
6.1 Initial Fee (per scheme) 6.2 Monthly Fee (per scheme)	USD 55,000 USD 2,200
<b>7. Auto Debit Service Standing Order</b>	
7.1 Transaction Fee	USD 2 per transaction

## G: COMMERCIAL LOAN

(\*The rate which is shown in below table will comply with the announcement rate on Interest Rates and Actual & Reasonable Expenses Related to Loans)

DESCRIPTIONS	RATES OF CHARGES
<b>1. REFERENCE INTEREST RATE</b>	
1.1. Minimum Lending Rate (MLR)	6.75 % per annum
1.2. Minimum Overdraft Rate (MOR)	9.875 % per annum
1.3. Minimum Retail Rate (MRR)	7.75 % per annum
1.4. Maximum margin plus to MRR	2.00 % per annum
<b>2. MAXIMUM INTEREST RATE</b>	
2.1. Normal Case	28.00 % per annum
2.2. Default Case	28.00 % per annum including all fees and expenses

DESCRIPTIONS	RATES OF CHARGES
<b>3. RELATED FEE AND CHARGE</b> 3.1. Agency Fee Arrangement Fee Management Fee Up-Front Fee Front-End Fee Facility Fee Others  3.2. Commitment Fee	Up to 5.00 % of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)        Up to 5.00 % per annum of Undisbursed Amount of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)
3.3. Prepayment Fee	20 % per annum
<b>4. RELATED EXPENSE TO LOCAL AUTHORITIES</b>  4.1. Stamp Duty	0.05 % of Credit Facility (Maximum USD 410)

#### H: BANK GUARANTEE

DESCRIPTIONS	RATES OF CHARGES
<b>1. ISSUANCE FEE</b>  1.1. Normal Case   1.2. Default Case	10.00 % per annum (Minimum USD 65) Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank   20.00 % per annum including all fees and expenses Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank
<b>2. AMENDMENT FEE</b>	USD 9 per Guarantee
<b>3. CANCELLATION FEE</b>	USD 9 per Guarantee

**Remark:** all rates indicated under this Terms and Conditions are inclusive of withholding taxes (where applicable).

**END**