

# **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	<i>Paper &amp; E-Mail:</i> USD9 per item plus postage/courier related fee  <i>Online Platform</i> (e.g. confirmation.com): Free of Charge
Balance Confirmation	USD9 per item plus actual cost
Bank Certificate	USD9 per item plus actual cost
Certify copy of document	USD5 per copy plus actual cost
Certify true copy on Advice of arrival of incoming fund for seeking export tax compensation from the customs department	USD5 per invoice with a maximum of USD45 per one incoming remittance
Copy of bank document at bank counter	USD1 per copy.
Investigation and Transportation fee - Copy of bank document - Copy of document in Media format	USD35 plus actual cost USD9 per page plus actual cost USD25 per media format plus actual cost
Re-issue Statements - Request data within 3 months - Request data over 3 months	USD5 per month of required statement USD5 per month of required statement plus USD35 per request for transportation fee

### Note

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> <ul style="list-style-type: none"> <li><b>1.1 L/C Opening Related Commission</b> <ul style="list-style-type: none"> <li>1.1.1 Opening Commission</li> <li>1.1.2 L/C Revolving Commission</li> <li>1.1.3 SWIFT fee for L/C opening</li> <li>1.1.4 SWIFT fee for L/C reimbursement Claim</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>1/4 % for validity of each 3 months or fraction thereof, (Min. USD45)</li> <li>1/4% of bill amount to be collected upon receipt of documents (Min. USD45)</li> <li>USD45</li> <li>USD25</li> </ul>
<b>1.2 Amendment Commission</b> <ul style="list-style-type: none"> <li>1.2.1 Increase in amount and/or extension of validity date</li> <li>1.2.2 Others amendment commission</li> <li>1.2.3 SWIFT fee for L/C amendment</li> <li>1.2.4 SWIFT fee for L/C reimbursement</li> </ul>	<ul style="list-style-type: none"> <li>Same as Opening Commission (Min. USD25)</li> <li>USD25</li> <li>USD25</li> <li>USD25</li> </ul>
<b>1.3 Document Arrival relating fee under L/C</b> <ul style="list-style-type: none"> <li>1.3.1 Acceptance Commission</li> <li>1.3.2 Discrepancy (ies) Fee</li> <li>1.3.3 L/C Overdrawn Commission</li> <li>1.3.4 L/C Expired Commission</li> </ul>	<ul style="list-style-type: none"> <li>1/2% per month of bill amount to be collected up front (Min. USD45)</li> <li>USD 60.00 per transaction or equivalent</li> <li>Same as L/C Opening Commission (Min. USD45)</li> <li>Same as L/C Opening Commission (Min. USD45)</li> </ul>
<b>1.4 Reimbursement Fee</b>	USD 60.00 or equivalent
<b>1.5 Shipping Guarantee Fee</b>	USD9 per item per month

DESCRIPTIONS	RATES OF CHARGES
<b>1.6 Delivery Order or Parcel Post Notification Fee</b>	USD9 per item
<b>1.7 Interest Rate</b>	Subject to arrangement
<b>2. DOMESTIC LETTER OF CREDIT</b>  <b>2.1 L/C opening related commission</b> <ul style="list-style-type: none"> <li data-bbox="171 660 747 698">2.1.1 Opening Commission</li> <li data-bbox="171 727 747 810">2.1.2 L/C Revolving Commission</li> <li data-bbox="171 839 747 877">2.1.3 SWIFT fee for L/C opening</li> <li data-bbox="171 906 747 945">2.1.4 Paper fee for L/C opening</li> </ul>	1/5% per month or part thereof (Min. USD45) 1/5% of bill amount to be collected upon receipt of documents (Min. USD45) USD45 USD45
<b>2.2 Amendment Commission</b> <ul style="list-style-type: none"> <li data-bbox="171 1079 747 1162">2.2.1 Increase in amount and/or extension of L/C validity date</li> <li data-bbox="171 1192 747 1230">2.2.2 Other amendment commission</li> <li data-bbox="171 1259 747 1297">2.2.3 SWIFT fee for L/C amendment</li> <li data-bbox="171 1326 747 1364">2.2.4 Paper fee for L/C amendment</li> </ul>	Same as L/C Opening Commission (Min. USD25) USD25 USD25 USD25
<b>2.3 Document Arrival relating fee under L/C</b> <ul style="list-style-type: none"> <li data-bbox="171 1488 747 1549">2.3.1 Acceptance Commission</li> <li data-bbox="171 1578 747 1616">2.3.2 Discrepancy (ies) Fee</li> <li data-bbox="171 1645 747 1683">2.3.3 L/C Overdrawn Commission</li> <li data-bbox="171 1712 747 1751">2.3.4 L/C Expired Commission</li> </ul>	1/2% per month of bill amount to be collected up front (Min. USD45) USD85 per transaction Same as L/C Opening Commission (Min. USD45) Same as L/C Opening Commission (Min. USD45)
<b>2.4 Interest Rate</b>	Subject to arrangement

DESCRIPTIONS	RATES OF CHARGES
<b>3. COLLECTIONS (For both of International Bill and Domestic Bill)</b>  <b>3.1 Collection Commission</b>	1/8% (Min. USD45) to be collected up front. If the bills presented through another bank, the above charges are to share equally between banks.
<b>3.2 Handling Fee for Dishonored Bills (Returned Items)</b>	USD 100.00 per item or equivalent plus out-of-pocket expenses(For Remitting Bank's account)
<b>3.3 Protest Fee</b>	USD 100.00 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. USD25)
<b>4.2 Handling Commission for Domestic Bill in THB currency</b>	USD45
<b>4.3 Correspondent Charges</b>	All foreign bank charges are for account of customers
<b>4.4 Communication Charge</b>  <b>4.4.1 Other SWIFT</b>  <b>4.4.2 Postage/Courier</b>	USD25 per time  USD35 per item
<b>4.5 Duty Stamp</b>	Subject to Law and Regulation

DESCRIPTIONS	RATES OF CHARGES
<b>EXPORT</b> <p><b>1. DOCUMENTARY CREDIT</b></p> <p><b>1.1 Advising Commission</b></p> <p>1.1.1 In case charges are for opening bank's account</p> <p>1.1.2 In case charges are for beneficiary's account</p> <p>1.1.3 In case charges are for beneficiary's account : Beneficiary is not Mizuho Customer and L/C not issued by MHBK Group</p>	<ul style="list-style-type: none"> <li>- Pre-advising = USD 25.00 or equivalent</li> <li>- Advising without our confirmation = USD 75.00 or equivalent</li>   <li>- Pre-advising = Free</li> <li>- Advising without our confirmation = USD25</li>   <li>- Pre-advising = USD25</li> <li>- Advising without our confirmation = USD65</li> </ul>
<p><b>1.2 Advising Amendment</b></p>	Same as Advising Commission
<p><b>1.3 Confirmation Commission</b></p>	10% per annum or part thereof or otherwise subject to arrangement (Minimum USD 50.00 or equivalent is for opening bank's account, or USD45 is for beneficiary's account)
<p><b>1.4 L/C Transfer Commission</b></p>	1/4% on transferred amount (Min. USD45)
<p><b>1.5 L/C Cancellation Commission</b></p>	USD 75.00 to be collected from opening bank
<p><b>1.6 Negotiation Fee</b></p> <p>1.6.1 In case charges are for opening bank's account</p> <p>1.6.2 In case charges are for beneficiary's account</p>	<p>1/8% flat (Min. USD 50.00 or equivalent )</p> <ul style="list-style-type: none"> <li>- USD45 per first invoice for documents with and without discrepancy</li> <li>- Next invoice or transport document : USD9 for each</li> </ul>
<p><b>1.7 Export Bill presented between banks under restricted L/C</b></p> <p>1.7.1 Negotiation Fee</p>	1/4% (Min. USD 50.00 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>	USD45 per item
<b>1.10 Assignment of Proceeds</b>	1/8% on the assigned amount (Min. USD45)
<b>1.11 Reimbursing Commission</b>	USD 50.00 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 50.00)
2.1.2 In case charges are for seller's account	- USD25 per first Invoice - Next invoice or transport document : USD9 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>	USD45 per item
<b>3. <u>OTHERS</u></b>	
<b>3.1 Commission In Lieu of Exchange</b>	1/4% (Min. USD25)
<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	USD25 per time
3.3.2 Postage/Courier	USD35 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	1/4% Minimum USD9 Maximum USD25
<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	<p><b><u>For Customers</u></b></p> <p>1/8% Minimum USD25</p> <p>1/8% (Minimum USD25) plus USD 20.00</p> <p>1/8% Minimum USD25</p> <p><b><u>For Banks</u></b> 1/4% Minimum USD25</p>
<b>1.4 Returned Funds Commission</b>	<p><b><u>To Be Collected from Sending Banks</u></b></p> <ul style="list-style-type: none"> <li>- USD30.00 per transaction for USD Payment</li> <li>- Other Currencies Payment equivalent to USD30.00 per transaction</li> </ul>
<b>1.5 Amendment Commission (Subject to bank sole discretion)</b>	<p><b><u>To Be Collected from Sending Banks</u></b></p> <ul style="list-style-type: none"> <li>- USD30.00 per transaction for USD Payment</li> </ul> <p>Other Currencies Payment equivalent to USD30.00 per transaction</p>

DESCRIPTIONS	RATES OF CHARGES
<b>2. OUTGOING REMITTANCE, T/T, SWIFT</b>	
<b>2.1 Payment Commission</b>	USD25 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>	<p><b>For customers</b>  <math>\frac{1}{2}\%</math> Minimum USD25            Plus Charges under Clean Bills Bought &amp; Collection</p> <p><math>\frac{1}{8}\%</math> Minimum USD25</p> <p><b>For Banks</b>  <math>\frac{1}{4}\%</math> Minimum USD25</p>
<b>2.5 Cancellation Fee / Amendment Fee</b>	USD25
<b>2.6 Payment Commission for beneficiary Charge</b>	<p><b>To Be Deducted before proceed</b></p> <ul style="list-style-type: none"> <li>- USD 20.00 per transaction for USD Payment</li> <li>- Other Currencies Payment equivalent to USD20.00 per transaction</li> </ul>
<b>3. Transfer between Deposit Accounts</b>	
3.1.1 Transfer between deposit accounts within MHBK Bangkok Branch (In-house) <ul style="list-style-type: none"> <li>- Between non-resident account (PNH) and non-resident account (PNH)</li> <li>- Between resident account (BKK) and non-resident account (PNH)</li> </ul>	Free of Charge
3.1.2 Transfer between deposit account with other Bank located in Thailand <ul style="list-style-type: none"> <li>• Outgoing Transfer</li> <li>• Incoming Transfer</li> </ul>	Handling Commission: USD25 Commission in lieu of exchange: $\frac{1}{8}\%$ Min USD25  Handling Commission: $\frac{1}{4}\%$ Min USD9 Max USD25 Commission in lieu of exchange: $\frac{1}{8}\%$ Min USD25

**D: COURIER AND TELECOMMUNICATION EXPENSES**

DESCRIPTIONS	RATES OF CHARGES
<b>1. TELECOMMUNICATION</b> 1.1 Full SWIFT  1.2 Brief SWIFT	USD45  USD25
<b>2. COURIER</b> 2.1 By ourselves  2.2 Through Bill Collecting Agent, Representative Office	USD35  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>	<b><i>USD285</i></b> <b><i>USD85</i></b>
<b>2. MULTI-BANK CASH CONCENTRATION SERVICE</b> (Bank's account balance via SWIFT message) 2.1 <i>Monthly Fee</i>	<b><i>USD200 per account</i></b>

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

<b>DESCRIPTIONS</b>		<b>RATES OF CHARGES</b>					
<b>1. THAI BAHT SAVINGS ACCOUNTS</b>							
1.1 No Initial deposit required Maintaining Balance Maintenance Fee	N/A N/A						
1.2 Interest  Note: Non-Resident THB Savings account	Credit interest is calculated on the daily balance at prevailing MHBK rate of interest and paid semiannually on every June 16 <sup>th</sup> and December 16 <sup>th</sup> . Interest may be subject to Thailand Government withholding tax  No payment of Interest						
1.3 Dormant Fee for Inactive 1 year and over	USD30 per every 6 months Remark: Effective on 6 March 2018 onwards						
<b>2. USD SAVINGS ACCOUNTS</b>							
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 June 16 <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 USD10.00						
2.4 Dormant Fee for Inactive 1 year and over	USD30.00 per every 6 months						
<b>**Charge on other currencies will be equivalent to USD tariff of charges.**</b>							
<b>3. FIXED ACCOUNT</b>							
3.1 Initial Deposit  Remark: Effective on 6 March 2018 onwards	USD50,000						
3.2 Interest  <b>Note :</b> Non-Resident Fixed account can only be opened with the maturity of at least 1 month.	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>4. SERVICES CHARGES AND FEE</b>							
4.1 Statements	<u>Monthly</u>	<u>Weekly</u>	<u>Daily</u>				
4.1.1 Mail	Not available	Not available	Not available				
4.1.2 Fax	USD7/page	USD7/page	USD7/page				
4.2 Issuance of printout from Image Archive System (IAS)	USD5 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 900.00 USD 300.00 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	Up to 5.00 % of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)
3.2. Commitment Fee	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 USD410)

#### H: BANK GUARANTEE

DESCRIPTIONS	RATES OF CHARGES
<b>1. ISSUANCE FEE</b> 1.1. Normal Case	10.00 % per annum (Minimum USD65) Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank
1.2. Default Case	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>	USD9 per Guarantee
<b>3. CANCELLATION FEE</b>	USD9 per Guarantee

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

**END**