

# **MIZUHO BANK, LTD.**

**BANGKOK BRANCH**  
For Customers of Phnom Penh Branch

## **TERMS AND CONDITIONS** **Bank's Service Charge and Fee**

1 July 2026

**A: COMMON CHARGES**

| DESCRIPTIONS   | NET RATES OF CHARGES  |
|--|---|
| Audit Confirmation   | <i>Paper &amp; E-Mail:</i><br>USD9 per item plus postage/courier related fee<br><br><i>Online Platform (e.g. confirmation.com):</i><br>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<br>- Copy of bank document<br>- Copy of document in Media format  | USD35 plus actual cost<br>USD9 per page plus actual cost<br>USD25 per media format plus actual cost   |
| Re-issue Statements<br>- Request data within 3 months<br>- Request data over 3 months  | USD5 per month of required statement<br>USD5 per month of required statement plus<br>USD35 per request for transportation fee                         |
| <b>Note</b><br>1. The charges mentioned above apply to normal transaction.<br>2. Special service and/or Correspondent bank charges are additional.<br>3. Telecommunication and/ or Courier charges are additional. |   |



| 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. <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. USD45)                                |
| 2.1.2 L/C Revolving Commission                                 | 1/5% of bill amount to be collected upon receipt of documents (Min. USD45) |
| 2.1.3 SWIFT fee for L/C opening                                | USD45  |
| 2.1.4 Paper fee for L/C opening                                | USD45  |
| <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. USD25)                                |
| 2.2.2 Other amendment commission                               | USD25  |
| 2.2.3 SWIFT fee for L/C amendment                              | USD25  |
| 2.2.4 Paper fee for L/C amendment                              | USD25  |
| <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. USD45)        |
| 2.3.2 Discrepancy (ies) Fee                                    | USD85 per transaction  |
| 2.3.3 L/C Overdrawn Commission                                 | Same as L/C Opening Commission (Min. USD45)                                |
| 2.3.4 L/C Expired Commission                                   | 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><br><br><b>3.1 Collection Commission</b> | 1/8% (Min. USD45) to be collected up front.<br>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>  | USD100 per item or equivalent plus out-of-pocket expenses(For Remitting Bank's account)   |
| <b>3.3 Protest Fee</b>   | USD100 or equivalent per item plus out-of-pocket expenses ( For Remitting Bank's account)   |
| <b>4. OTHERS</b><br><br><b>4.1 Commission In Lieu of Exchange</b>  | 1/8% (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><br><br>4.4.1 Other SWIFT<br><br>4.4.2 Postage/Courier                            | USD25 per time<br><br>USD35 per item  |
| <b>4.5 Duty Stamp</b>  | Subject to Law and Regulation   |

| DESCRIPTIONS  | RATES OF CHARGES   |
|---|--|
| <p><b>EXPORT</b></p> <p><b>1. <u>DOCUMENTARY CREDIT</u></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 = USD25 or equivalent</li> <li>- Advising without our confirmation = USD75 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>  | <p>Same as Advising Commission</p>   |
| <p><b>1.3 Confirmation Commission</b></p>   | <p>10% per annum or part thereof or otherwise subject to arrangement (Minimum USD50 or equivalent is for opening bank's account, or USD45 is for beneficiary's account)</p>  |
| <p><b>1.4 L/C Transfer Commission</b></p>   | <p>¼% on transferred amount (Min. USD45)</p>   |
| <p><b>1.5 L/C Cancellation Commission</b></p>   | <p>USD75 to be collected from opening bank</p>   |
| <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. USD50 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>   | <p>1/4% (Min. USD50 or equivalent) to be deducted from proceeds. In case other charges, convert from Baht to foreign currency by using Export Sight Bills rate</p>   |

| 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>   | USD50 per item  |
| <b>2. <u>COLLECTIONS</u></b><br><b>2.1 Collection Commission on Export Bill</b><br>2.1.1 In case charges are for buyer's account<br>2.1.2 In case charges are for seller's account | - 1/8% flat (Min. USD50)<br>- USD25 per first Invoice<br>- 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><br><b>3.1 Commission In Lieu of Exchange</b>   | 1/8% (Min USD25)  |
| <b>3.2 Correspondent Charges</b>   | All Correspondent bank charges are for account of customers   |
| <b>3.3 Communication charge</b><br>3.3.1 SWIFT<br>3.3.2 Postage/Courier  | USD25 per time<br>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. <u>INCOMING REMITTANCE</u></b><br><br><b>1.1 Payment Commission</b> | ¼% Minimum USD9, Maximum USD25<br><br>* For Applicant (Debtor-Charge OUR)<br>¼% Minimum USD25<br>Plus telecommunication expense USD25   |
| <b>1.2 Commission In Lieu of Exchange</b>                                 | 1/8% Minimum USD25  |
| <b>1.3 Amendment Commission<br/>(Subject to bank sole discretion)</b>     | <b><u>To be paid by Sending Banks</u></b><br>- USD Payment: USD30 per transaction<br>- JPY Payment: JPY 2,500 per transaction<br>- Other currencies: USD30 (or equivalent) per transaction              |
| <b>1.4 Returned Funds Commission</b>                                      | <b><u>To be deducted from the principal amount</u></b><br>- USD Payment: USD30 per transaction<br>- JPY Payment: JPY 2,500 per transaction<br>- Other currencies: USD30 (or equivalent) per transaction |
| <b>1.5 Postage, Stamp Duty &amp; Communication Expenses and others</b>    | Actual Cost   |

| DESCRIPTIONS   | RATES OF CHARGES   |
|--|--|
| <b>2. <u>OUTGOING REMITTANCE, T/T, SWIFT</u></b><br><br><b>2.1 Payment Commission (including Telecommunication Charge)</b>   | USD25.00 per item<br><br>* For Beneficiary (Creditor-Charge BEN)<br><b>To be deducted from the principal amount</b><br>- USD Payment: USD20 per transaction<br>- JPY Payment: JPY 2,500 per transaction<br>- Other currencies: USD20 (or equivalent) per transaction |
| <b>2.2 Commission In Lieu of Exchange</b>  | 1/8% Minimum USD 25  |
| <b>2.3 Foreign Bank Charges for Applicant</b>  | Actual Cost  |
| <b>2.4 Cancellation Fee / Amendment Fee</b>  | USD25.00   |
| <b>2.5 Postage, Stamp Duty &amp; Communication Expenses and others</b>   | Actual Cost  |
| <b>3 Transfer between Deposit Accounts</b><br><br><b>3.1.1 Transfer between deposit accounts within MHBK Bangkok Branch (In-house)</b><br>- Between non-resident account (PNH) and non-resident account (PNH)<br>- Between resident account (BKK) and non-resident account (PNH) | Free of Charge   |

**D: COURIER AND TELECOMMUNICATION EXPENSES**

| DESCRIPTIONS  | RATES OF CHARGES   |
|---|--|
| <b>1. TELECOMMUNICATION</b><br>1.1 Full SWIFT<br><br>1.2 Brief SWIFT                                  | USD45<br><br>USD25   |
| <b>2. COURIER</b><br>2.1 By ourselves<br><br>2.2 Through Bill Collecting Agent, Representative Office | USD35<br><br>Actual cost charged by Bill Collecting Agent, Representative Office |

**E: CHARGES FOR INTERNET BANKING SERVICE**

| <b>DESCRIPTIONS</b>   | <b>RATES OF CHARGES</b>       |
|---|-------------------------------|
| <b>1. MIZUHO GLOBAL e-BANKING (MGeB) SERVICE</b><br>1.1 <b>Installation fee</b><br>1.2 <b>Monthly fee</b>               | <b>USD285</b><br><b>USD85</b> |
| <b>2. MULTI-BANK CASH CONCENTRATION SERVICE</b><br>(Bank's account balance via SWIFT message)<br>2.1 <b>Monthly Fee</b> | <b>USD200 per account</b>     |

**F: CHARGES FOR DEPOSIT & SERVICES**

| DESCRIPTIONS  |  | RATES OF CHARGES     |                     |  |
|---|--|----------------------|---------------------|--|
| <b>1. THAI BAHT SAVINGS ACCOUNTS</b>  |  |                      |                     |  |
| 1.1 No Initial deposit required<br>Maintaining Balance<br>Maintenance Fee   | N/A<br>N/A   |                      |                     |  |
| 1.2 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> .<br>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  | USD30 per every 6 months<br>Remark: Effective on 6 March 2018 onwards  |                      |                     |  |
| <b>2. USD SAVINGS ACCOUNTS</b>  |  |                      |                     |  |
| 2.1 No Initial deposit required<br>Maintaining Balance<br>Maintenance Fee   | N/A<br>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> .<br>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<br>Remark: Effective on 6 March 2018 onwards  | USD50,000  |                      |                     |  |
| 3.2 Interest<br><br><b>Note :</b><br>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.<br>Interest may be subject to Thailand Government withholding tax.   |                      |                     |  |
| <b>4. SERVICES CHARGES AND FEE</b>  |  |                      |                     |  |
| <b>4.1 Statements</b>   | <b><u>Monthly</u></b>  | <b><u>Weekly</u></b> | <b><u>Daily</u></b> |  |
| 4.1.1 Mail  | Not available  | Not available        | Not available       |  |
| 4.1.2 Fax   | USD7/page  | USD7/page            | USD7/page           |  |
| <b>4.2 Issuance of printout from Image Archive System (IAS)</b>   | USD5 per one set   |                      |                     |  |

| DESCRIPTIONS   | RATES OF CHARGES   |
|--|--|
| <b>5. Global Cash Pooling Services</b>                       |  |
| 5.1 Installation Fee<br>5.2 Monthly Fee<br>5.3 Transfer Fee  | USD900<br>USD300 per sub-account (*)<br>Free of Charge<br><br>(* ) Fees are set on Sub Account basis of Global Cash Pooling Services |
| <b>6. MGFM-Web Service</b>                                   |  |
| 6.1 Initial Fee (per scheme)<br>6.2 Monthly Fee (per scheme) | USD55,000<br>USD2,200  |
| <b>7. Auto Debit Service Standing Order</b>                  |  |
| 7.1 Transaction Fee  | USD2 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><br>3.1. Agency Fee<br>Arrangement Fee<br>Management Fee<br>Up-Front Fee<br>Front-End Fee<br>Facility Fee<br>Others<br><br>3.2. Commitment Fee | Up to 5.00 % of Credit Facility (including our credit facility, syndication facility, project finance facility, etc.)<br><br>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><br><br>4.1. Stamp Duty  | 0.05 % of Credit Facility (Maximum USD410)   |

#### H: BANK GUARANTEE

| DESCRIPTIONS  | RATES OF CHARGES   |
|---|--|
| <b>1. ISSUANCE FEE</b><br><br>1.1. Normal Case<br><br>1.2. Default Case | 10.00 % per annum (Minimum USD65)<br>Guarantee Fee will be collected until Original Bank Guarantee is released and returned to the Bank<br><br>20.00 % per annum including all fees and expenses<br>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\*\***