Announcement

Subject: Interest rates, Service fees, and Charges

For Motor Vehicle Hire-Purchase and Leasing Agreements for Corporate Customers

Pursuant to the Announcement of the Bank of Thailand No. 55/2568 Regarding the Determination of Criteria, Methods, and Conditions for Conducting Hire-purchase and Leasing Business of Cars and Motorcycles, SMFL Leasing (Thailand) Co., Ltd. (the "**Company**") hereby announces the details regarding interest rates, service fees, and charges for the Company's motor vehicle hire purchase and leasing agreements (for corporate customers) as follows:

Interest Rate Charges*		
Maximum Flat Interest Rate (p.a.)	Maximum Effective Interest Rate (EIR) (p.a.)	Maximum Default Interest Rate (p.a.)
8%	14%	24.00%

Service Fees, and Charges*	
Service Fees, and Charges	Amount (THB) (Incl. VAT)
1. Expenses paid to the Revenue Department	
1.1 Stamp Duty for Hire-purchase Agreement	Rate of THB 1 for every THB 1,000 (or fraction thereof) per agreement
1.2 Stamp Duty for duplicated copy of Hire-purchase Agreement	5 per agreement
2. Expenses paid to the Department of Land Transport and fees regarding car registration, only in cases where the customer wishes the Company to handle the process on their behalf.	
2.1 Car Registration Fee	As charged by Department of Land Transport**
2.2 Ownership Transfer Registration Fee	As charged by Department of Land Transport**

Service Fees, and Charges*	
Service Fees, and Charges	Amount (THB) (Incl. VAT)
3. Expenses paid to the Department of Business Development and fees regarding business collateral, only in cases where a business collateral has been provided	
3.1 New Business Collateral Registration Fee	Up to 2,400 per time
3.2 Business Collateral Amendment Registration Fee	
- Increase Secured Amount	Up to 2,000 per time
- Other Amendment	Up to 400 per time
- Both Amendments	Up to 2,400 per time
4. Fees for transferring rights and obligations under an agreement as requested by the customer	Up to 10,000 per time
5. Ownership transfer document preparation fee (from the 2nd request onwards, upon Customer's Request)	Up to 535 per time
6. Insurance Premium	As charged by the insurance company

Note:

**The interest rates and fees specified in this announcement are the Company's standard rates. The Company reserves the right to consider adjusting the interest rate, late payment penalties, service fees, and charges for customers on a case-by-case basis, as agreed upon in the contract or subject to the conditions prescribed by the Company.*

***The rates do not include the processing fee charged by the Company, which is determined based on the rate charged by the agency and as mutually agreed on a case-by-case basis.*

This Announcement shall be effective from the announcement date until further changed or amended by the Company.

Announce on 25 May 2026

Takayoshi Matsui

(President)

SMFL Leasing (Thailand) Co., Ltd.