

**Details of interests, penalty fees, fines, service charges, fees, and any expenses that operators may collect from undertaking nano finance business under supervision (Nano Credit Line for LINE Man Wongnai Merchant Partner)**

Effective from 23 April 2024

<b>Interests, penalty fees, fines, service charges, fees, and any expenses</b>	
Interests, penalty fees, fines, service charges, fees, and any expenses (the lowest to highest rates)	<b>32% to 33% per annum</b>
<b>Reasonable expenses as actually paid</b>	
Stamp duty fee (expenses paid to state enterprises)	<b>None (The company absorbs for customer at normal rate 0.05% of credit limit not exceeding ฿10,000)</b>
Expenses on credit information verification	<b>None</b>
Expenses in debt collection	<b>None</b>
Statement re-issuing fee	<b>None</b>
Expenses for transaction verification	<b>None</b>
Loan application fee	<b>None</b>
Loan prepayment fee	<b>None</b>

**Remark:**

- In case of default, the interest rate shall be equal to the maximum normal interest rate per annum as specified in the loan agreement plus 3 percent, but shall not exceed 33 percent per annum.
- The change of normal interest rate, penalty rate, fee, service charge and expenses shall be notified for not less than 30 days in advance on LINE BK website at [www.linebk.com](http://www.linebk.com).