

Details of Interest rates, penalties, fines, service charges, and any fees and other reasonable expenses as actually paid related to personal loans under supervision that are non-title loans (Credit Line)

Effective from 23 April 2024

1. Interests, penalties, fines, service charges, and any fees Interests, penalties, fines, service charges, and any fees (the lowest to highest rates)	18% to 25% per annum
Reasonable expenses as actually paid	
2. Expenses paid to government agencies 2.1 Stamp duty fee (expenses paid to state enterprises)	None (The company absorbs for customer at normal rate 0.05% of credit limit not exceeding ฿10,000)
3. Expenses paid to the third parties or external entities 3.1 Withdrawal expenses 3.2 Repayment expenses 3.3 Credit information checking expenses 3.4 Expenses in case of insufficient funds in accounts (In case of repayment by debiting from accounts in other financial institutions) 3.5 Debt collection expenses 3.6 Expenses related to authentication or digital identity verification of customers	None None None None
4. Expenses arising from operating costs of operators 4.1 Debt collection expenses* 4.2 Expenses in case of returned cheques (not exceeding 200 baht per time) 4.3 Fees for requesting account statements of each period (the 2nd set onwards) 4.4 Expenses for transaction verification 4.5 Loan application fee 4.6 Loan prepayment fee	None None None None

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 25 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.