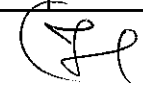


Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Deposit Rates (percentage per Annum)
Effective Date 11 December 2013

Currency : THB

Type of Deposits	Type of Customers			
	Individuals	Juristic persons	Non-residents	
			Individuals	Juristic persons
1. Current Account	0.000	0.000	0.000	0.000
2. Saving Account				
THB 1-9,999,999	0.500	0.500	0.000	0.000
THB 10,000,000-99,999,999	0.750	0.750	0.000	0.000
THB 100,000,000-499,999,999	0.750	0.750	0.000	0.000
THB 500,000,000 and above	1.000	1.000	0.000	0.000
3. Fixed Deposit				
1 week				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	1.375	1.375	-	-
2 weeks				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	1.375	1.375	-	-
3 weeks				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	1.375	1.375	-	-
1 month				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	1.500	1.500	-	-
2 months				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	1.500	1.500	-	-
3 months				
Less than THB50,000-	-	-	-	-
THB 50,000-9,999,999	1.500	1.500	-	-
THB 10,000,000 and above	1.625	1.625	-	-
4 months				
Less than THB50,000-	-	-	-	-
THB 50,000-9,999,999	1.500	1.500	-	-
THB 10,000,000 and above	1.625	1.625	-	-
5 months				
Less than THB50,000-	-	-	-	-
THB 50,000-9,999,999	1.500	1.500	-	-
THB 10,000,000 and above	1.625	1.625	-	-
6 months				
Less than THB50,000-	-	-	-	-
THB 50,000 - 9,999,999	1.625	1.625	1.625	1.625
THB 10,000,000 and above	1.750	1.750	1.750	1.750
12 months				
Less than THB50,000-	-	-	-	-
THB 50,000 - 9,999,999	1.750	1.750	1.750	1.750
THB 10,000,000 and above	2.000	2.000	2.000	2.000



Daniel Tan Piak Chiau
 General Manager
 Announced on 9 December 2013

Remarks

1. Interest Payment date

- (a) Current Account : No Interest payment
- (b) Fixed Deposit Account : On the maturity date or Account closing date or Early withdrawal date (as the case may be).
- (c) Saving Account : Every 6 months (25 June and 25 December of each year) or Account closing date. (as the case may be)

2. Interest payment in case of early withdrawal of fixed deposit will be as follows

- (a) Tenor if over 1 month : Saving rate which corresponds to the amount of the fixed deposit to be prematurely withdrawn.
- (b) Tenor if less than 1 month : Zero. (No Interest payable)

3. Interest Calculation method : $\frac{\text{No. of deposit days} * \text{Deposit Interest rate (\%)} * \text{End of day deposit balance}}{365 \text{ days (Every year)}}$

4. Juristic persons herein include Company Limited, Public Company Limited, Limited Partnership, Registered Ordinary Partnership, Government Agencies / Authorities, State Enterprises, Association, Foundation, Securities Company, Non-Profit Organization and others.

5. Principal and Interest of THB deposit account are protected by the Deposit Protection Agency except for Non-Resident Baht account in accordance with BOT and DPA Regulations. Deposit protection for joint account will be divided equally between the joint account holders, unless there are specific instructions.

Deposit Protection Amount	Period
Up to THB50million	11 August 2012 to 10 August 2015
Up to THB25million	11 August 2015 to 10 August 2016
Up to THB1million	11 August 2016 onwards

6. OCBC may consider to pay a higher interest rate as deemed appropriate to customers who meet the conditions set by the bank e.g. deposits pledged to secure loan or high networth customers or others. Such rate will not be higher than 3% from the normal rate and subject to approval by the Senior Management.

7. Withholding Tax deduction for Interest paid on Deposits

Resident Baht Account : Individual person 15% of interest amount THB20,000- and up Juristic Person and others : 1% of interest amount

Non-Resident Baht Account : 15% of Interest amount.

8. Any loss of a passbook or deposit receipt : Customer is to provide evidences as issued by the Police Station for such losses prior to issuance of a new passbook or deposit receipt without any fees/charges.

9. Please contact us at Tel No. 02 287 9888 or your OCBC's Relationship Manager if you would like any clarifications.