

**Oversea-Chinese Banking Corporation, Bangkok Branch
Details of Interest rates, Service Fees and other charges
for Bill of Exchange (B/E)**

Bill of Exchange in THB	
Tenors of Bill of Exchange	Interest Rate (Percentage Per Annum)
1 Week	BIBOR 1 Week rate – 1.0 %
1 Month	BIBOR 1 Month rate – 1.0 %
2 Months	BIBOR 2 Month rate – 1.0 %
3 Months	BIBOR 3 Month rate – 1.0 %
6 Months	BIBOR 6 Month rate – 1.0 %
9 Months	BIBOR 9 Month rate – 1.0 %
1 Year	BIBOR 1 Year rate – 1.0 %
Fees	
1) Custodian Service	THB 500 per B/E
2) Replacement of B/E	THB 2,000 per B/E

Note:

- The Bank uses the Bangkok Interbank Offered Rate (BIBOR) as a reference to determine the B/E interest rate. Client can check daily BIBOR rates as announced by The Bank of Thailand at website http://www2.bot.or.th/FinMarkets/Bibor/bibor_th.asp
- Instruction for the purchase of B/E must be made at least 1 day in advance. The bank uses the BIBOR rates as announced by The Bank of Thailand at 11.15 hrs on the issuance date of the B/E to determine the applicable interest rate.
- Only Thai residents are permitted to purchase the B/E.
- The minimum purchase amount of the B/E is THB 5 million per issuance for all types of B/E.
- The Bank reserves the right to make adjustment to the interest rates for B/E of the same tenor, amount and customer types as announced by the bank.
- The Bank's B/E is non-negotiable and non-transferable.
- Holder of B/E is considered as the Bank's creditors. Both principals and interests of B/E are not covered under the Deposit Protection Agency Act.
- The Bank will not issue any new BE after 30 June 2012.

Conditions of interest payment:

- The Bank will pay interest at maturity only.
- In calculating the interest payable to the B/E holder, it shall be deemed that a period of one year consists of 365 days. If the maturity date of the B/E falls on a date on which the Bank is closed for business, the payment shall

be postponed to the next business day, and the Bank shall calculate interest to be paid to the B/E holder for the non-business day(s).

- In the event of premature redemption of B/E, the interest payable shall be paid by the bank shall be as follows;
 - In the case of B/E with holding period of less than 1 month, No interest rate shall be payable for such B/E.
 - In the case of B/E with holding period of more than 1 month, the bank shall pay interest on such B/E at the lowest rate of the bank's saving deposit account for the same type of customers as announced by the bank on the issuance date of the B/E.
- In the event that the B/E holder does not submit the B/E for redemption on maturity date, the Bank reserves the right not to pay interest for the past due period.
- The Bank will deduct withholding taxes according to the requirements of the Department of Revenue, except in the case of exemptions.

Example of the Interest Rate Calculation

Interest Amount = Issue Amount x Coupon Rate x [Days / 365]

Days = Total number of days from and including the B/E issue date to but excluding the B/E maturity date

Authorized Signature



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Oversea-Chinese Banking Corporation Limited
Bangkok Branch
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