

**Oversea-Chinese Banking Corporation Limited, Bangkok Branch**  
**Deposit Rates (percentage per Annum)**  
**Effective Date 8 February 2012**

Currency	Type of Deposits	Type of Customers			
		Residents		Non-residents	
		Individuals	Juristic persons	Individuals	Juristic persons
USD	1. Current	0	0	0	0
	2. Saving	0	0	0	0
	3. Fixed				
	1 month	0.25	0.25	0.25	0.25
	3 months	0.25	0.25	0.25	0.25
	6 months	0.25	0.25	0.25	0.25
	9 months	0.50	0.50	0.50	0.50
	12 months	0.50	0.50	0.50	0.50
GBP	1. Current	0	0	0	0
	2. Saving	0	0	0	0
	3. Fixed				
	1 month	0.30	0.30	0.30	0.30
	3 months	0.50	0.50	0.50	0.50
	6 months	0.50	0.50	0.50	0.50
	9 months	0.50	0.50	0.50	0.50
	12 months	0.50	0.50	0.50	0.50
EUR	1. Current	0	0	0	0
	2. Saving	0	0	0	0
	3. Fixed				
	1 month	0.30	0.30	0.30	0.30
	3 months	0.50	0.50	0.50	0.50
	6 months	0.50	0.50	0.50	0.50
	9 months	0.50	0.50	0.50	0.50
	12 months	0.50	0.50	0.50	0.50

**Remarks**

## 1. Interest Payment date

- (a) Saving Account : Every 6 months (25 June and 25 December of each year) or Account closing date  
(b) Fixed Deposit Account : On a maturity date or Account closing date or Early withdrawal 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- (a) Tenor if over 1 month : Saving rate which will correspond to the amount of the fixed deposit to be prematurely withdrawn  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 :  $\frac{\text{No. of deposit days} \times \text{Deposit Interest rate (\%)} \times \text{End of day deposit balance}}{360 \text{ days (Every year)}}$ 

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 Foreign deposit account are not protected by the Deposit Protection Agency.

6. OCBC may consider to pay a higher interest rate as deemed appropriate to customers who meet the conditions set by the bank i.e. 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.



**Daniel Tan Piak Chiau**  
**General Manager**

Notification Date : 7 February 2012