

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans
Effective Date 21 March 2014

Unit: percent per annum


(A) Interest Rate

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	8.500%
2. Overdraft interest rate for prime large customers (minimum overdraft rate)	MOR	8.500%
3. Interest rate for prime retail customers (Minimum Retail Rate)	MRR	N/A
4. Prime Lending Rate	PLR	8.500%

Unit: percent per annum

(B) Interest rate ceiling

B (1) (Consumer loan)	Personal Loan (PL)		Housing Loan
	With Collateral	Without Collateral (not PL under BOT Supervision)		
5. Ceiling Rate - Normal Loan	15	15
6. Ceiling Rate - Defaulted Loan	25	25
B (2) (Commercial loan)	O/D	Revolving	S-T (≤ 1year)	L-T (>1year)
7. Ceiling Rate - Normal Loan	15	15	15	15
8. Ceiling Rate - Defaulted Loan	25	25	25	25


 Daniel Tan Piak Chiau
 General Manager
 Announced on 20 March 2014

Remarks

- This rate announcement shall exclude loan products under the BOT specific requirements.
- Ceiling Interest rate is applicable to all loan currencies.
- Interest Calculation method : $\text{No. of days} * \text{Interest rate (\%)} * \text{Loan Outstanding balance}$
 365 days (for THB, SGD, GBP, JPY Loan) or 360 days (for USD &, EUR Loan)
- Please contact us at Tel No. 02 287 9888 or your OCBC's Relationship Manager if you would like any clarifications.