

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans
Effective Date 11 December 2013

Unit: percent per annum

(A) Interest Rate

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	8.625%
2. Overdraft interest rate for prime large customers (minimum overdraft rate)	MOR	8.625%
3. Interest rate for prime retail customers (Minimum Retail Rate)	MRR	N/A
4. Prime Lending Rate	PLR	8.625%

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 9 December 2013

Remarks

1. This rate announcement shall exclude loan products under the BOT specific requirements.
2. Ceiling Interest rate is applicable to all loan currencies.

3. Interest Calculation method: No. of days * Interest rate (%) * Loan Outstanding balance
 365 days (for THB, SGD, GBP, JPY Loan) or 360 days (for USD & EUR Loan)

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