

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Deposit Rates (percentage per Annum)
Effective Date 10 October 2011

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	0.750	0.750	0.000	0.000
THB 10,000,000-99,999,999	1.000	1.000	0.000	0.000
THB 100,000,000-499,999,999	1.000	1.000	0.000	0.000
THB 500,000,000 and above	1.250	1.250	0.000	0.000
3. Fixed Deposit				
1 week				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	1.875	1.875	-	-
2 weeks				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	1.875	1.875	-	-
3 weeks				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	1.875	1.875	-	-
1 month				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	2.000	2.000	-	-
2 months				
Less than THB1,000,000-	-	-	-	-
THB 1,000,000 and above	2.000	2.000	-	-
3 months				
Less than THB50,000-	-	-	-	-
THB 50,000-9,999,999	2.000	2.000	-	-
THB 10,000,000 and above	2.125	2.125	-	-
4 months				
Less than THB50,000-	-	-	-	-
THB 50,000-9,999,999	2.000	2.000	-	-
THB 10,000,000 and above	2.125	2.125	-	-
5 months				
Less than THB50,000-	-	-	-	-
THB 50,000-9,999,999	2.000	2.000	-	-
THB 10,000,000 and above	2.125	2.125	-	-
6 months				
Less than THB50,000-	-	-	-	-
THB 50,000 - 9,999,999	2.125	2.125	2.125	2.125
THB 10,000,000 and above	2.250	2.250	2.250	2.250
12 months				
Less than THB50,000-	-	-	-	-
THB 50,000 - 9,999,999	2.250	2.250	2.250	2.250
THB 10,000,000 and above	2.500	2.500	2.500	2.500


 Daniel Tan Piak Chiau
 General Manager

Announced on 7 October 2011

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- (a) Tenor if over 1 month : Saving rate which will correspond to the amount of the fixed deposit to be prematurely withdrawn.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 : $\frac{\text{No. of deposit days} * \text{Deposit Interest rate (\%)} * \text{End of day deposit balance}}{365 \text{ days (Every year)}}$

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.

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.

