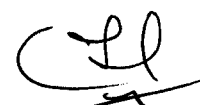


**Oversea-Chinese Banking Corporation Limited, Bangkok Branch**  
**Interest Rates and Actual and Reasonable Expenses Related to Loans <sup>1/</sup>**  
**Effective Date 6 November 2008**

Interest Rate	Unit: percent per annum
1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR 7.625
2. Overdraft interest rate for prime large customers (minimum overdraft rate) , if any	MOR 7.625
3. Interest rate for prime retail customers (Minimum Retail Rate), if any	MRR N/A
4. Prime Lending Rate	PLR 7.625

Commercial Loans	O/D	Revolving	S-T (≤ 1 year)	L-T (> 1 year)	.....	Consumer Loans	Personal <sup>1/</sup>		Housing
							W/ Collateral	W/O Collateral	
Interest rate ceiling (percent per annum)						Interest rate ceiling (percent per annum)			
5. Normal case	15	15	15	15	.....	5. Normal case	15	15	15
6. Default case	19	19	19	19	.....	6. Default case	19	19	19

Actual and reasonable expense (please specify unit)											
						7. Expense paid to authorities					
						1) Stamp duty	0.05% of facility amount max. Bht 10,000				
						2) Mortgage fee	1% of mortgage value max. Bht 200,000				
						8. Expense paid to other persons or entities					
						Normal case					
						1) Collateral inspection and valuation <sup>2</sup>	Bht 3,000 - 30,000 plus VAT and transportation as charged by valuer.				
						2) Insurance premium	As charged by insurance company.				
						3) Payment expense (via other counters or channels) information	Bht 300 per item for Bahtnet. On reimbursement basis				
						Default case					
1) Return check expense	Bht 500 per item										
2) Insufficient fund expense (if debiting via other banks)	Bht 500 per item										
3) Debt collection expense <sup>2</sup>	On reimbursement basis										
9. Operating cost of commercial bank											
Normal case											
1) Expense for collateral inspection and valuation <sup>2</sup>	No charge										
2) Application fee for statement report (2nd copy)	Bht 100 per statement										
Default case											
1) Debt collection expense <sup>2</sup> mortgage loan (if refinanced by other financial institutions)	No charge 0.125% of prepaid amount										



Daniel Tan  
General Manager

Date : 5 November 2008

**Remarks**

1/ not including the type of loan specifically specified by the BOT.

2/ commercial banks shall not double charge customers for expenses under 8 and 9.

3/ Interest rate ceiling (percent per annum) under 6. Default case, is applicable to all currencies.

