

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans
 Effective Date 21 August 2020

Unit: percent per annum

(A) Interest Rate

| | | |
|---|-----|-------|
| 1. Term loan interest rate for prime large customers (Minimum Loan Rate) | MLR | 6.25% |
| 2. Overdraft interest rate for prime large customers (minimum overdraft rate) | MOR | 6.25% |
| 3. Interest rate for prime retail customers (Minimum Retail Rate) | MRR | N/A |
| 4. Prime Lending Rate | PLR | 6.25% |

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 | 12 | 12 | N/A | N/A |
| 6. Ceiling Rate - Defaulted Loan | 18 | 18 | N/A | N/A |
| B (2) (Commercial loan) | O/D | Revolving | S-T (≤ 1year) | L-T(>1year) |
| 7. Ceiling Rate - Normal Loan | 12 | 12 | 12 | 14 |
| 8. Ceiling Rate - Defaulted Loan | 18 | 18 | 18 | 20 |


 Phua Yeo Chuan (Kenneth)
 General Manager
 Announced on 20 August 2020

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 : No. of days * Interest rate (%) * 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.