

**Oversea-Chinese Banking Corporation Limited, Bangkok Branch**  
**Deposit Rate Announcement (percentage per annum)**  
**Effective Date 27 May 2020**

Currency : THB

| Type of Deposits          | Type of Customers |                  |               |                  |
|---------------------------|-------------------|------------------|---------------|------------------|
|                           | Individuals       | Juristic persons | Non-residents |                  |
|                           |                   |                  | Individuals   | Juristic persons |
| <b>1. Current Account</b> | 0.000             | 0.000            | 0.000         | 0.000            |
| <b>2. Saving Account</b>  | 0.025             | 0.025            | 0.000         | 0.000            |
| <b>3. Fixed Deposit</b>   |                   |                  |               |                  |
| <b>1 week</b>             | 0.050             | 0.050            | N/A           | N/A              |
| <b>2 weeks</b>            | 0.050             | 0.050            | N/A           | N/A              |
| <b>3 weeks</b>            | 0.050             | 0.050            | N/A           | N/A              |
| <b>1 month</b>            | 0.100             | 0.100            | N/A           | N/A              |
| <b>2 months</b>           | 0.150             | 0.150            | N/A           | N/A              |
| <b>3 months</b>           |                   |                  |               |                  |
| THB 0 - 9,999,999         | 0.170             | 0.170            | N/A           | N/A              |
| THB 10,000,000 and above  | 0.200             | 0.200            | N/A           | N/A              |
| <b>4 months</b>           |                   |                  |               |                  |
| THB 0 - 9,999,999         | 0.170             | 0.170            | N/A           | N/A              |
| THB 10,000,000 and above  | 0.200             | 0.200            | N/A           | N/A              |
| <b>5 months</b>           |                   |                  |               |                  |
| THB 0 - 9,999,999         | 0.220             | 0.220            | N/A           | N/A              |
| THB 10,000,000 and above  | 0.250             | 0.250            | N/A           | N/A              |
| <b>6 months</b>           |                   |                  |               |                  |
| THB 0 - 9,999,999         | 0.300             | 0.300            | 0.300         | 0.300            |
| THB 10,000,000 and above  | 0.330             | 0.330            | 0.330         | 0.330            |
| <b>12 months</b>          |                   |                  |               |                  |
| THB 0 - 9,999,999         | 0.300             | 0.300            | 0.300         | 0.300            |
| THB 10,000,000 and above  | 0.350             | 0.350            | 0.350         | 0.350            |

**Phua Yeo Chuan (Kenneth)**  
**General Manager**

Announced on 25 May 2020

## Remarks

### 1. Interest Payment date

- (a) Current Account : No Interest payment
- (b) Fixed Deposit Account : On the maturity date or Account closing date or Early withdrawal date (as the case may be).
- (c) Saving Account : Every 6 months (25 June and 25 December of each year) or Account closing 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. Deposit protection for joint account will be divided equally between the joint account holders, unless there are specific instructions.

| Deposit Protection Amount | Period                           |
|---------------------------|----------------------------------|
| Up to THB5million         | 11 August 2019 to 10 August 2021 |
| Up to THB1million         | 11 August 2021 onwards           |

6. OCBC may consider to pay a higher interest rate as deemed appropriate to customers who meet the conditions set by the bank e.g. 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.

### 7. Withholding Tax deduction for Interest paid on Deposits

Resident Baht Account : Individual person 15% of interest amount THB20,000- and up Juristic Person and others : 1% of interest amount

Non-Resident Baht Account : 15% of Interest amount.

8. Any loss of a deposit receipt : Customer is to provide evidences as issued by the Police Station for such loss prior to issuance of a new deposit receipt without any fees/charges.

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