

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans
Effective Date 27 March 2020

Unit: percent per annum

(A) Interest Rate

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	7.75%
2. Overdraft interest rate for prime large customers (minimum overdraft rate)	MOR	7.75%
3. Interest rate for prime retail customers (Minimum Retail Rate)	MRR	N/A
4. Prime Lending Rate	PLR	7.75%

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	20	20
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	20	20	20	20

Phua Yeo Chuan (Kenneth)
 General Manager
 Announced on 26 March 2020

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.