

Oversea-Chinese Banking Corporation Limited, Bangkok Branch

Loan Interest Rates

Effective Date 1 April 2021

Unit: Percent per annum

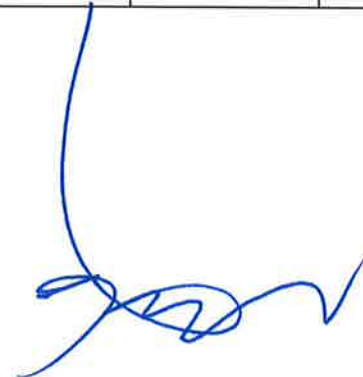
(A) Interest Rate

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) Ceiling Interest Rate

B (1) - Consumer Loan	With Collateral	Without Collateral (not under BOT Supervision)	Housing Loan
1. Ceiling Rate - Normal Loan	12	12	N/A	N/A
2. Ceiling Rate - Defaulted Loan	Contract Rate + 3%	Contract Rate + 3%	N/A	N/A
B (2) - Commercial loan	O/D	Revolving	Short Term (≤ 1year)	Long Term (>1year)
1. Ceiling Rate - Normal Loan				
1.1 Ceiling Rate - Normal Loan for SME Customers	12	12	12	14
1.2 Ceiling Rate - Normal Loan for Others	12	12	12	14
2. Ceiling Rate - Defaulted Loan				
2.1 Ceiling Rate - Defaulted Loan for SME Customers	Contract Rate + 3%	Contract Rate + 3%	Contract Rate + 3%	Contract Rate + 3%
2.2 Ceiling Rate - Defaulted Loan for Others	18	18	18	20


Phua Yeo Chuan (Kenneth)
General Manager

Announced on 08 March 2021

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 : $\text{No. of days} * \text{Interest rate (\%)} * \text{Loan Outstanding balance}$
365 days (for THB, SGD, GBP Loan) or 360 days (for USD, EUR, JPY Loan)
- Please contact us at Tel No. 02 287 9888 or your Relationship Manager if you need any clarifications.