

Announcement on changes to the saving account products

This is with reference to the announcement on 22 December 2016 whereby Standard Chartered Bank (Thai) Pcl ("the Bank"), has entered into an agreement to transfer Retail Banking business to TISCO Bank PLC and All – Ways Co., Ltd, a subsidiary of TISCO Financial Group PLC. The Retail Banking products under such agreement include credit cards, personal loans, business loans, wealth management, mortgage loans, bancassurance and retail deposits of Standard Chartered Bank (Thai).

To ensure the Bank continues to accommodate your financial needs as well as to minimise any potential impact to our valued clients, we wish to inform you in advance of changes in our Retail Banking services, product features along with some important procedures. Your banking experience is important to us. With this we wish to provide you with sufficient time and information.

Bonus\$aver Interest for JustOne Savings/ JustOne Payroll Savings Account

We regret to inform you of the discontinuation of Bonus\$aver interest rates privilege (currently at the rate of 5% per annum for the first deposit amount 200,000 THB when spending via VISA Platinum Bonus\$aver credit card or Visa debit card within a month of not less than 8,000 THB). Such change will be effective from 1 May 2017 onwards. The VISA Platinum Bonus\$aver credit card or VISA debit card can be used to receive special 5% Bonus\$aver interest rate until 30 April 2017. Such special interest will be credited to the linked saving account within June 2017.

You will be able to use JustOne Savings, JustOne Payroll Savings account and VISA debit card as usual with interest rate as announced by the Bank.

Especially, to express our gratitude to our valued clients, the Bank will be offering special privilege to the VISA Platinum Bonus\$aver credit card holders. Card holder will receive 1 point of 360° rewards point for every spending of 20 Baht, where previously any spending with Bonus\$aver credit card would not be entitled to receive rewards point. Such special privilege will be effective from 1 May 2017 onwards.

Special Interest for Power Saver Plus Savings Account

We regret to inform you that the Bank will discontinue the special interest rate of Power Saver Plus savings account for none withdrawal accounts according to the prescribed term (currently at the rate of 5% per annum on interest received). Such change will be effective from 1 July 2017 onwards.

For accounts with no withdrawal transaction during 1 January - 30 June 2017, you remain eligible to receive such special interest on a normal basis.