

# Standard Chartered Bank (Thai) PCL.

THB Deposit Rates ( Percentage per Annum) for Juristic Person



Effective Date 29 June 2020

Type of Deposit	Corporates	Institutions	Non-Residents
<b>1. Current Account</b>			
Current Account (Normal)	0.000%	0.000%	-
Current Value Plus Account			
- total deposits less than THB 5,000,000	0.000%	0.000%	-
- THB 5,000,000 - 99,999,999	0.025%	0.025%	-
- THB 100,000,000 - 499,999,999	0.050%	0.050%	-
- THB 500,000,000 and above	0.050%	0.050%	-
<b>2. Saving</b>			
Normal Savings	0.050%	0.050%	- *
Premium Service Savings (PSSA)	0.050%	0.050%	- *
<b>3. BIBOR Deposit</b>			
<u>5 to 13 days</u>			
- total deposits less than THB 10,000,000	1W BIBOR - 1.00%	1W BIBOR - 1.00%	-
- THB 10,000,000 - 99,999,999	1W BIBOR - 1.00%	1W BIBOR - 1.00%	-
- THB 100,000,000 - 499,999,999	1W BIBOR - 1.00%	1W BIBOR - 1.00%	-
- THB 500,000,000 and above	1W BIBOR - 1.00%	1W BIBOR - 1.00%	-
<u>14 to 30 days</u>			
- total deposits less than THB 10,000,000	1W BIBOR - 1.00%	1W BIBOR - 1.00%	-
- THB 10,000,000 - 99,999,999	1W BIBOR - 1.00%	1W BIBOR - 1.00%	-
- THB 100,000,000 - 499,999,999	1W BIBOR - 1.00%	1W BIBOR - 1.00%	-
- THB 500,000,000 and above	1W BIBOR - 1.00%	1W BIBOR - 1.00%	-

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<u>1 month</u>			
- total deposits less than THB 10,000,000	1M BIBOR - 1.00%	1M BIBOR - 1.00%	-
- THB 10,000,000 - 99,999,999	1M BIBOR - 1.00%	1M BIBOR - 1.00%	-
- THB 100,000,000 - 499,999,999	1M BIBOR - 1.00%	1M BIBOR - 1.00%	-
- THB 500,000,000 and above	1M BIBOR - 1.00%	1M BIBOR - 1.00%	-
<u>2 months</u>			
- total deposits less than THB 10,000,000	2M BIBOR - 1.00%	2M BIBOR - 1.00%	-
- THB 10,000,000 - 99,999,999	2M BIBOR - 1.00%	2M BIBOR - 1.00%	-
- THB 100,000,000 - 499,999,999	2M BIBOR - 1.00%	2M BIBOR - 1.00%	-
- THB 500,000,000 and above	2M BIBOR - 1.00%	2M BIBOR - 1.00%	-
<u>3 months</u>			
- total deposits less than THB 10,000,000	3M BIBOR - 1.00%	3M BIBOR - 1.00%	-
- THB 10,000,000 - 99,999,999	3M BIBOR - 1.00%	3M BIBOR - 1.00%	-
- THB 100,000,000 - 499,999,999	3M BIBOR - 1.00%	3M BIBOR - 1.00%	-
- THB 500,000,000 and above	3M BIBOR - 1.00%	3M BIBOR - 1.00%	-
<u>6 months</u>			
- total deposits less than THB 10,000,000	6M BIBOR - 1.00%	6M BIBOR - 1.00%	-
- THB 10,000,000 - 99,999,999	6M BIBOR - 1.00%	6M BIBOR - 1.00%	-
- THB 100,000,000 - 499,999,999	6M BIBOR - 1.00%	6M BIBOR - 1.00%	-
- THB 500,000,000 and above	6M BIBOR - 1.00%	6M BIBOR - 1.00%	-
<u>12 months</u>			
- total deposits less than THB 10,000,000	12M BIBOR - 1.20%	12M BIBOR - 1.20%	-
- THB 10,000,000 - 99,999,999	12M BIBOR - 1.20%	12M BIBOR - 1.20%	-
- THB 100,000,000 - 499,999,999	12M BIBOR - 1.20%	12M BIBOR - 1.20%	-
- THB 500,000,000 and above	12M BIBOR - 1.20%	12M BIBOR - 1.20%	-

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<b><u>24 months</u></b>			
- total deposits less than THB 10,000,000	12M BIBOR - 1.00%	12M BIBOR - 1.00%	-
- THB 10,000,000 - 99,999,999	12M BIBOR - 1.00%	12M BIBOR - 1.00%	-
- THB 100,000,000 - 499,999,999	12M BIBOR - 1.00%	12M BIBOR - 1.00%	-
- THB 500,000,000 and above	12M BIBOR - 1.00%	12M BIBOR - 1.00%	-
<b><u>36 months</u></b>			
- total deposits less than THB 10,000,000	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 10,000,000 - 99,999,999	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 100,000,000 - 499,999,999	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 500,000,000 and above	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
<b><u>48 months</u></b>			
- total deposits less than THB 10,000,000	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 10,000,000 - 99,999,999	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 100,000,000 - 499,999,999	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 500,000,000 and above	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
<b><u>60 months</u></b>			
- total deposits less than THB 10,000,000	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 10,000,000 - 99,999,999	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 100,000,000 - 499,999,999	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-
- THB 500,000,000 and above	12M BIBOR - 0.80%	12M BIBOR - 0.80%	-

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## Juristic Person Deposit Agreement

1. The previous interest rates shall be applied to deposits which are placed with Standard Chartered Bank (Thai) Public Company Limited (the Bank) before this announcement until maturity.
2. No interest shall be paid to deposits of which the agreed terms and conditions are not fulfilled.
3. Corporate Clients mean the clients in International Corporate segment, Local Corporate segment and Commercial Client segment as classified by the Bank.
4. Institutions refer to commercial banks, financial institutions or other institutions as defined by the Bank.
5. For Current Value Plus Account, the bank will pay periodic interest on monthly basis on the last date of the period.  
However, interest payment is calculated from the day after the last interest payment to the following maturity date.
6. For Saving Account, the bank will pay periodic interest on monthly basis or semi-annual basis on the last date of the period.  
However, interest payment is calculated from the day after the last interest payment to the following maturity date.
7. For all BIBOR Deposits, the bank will pay interest to customer on its maturity date and in case that there is a withdrawal prior to the maturity date with tenor less than 3 months, the bank will not pay any interest. For a withdrawal prior to the maturity date with tenor more than 3 months, the bank will pay interest according to Normal Saving rate and based on number of deposit days that customers deposit with the bank.
8. For all BIBOR Deposits that have tenors different from the above table, the bank reserves our rights to offer rate according to the prevailing market rate.
9. The Bank of Thailand (BOT)'s BIBOR is Bangkok Interbank Offered Rate which is the Bank Average Loan Interest Rate specified by BOT. This average interest rate comes from cutting the highest and lowest rate and using the rest to calculate the average. This interest rate will be determined at 11.00 am every working day and distributed by BOT at 11.15 am on BOT Website [http://www2.bot.or.th/FinMarkets/Bibor/bibor\\_th.aspx](http://www2.bot.or.th/FinMarkets/Bibor/bibor_th.aspx) and Reuter page "BOT 101"

For BIBOR Deposits, the Bank will use previous day BIBOR rate.

For example, interest on BIBOR deposits tenor 3 months can be calculated as following:

BIBOR Rates as of 3 April 2017 (Rates can be changed everyday).

Tenor	Rates
1 week	1.51750
1 Month	1.53697
2 Months	1.55347
3 Months	1.59333
6 Months	1.72025
1 Year	1.98952

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Therefore, interest on BIBOR deposit tenor 3months is:

$$\begin{aligned}\text{Interest} &= 10,000,000 \times (1.59333\% - 1\%) \times 92 / 365 \\ &= 14,955.17 \text{ THB}\end{aligned}$$

10. Bank reserves the right to pay interest at the rate of 0.05% for only Special Purpose Non-Resident Baht Account (SNA) or Non-Resident Baht Account (NRBA) that client already got approval from Bank of Thailand (BOT) to receive interest or as allowed under Exchange Control regulations.

11. The bank may consider pay special interest rates increased from the interest rate announced by the Bank but no more than 2.00% p.a. which is subject to appropriate and special agreement with the Bank.

12. THB Deposits deposited by customers with the Bank is protected by Deposit Protection Agency with the detail of protection for both principal and interest according to the Deposit Protection Act 2551 or its amendment (if any) and Royal Decree on Coverage of Insured Deposit B.E. 2559 or its amendment (if any) per depositor per financial institution but shall not exceed limit as follows:

Period	Coverage Amount
From 11 August 2019 - 10 August 2021	Not exceeding 5 Million Baht
From 11 August 2021 onward	Not exceeding 1 Million Baht

Note: Types of Deposit under the protection scheme are THB deposit in Thailand as prescribed by the Notifications e.g., current,

13. Interest Calculation:

(13.1) For regular year, interest payment = Deposit Balance End of Day x Interest Rate x (Number of Deposit Days/365)

(13.2) For leap year, interest payment = Deposit Balance End of Day x Interest Rate x (Number of Deposit Days/366)

14. In case deposit rate is negative, the bank will offer the rate at floor = 0%.

15. This announcement is being in force for H.O. and Sathorn branch on and from 29 June 2020 onwards until further notice.

( Parnkae Nandavisai )

Country Head, Transaction Banking and Head, Trade Products

Announcement Date 22 June 2020