

Standard Chartered Bank (Thai) Pcl.

THB Deposit Rates (Percentage per Annum) for Wholesales Banking Clients

Effective Date 1 April 2010

Type of Deposit	Corporates	Institutions	Non-Residents
1. Current Account			
Current Account (Normal)	0.000%	0.000%	-
Current Value Plus Account			
(This account is not allowed for Overdraft Facilities)			
- 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	0.075%	0.075%	-
2. Saving			
Normal Savings	0.100%	0.100%	-
Premium Service Savings (PSSA)			
- total deposits less than THB 50,000,000	0.100%	0.100%	-
- THB 50,000,000 - 299,999,999	0.100%	0.100%	-
- THB 300,000,000 - 499,999,999	0.100%	0.100%	-
- THB 500,000,000 - 999,999,999	0.200%	0.200%	-
- THB 1,000,000,000 and above	0.350%	0.350%	-
3. Time Deposit			
<u>7 to 13 days</u>			
- total deposits less than THB 10,000,000	0.25%	0.25%	-
- THB 10,000,000 - 99,999,999	0.25%	0.25%	-
- THB 100,000,000 - 499,999,999	0.25%	0.25%	-
- THB 500,000,000 and above	0.25%	0.25%	-
<u>14 to 30 days</u>			
- total deposits less than THB 10,000,000	0.25%	0.25%	-
- THB 10,000,000 - 99,999,999	0.25%	0.25%	-
- THB 100,000,000 - 499,999,999	0.25%	0.25%	-
- THB 500,000,000 and above	0.25%	0.25%	-
<u>1 month</u>			
- total deposits less than THB 10,000,000	0.25%	0.25%	-
- THB 10,000,000 - 99,999,999	0.25%	0.25%	-
- THB 100,000,000 - 499,999,999	0.25%	0.25%	-
- THB 500,000,000 and above	0.25%	0.25%	-

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<u>2 months</u>			
- total deposits less than THB 10,000,000	0.25%	0.25%	-
- THB 10,000,000 - 99,999,999	0.25%	0.25%	-
- THB 100,000,000 - 499,999,999	0.25%	0.25%	-
- THB 500,000,000 and above	0.25%	0.25%	-
<u>3 months</u>			
- total deposits less than THB 10,000,000	0.25%	0.25%	-
- THB 10,000,000 - 99,999,999	0.25%	0.25%	-
- THB 100,000,000 - 499,999,999	0.25%	0.25%	-
- THB 500,000,000 and above	0.25%	0.25%	-
<u>6 months</u>			
- total deposits less than THB 10,000,000	0.25%	0.25%	-
- THB 10,000,000 - 99,999,999	0.25%	0.25%	-
- THB 100,000,000 - 499,999,999	0.25%	0.25%	-
- THB 500,000,000 and above	0.25%	0.25%	-
<u>12 months</u>			
- total deposits less than THB 10,000,000	0.25%	0.25%	-
- THB 10,000,000 - 99,999,999	0.25%	0.25%	-
- THB 100,000,000 - 499,999,999	0.25%	0.25%	-
- THB 500,000,000 and above	0.25%	0.25%	-

Wholesale Banking Deposit Agreement

1. The previous interest rates shall be applied to deposits which are placed with 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. Corporates refer to Global Corporates and Local Corporates as defined 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. Current Value Plus Account is not allowed to subscribe Overdraft Facilities.
7. 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.

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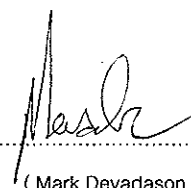
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8. For all Time Deposits, the bank will pay interest to customer on its maturity date and in case that there is a withdrawal prior to the maturity date with tenor less than 3 months, the bank will not pay any interest. For a withdrawal prior to the 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.
9. Time Deposits which are placed less than THB 10,000,000 are offered to corporates, institutions as described in Wholesale Banking Deposit Agreement no. 3, 4 for the purpose of only pledges as collateral with the bank or rollover of the existing time deposits.
10. Standard Chartered Bank (Thai) Pcl may pay higher interest rates compared to the announced rates for customers who use Transaction Banking services and/or use or will use our Financial Markets services/ products.
11. THB Deposits is protected by Deposit Protection Institution with the detail of protection for both principal and interest per depositor per financial institution according to the Deposit Protection Act 2551 or its amendment (if any).
- Note: Types of Deposit under the protection scheme are current savings, time deposit, certificate of deposit, deposit slip in Baht currency except Baht deposits of non-residents in accordance with Exchange Control Regulations.
12. Interest Calculation:
- (10.1) For regular year, interest payment = Deposit Balance End of Day x Interest Rate x (Number of Deposit Days/365)
- (10.2) For leap year, interest payment = Deposit Balance End of Day x Interest Rate x (Number of Deposit Days/366)
13. This announcement is being in force for H.O. and every branches on and from 1 April 2010 onwards until further notice.



(Mark Devadason)

President and Chief Executive Officer

Announcement Date 31 March 2010