

Standard Chartered Bank (Thai) Public Company Limited

Table 4 Deposit Rate (Percentage per Annum) for foreign currency deposits

Effective Date 1 October 2010

Currency	Type of Saving	Type of Customer								
		Thai Residence						Non Residence		
		Retail	Corporates		Government	Institutions	Special Juristic Person	Retail	Corporates	
			SME	Wholesales Banking					SME	Wholesales Banking
USD	Saving Deposit (USD)									
	Normal Saving (USD)									
	Total deposits USD 0 - 999,999	0.05%	-	0.00%	-	0.00%	-	0.05%	-	0.00%
	Total deposits USD 1,000,000 and over	0.05%	-	0.05%	-	0.05%	-	0.05%	-	0.05%
	Premium Service Savings (USD)									
	Total deposits USD 0 - 4,999	-	-	0.00%	-	0.00%	-	-	-	0.00%
	Total deposits USD 5,000 - 99,999	-	-	0.00%	-	0.00%	-	-	-	0.00%
	Total deposits USD 100,000 - 499,999	-	-	0.00%	-	0.00%	-	-	-	0.00%
	Total deposits USD 500,000 - 999,999	-	-	0.05%	-	0.05%	-	-	-	0.05%
	Total deposits USD 1,000,000 and over	-	-	0.05%	-	0.05%	-	-	-	0.05%
	SME Saving (USD)									
	Total deposits USD 0 - 49,999	-	0.05%		0.00%	-	-	-	-	-
	Total deposits USD 50,000 and over	-	0.05%		0.00%	-	-	-	-	-
	Term Deposit (USD)									
	1-Week Tenor (USD)									
	Total deposits USD 0 - 4,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 5,000 - 99,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 100,000 and over	-	-	0.00%	-	0.00%	-	-	-	-
	2-Week Tenor (USD)									
	Total deposits USD 0 - 4,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 5,000 - 99,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 100,000 and over	-	-	0.00%	-	0.00%	-	-	-	-
	3-Week Tenor (USD)									
	Total deposits USD 0 - 4,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 5,000 - 99,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 100,000 and over	-	-	0.00%	-	0.00%	-	-	-	-
	1-Month Tenor (USD)									
	Total deposits USD 0 - 4,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 5,000 - 99,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 100,000 and over	-	-	0.00%	-	0.00%	-	-	-	-
	2-Month Tenor (USD)									
	Total deposits USD 0 - 4,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 5,000 - 99,999	-	-	0.00%	-	0.00%	-	-	-	-
	Total deposits USD 100,000 and over	-	-	0.00%	-	0.00%	-	-	-	-
	3-Month Tenor (USD)									
	Total deposits USD 0 - 4,999	0.25%	0.25%	0.00%	-	0.00%	0.00%	0.25%	-	-
	Total deposits USD 5,000 - 99,999	0.25%	0.25%	0.00%	-	0.00%	0.00%	0.25%	-	-
	Total deposits USD 100,000 and over	0.25%	0.25%	0.25%	-	0.25%	0.25%	0.25%	-	-
	6-Month Tenor (USD)									
	Total deposits USD 0 - 4,999	0.25%	0.25%	0.00%	-	0.00%	0.00%	0.25%	-	-
	Total deposits USD 5,000 - 99,999	0.25%	0.25%	0.00%	-	0.00%	0.00%	0.25%	-	-
	Total deposits USD 100,000 and over	0.25%	0.25%	0.25%	-	0.25%	0.25%	0.25%	-	-
	12-Month Tenor (USD)									
	Total deposits USD 0 - 4,999	0.75%	0.25%	0.00%	-	0.00%	0.00%	0.50%	-	-
	Total deposits USD 5,000 - 99,999	0.75%	0.25%	0.00%	-	0.00%	0.00%	0.50%	-	-

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Effective Date

1 October 2010

Currency	Type of Saving	Type of Customer								
		Thai Residence						Non Residence		
		Retails	Corporates		Government	Institutions	Special Juristic Person	Retails	Corporates	
			SME	Wholesales Banking					SME	Wholesales Banking
	Total deposits USD 100,000 and over	0.75%	0.25%	0.50%	-	0.50%	0.50%	0.50%	-	-
	Two Currencies Deposit 3-Month Tenor (USD)									
	Total deposits USD 0 - 4,999	0.50%	-	-	-	-	-	-	-	-
	Total deposits USD 5,000 - 99,999	0.50%	-	-	-	-	-	-	-	-
	Total deposits USD 100,000 and over	0.50%	-	-	-	-	-	-	-	-
EUR	Saving Deposit (EUR)									
	Saving Deposit (EUR)									
	Total deposits EUR 0 - 4,999	0.10%	0.10%	0.00%	0.00%	0.00%	-	0.10%		0.00%
	Total deposits EUR 5,000 and over	0.10%	0.10%	0.10%	0.10%	0.10%	-	0.10%		0.10%
	Term Deposit (EUR)									
	3-Month Tenor (EUR)									
	Total deposits EUR 0 - 4,999	0.25%	0.25%	0.00%	-	0.00%	0.00%	0.25%	-	-
	Total deposits EUR 5,000 - 49,999	0.25%	0.25%	0.00%	-	0.00%	0.00%	0.25%	-	-
	Total deposits EUR 50,000 and over	0.25%	0.25%	1.00%	-	1.00%	1.25%	0.25%	-	-
	6-Month Tenor (EUR)									
	Total deposits EUR 0 - 4,999	0.25%	0.25%	0.00%	-	0.00%	0.00%	0.25%	-	-
	Total deposits EUR 5,000 - 49,999	0.25%	0.25%	0.00%	-	0.00%	0.00%	0.25%	-	-
	Total deposits EUR 50,000 and over	0.25%	0.25%	1.00%	-	1.00%	1.25%	0.25%	-	-
	12-Month Tenor (EUR)									
	Total deposits EUR 0 - 4,999	0.50%	0.00%	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits EUR 5,000 - 49,999	0.50%	1.00%	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits EUR 50,000 and over	0.50%	1.00%	1.00%	-	1.00%	1.25%	-	-	-
	Two Currencies Deposit 3-Month Tenor (EUR)									
	Total deposits EUR 0 - 4,999	0.50%	-	-	-	-	-	-	-	-
	Total deposits EUR 5,000 - 49,999	0.50%	-	-	-	-	-	-	-	-
	Total deposits EUR 50,000 and over	0.50%	-	-	-	-	-	-	-	-
JPY	Saving Deposit (JPY)									
	Saving Deposit (JPY)									
	Total deposits JPY 0 - 11,999,999	-	0.00%	0.00%	0.00%	0.00%	-	0.00%	-	0.00%
	Total deposits JPY 12,000,000 and over	-	0.00%	0.00%	0.00%	0.00%	-	0.05%	-	0.00%
	Term Deposit (JPY)									
	3-Month Tenor (JPY)									
	Total deposits JPY 0 - 9,999,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits JPY 10,000,000 and over	-	-	0.00%	-	0.00%	0.00%	-	-	-
	6-Month Tenor (JPY)									
	Total deposits JPY 0 - 9,999,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits JPY 10,000,000 and over	-	-	0.00%	-	0.00%	0.00%	-	-	-
	12-Month Tenor (JPY)									
	Total deposits JPY 0 - 9,999,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits JPY 10,000,000 and over	-	-	0.00%	-	0.00%	0.00%	-	-	-
CHF	Saving Deposit (CHF)									
	Saving Deposit (CHF)									
	Total deposits CHF 0 - 9,999	-	-	0.00%	-	0.00%	-	-	-	0.00%
	Total deposits CHF 10,000 and over	-	-	0.00%	-	0.00%	-	-	-	0.00%
	Term Deposit (CHF)									

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Effective Date

1 October 2010

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		Thai Residence						Non Residence		
		Retails	Corporates		Government	Institutions	Special Juristic Person	Retails	Corporates	
			SME	Wholesales Banking					SME	Wholesales Banking
	3-Month Tenor (CHF)									
	Total deposits CHF 0 - 99,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits CHF 100,000 and over	-	-	0.00%	-	0.00%	0.00%	-	-	-
	6-Month Tenor (CHF)									
	Total deposits CHF 0 - 99,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits CHF 100,000 and over	-	-	0.00%	-	0.00%	0.00%	-	-	-
	12-Month Tenor (CHF)									
	Total deposits CHF 0 - 99,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits CHF 100,000 and over	-	-	0.25%	-	0.25%	0.25%	-	-	-
AUD	Saving Deposit (AUD)									
	Saving Deposit (AUD)									
	Total deposits AUD 0 - 4,999	2.00%	2.00%	0.00%	-	0.00%	-	2.00%	-	0.00%
	Total deposits AUD 5,000 and over	2.00%	2.00%	0.50%	-	0.50%	-	2.00%	-	0.50%
	Term Deposit (AUD)									
	3-Month Tenor (AUD)									
	Total deposits AUD 0 - 4,999	2.75%	2.75%	0.00%	-	0.00%	0.00%	2.75%	-	-
	Total deposits AUD 5,000 - 99,999	2.75%	2.75%	0.00%	-	0.00%	0.00%	2.75%	-	-
	Total deposits AUD 100,000 and over	2.75%	2.75%	2.00%	-	2.00%	2.25%	2.75%	-	-
	6-Month Tenor (AUD)									
	Total deposits AUD 0 - 4,999	3.00%	3.00%	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits AUD 5,000 - 99,999	3.00%	3.00%	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits AUD 100,000 and over	3.00%	3.00%	2.00%	-	2.00%	2.25%	-	-	-
	12-Month Tenor (AUD)									
	Total deposits AUD 0 - 4,999	3.50%	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits AUD 5,000 - 99,999	3.50%	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits AUD 100,000 and over	3.50%	-	2.00%	-	2.00%	2.25%	-	-	-
	Two Currencies Deposit 3-Month Tenor (AUD)									
	Total deposits AUD 0 - 4,999	3.00%	-	-	-	-	-	-	-	-
	Total deposits AUD 5,000 - 99,999	3.00%	-	-	-	-	-	-	-	-
	Total deposits AUD 100,000 and over	3.00%	-	-	-	-	-	-	-	-
SGD	Saving Deposit (SGD)									
	Saving Deposit (SGD)									
	Total deposits SGD 0 - 9,999	-	-	0.00%	-	0.00%	-	-	-	0.00%
	Total deposits SGD 10,000 - 99,999	-	-	0.00%	-	0.00%	-	-	-	0.00%
	Total deposits SGD 100,000 and over	-	-	0.00%	-	0.00%	-	-	-	0.00%
	Term Deposit (SGD)									
	3-Month Tenor (SGD)									
	Total deposits SGD 0 - 149,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits SGD 150,000 and over	-	-	0.00%	-	0.00%	0.00%	-	-	-
	6-Month Tenor (SGD)									
	Total deposits SGD 0 - 149,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits SGD 150,000 and over	-	-	0.00%	-	0.00%	0.00%	-	-	-
	12-Month Tenor (SGD)									
	Total deposits SGD 0 - 149,999	-	-	0.00%	-	0.00%	0.00%	-	-	-
	Total deposits SGD 150,000 and over	-	-	0.25%	-	0.25%	0.25%	-	-	-

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Effective Date

1 October 2010

Currency	Type of Saving	Type of Customer								
		Thai Residence						Non Residence		
		Retails	Corporates		Government	Institutions	Special Juristic Person	Retails	Corporates	
			SME	Wholesales Banking					SME	Wholesales Banking
GBP	Saving Deposit (GBP)									
	Saving Deposit (GBP)									
	Total deposits GBP 0 - 4,999	0.10%	0.10%	0.00%	0.00%	0.00%	-	0.10%	-	0.00%
	Total deposits GBP 5,000 and over	0.10%	0.10%	0.20%	0.20%	0.20%	-	0.10%	-	0.20%
	Term Deposit (GBP)									
	3-Month Tenor (GBP)									
	Total deposits GBP 0 - 4,999	0.40%	0.40%	0.00%	-	0.00%	0.00%	0.40%	-	-
	Total deposits GBP 5,000 - 49,999	0.40%	0.40%	0.00%	-	0.00%	0.00%	0.40%	-	-
	Total deposits GBP 50,000 and over	0.40%	0.40%	0.50%	-	0.50%	0.50%	0.40%	-	-
	6-Month Tenor (GBP)									
	Total deposits GBP 0 - 4,999	0.40%	0.40%	0.00%	-	0.00%	0.00%	0.40%	-	-
	Total deposits GBP 5,000 - 49,999	0.40%	0.40%	0.00%	-	0.00%	0.00%	0.40%	-	-
	Total deposits GBP 50,000 and over	0.40%	0.40%	0.75%	-	0.50%	0.75%	0.40%	-	-
	12-Month Tenor (GBP)									
	Total deposits GBP 0 - 4,999	0.70%	0.60%	0.00%	-	0.00%	0.00%	0.00%	-	-
	Total deposits GBP 5,000 - 49,999	0.70%	0.60%	0.00%	-	0.00%	0.00%	0.60%	-	-
	Total deposits GBP 50,000 and over	0.70%	0.60%	0.75%	-	0.75%	0.75%	0.60%	-	-
	Two Currencies Deposit 3-Month Tenor (GBP)									
	Total deposits GBP 0 - 4,999	0.50%	-	-	-	-	-	-	-	-
	Total deposits GBP 5,000 - 99,999	0.50%	-	-	-	-	-	-	-	-
	Total deposits GBP 50,000 and over	0.50%	-	-	-	-	-	-	-	-
NZD	Saving Deposit (NZD)									
	Saving Deposit (NZD)									
	Total deposits NZD 0 - 4,999	0.50%	0.50%	-	-	-	-	-	-	-
	Total deposits NZD 5,000 and over	0.50%	0.50%	-	-	-	-	-	-	-
	Term Deposit (NZD)									
	3-Month Tenor (NZD)									
	Total deposits NZD 0 - 4,999	1.75%	1.75%	-	-	-	-	-	-	-
	Total deposits NZD 5,000 - 49,999	1.75%	1.75%	-	-	-	-	-	-	-
	Total deposits NZD 50,000 and over	1.75%	1.75%	-	-	-	-	-	-	-
	6-Month Tenor (NZD)									
	Total deposits NZD 0 - 4,999	1.75%	1.75%	-	-	-	-	-	-	-
	Total deposits NZD 5,000 - 49,999	1.75%	1.75%	-	-	-	-	-	-	-
	Total deposits NZD 50,000 and over	1.75%	1.75%	-	-	-	-	-	-	-
	12-Month Tenor (NZD)									
	Total deposits NZD 0 - 4,999	2.00%	-	-	-	-	-	-	-	-
	Total deposits NZD 5,000 - 49,999	2.00%	-	-	-	-	-	-	-	-
	Total deposits NZD 50,000 and over	2.00%	-	-	-	-	-	-	-	-
	Two Currencies Deposit 3-Month Tenor (NZD)									
	Total deposits NZD 0 - 4,999	2.50%	-	-	-	-	-	-	-	-
	Total deposits NZD 5,000 - 99,999	2.50%	-	-	-	-	-	-	-	-
	Total deposits NZD 100,000 and over	2.50%	-	-	-	-	-	-	-	-

Standard Chartered Bank (Thai) Public Company Limited

Table 4 Deposit Rate (Percentage per Annum) for foreign currency deposits

Effective Date 1 October 2010

Remark : The interest rate terms and conditions that will be paid for each type of deposits as following :

1. The previous interest rates shall be applied to deposits which are placed with the bank before this announcement until maturity.

2. Customer Category

2.1 Retail Customers

- Individual Thai Residence (Thai nationality or non-Thai nationality but having alien identity or residence permits)
- Individual Non Residence (Natural persons not of Thai nationalities not having alien identity or residence permits)
- Shops (Excluding Foreign Currency Deposit in AUD)

2.2 Corporate Customers

- Company Limited, Public Company Limited
- Embassies, International Organizations located in Thailand
- Co-operatives
- Pawnshops
- Condominium juristic person
- Limited partnership

Definition for Group of Business for Corporates

SME : Small and Medium Enterprise is a business that has one of below criterias:

- Employee not exceed 200 people or
- Net fixed asset (exclude land) value not exceed THB 200 million or
- Key element of Thai economy include manufacturing, trading(wholesale and retail) and service or
- Create value of local content by using more local content for raw materials or
- Promote/ enhance/ preserve local cultural heritage or
- Propriety knowledge base business i.e license, franchise and branding or
- Create employment for Thai economy

Large Corporation is multinational corporation that has corporate presence in countries other than Thailand or large Thai corporation that has
or does not have corporate presence outside Thailand.

2.3 Government Customers

- Government Agencies
- Department and State Enterprises

2.4 Institution Customers

- Specialized Financial Institutions, e.g. Asset Management Corporation (AMC), Secondary Mortgage Corporation (SMC) and

Thai Asset Management Corporation

- Finance Companies /Security Companies / Credit Foncier Companies
- Provident Funds / Social Security Office / Pension Fund
- Mutual Fund Management Companies

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Effective Date 1 October 2010

Remark : The interest rate terms and conditions that will be paid for each type of deposits as following :

- Insurance and Life Insurance Companies

2.5 Special Juristic Person includes Large Corporation and Institution, as defined in 2.2 and 2.4, who use or will use treasury or other services with the bank, receive the invitation letter from the bank, and have special condition with the bank that it will deposit and maintain the specified amount in the time deposit account with the duration as stated in the aforementioned tables.

3. Terms and conditions for Foreign Currency Deposits (FCD)

- Foreign Currency Deposit in Currencies USD / EUR / AUD / GBP / NZD with source of funds in Thailand without obligations :-

For Individual Thai Residence (Thai nationality or non-Thai nationality but having alien identity or residence permits) and Corporate Customers - Small and Medium Enterprise with Thai Residence which are Company Limited, Public Company Limited and Limited Partnership (For Saving Account and Time Deposit Account tenor 3 & 6 month) is available at all branches except Chiangmai Branch, Nakhonpathom Branch and Rayong Branch.

- For other types of FCD is available only at Sathorn Branch, H.O.

4. Term and Condition for Two Currencies Deposit Account

- This account is offered to Individual Thai Residence (Thai nationality or non-Thai nationality but having alien identity or residence permits) with source of funds in Thailand without obligations

- The depositor must deposit in both time deposit THB account and FCD account on the same day by exchange the fund from local currency during 1 October - 30 November 2010

- The depositor can deposit into time deposit THB account up to the THB equivalent amount deposited into the FCD account. The depositor will receive special interest rate as announced by the bank and will still rely on and comply with the term and condition as stated on the bank's announcement.

- The depositor must open the time deposit account and deposit with the minimum amount as specified the bank for each currency

- When the deposit period(s) for each tenor have matured, the bank agrees to pay the interest from the deposit amount to the customer based on the "Two Currencies Time Deposit" interest rate for each tenor as on the bank's announcement and the conditions for the "Two Currencies Time Deposit" interest rate for each tenor shall be ended. If the customer still wants to renew in time deposit, the customer will get the interest rate based on the normal time deposit rate regarding tenor and rate as announced by the Bank on the maturity date and also under the terms and condition as stated by the bank.

5. The Bank reserves the right to offer rates higher than announced to retail customer(s) as the Bank deemed appropriate

6. This announcement is being in force for H.O. and every branches on and from 1 October 2010 onwards until further notice



(Lyn Kok)

President and Chief Executive Officer

Announcement Date 30 September 2010