

## Standard Chartered Bank (Thai) Public Company Limited

Interest Rates for Bill of Exchange (Percentage per Annum)

Effective Date 29 February 2012

Type of Bill of Exchange (THB)	Type of Customer												
	Retails		Small and Medium Enterprise					Corporates	Government	Non-profit Corporate	Institutions	Non-Resident	
	Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions					Retails	Corporates
1). 1-Day Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	BIBOR 1 Days - 1.00%	BIBOR 1 Days - 1.00%	-	BIBOR 1 Days - 1.00%	-	-
2). 7-Day Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	BIBOR 7 Days - 1.00%	BIBOR 7 Days - 1.00%	-	BIBOR 7 Days - 1.00%	-	-
3). 14-Day Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	BIBOR 7 Days - 1.00%	BIBOR 7 Days - 1.00%	-	BIBOR 7 Days - 1.00%	-	-
4). 1-Month Tenor													
Face Value THB 1,000,000-9,999,999	2.00%	2.00%	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	2.00%	2.00%	2.00%	2.00%	2.00%	-	2.00%	BIBOR 1 Month - 1.00%	BIBOR 1 Month - 1.00%	-	BIBOR 1 Month - 1.00%	-	-
5). 2-Month Tenor													
Face Value THB 1,000,000-9,999,999	-	-	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	BIBOR 2 Month - 1.00%	BIBOR 2 Month - 1.00%	-	BIBOR 2 Month - 1.00%	-	-
6). 3-Month Tenor													
Face Value THB 1,000,000-9,999,999	3.00%	3.00%	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	3.25%	3.25%	2.75%	2.75%	2.75%	-	2.75%	BIBOR 3 Month - 1.00%	BIBOR 3 Month - 1.00%	-	BIBOR 3 Month - 1.00%	-	-
7). 4-Month Tenor													
Face Value THB 1,000,000-2,999,999	-	-	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	-	-	-
8). 6-Month Tenor													
Face Value THB 1,000,000-9,999,999	3.00%	3.00%	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	3.25%	3.25%	3.00%	3.00%	3.00%	-	3.00%	BIBOR 6 Month - 1.00%	BIBOR 6 Month - 1.00%	-	BIBOR 6 Month - 1.00%	-	-
9). 9-Month Tenor													
Face Value THB 1,000,000-9,999,999	3.00%	3.00%	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	3.25%	3.25%	3.00%	3.00%	3.00%	-	3.00%	BIBOR 9 Month - 1.00%	BIBOR 9 Month - 1.00%	-	BIBOR 9 Month - 1.00%	-	-
10). 12-Month Tenor													
Face Value THB 1,000,000-9,999,999	3.00%	3.00%	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	3.25%	3.25%	3.00%	3.00%	3.00%	-	3.00%	BIBOR 12 Month - 1.00%	BIBOR 12 Month - 1.00%	-	BIBOR 12 Month - 1.00%	-	-
11) 24-Month Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	BIBOR 12 Month - 1.00%	BIBOR 12 Month - 1.00%	-	BIBOR 12 Month - 1.00%	-	-

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Effective Date: 25 February 2012

	Type of Customer												
	Retails		Small and Medium Enterprise					Corporates	Government	Non-profit Corporate	Institutions	Non-Resident	
	Normal Customer	Priority Banking Customer	Shop	Corporates	Govern ment	Non-profit Corporate	Institutions					Retails	Corporates
12) 36-Month Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	BIBOR 12 Month - 1.00%	BIBOR 12 Month - 1.00%	-	BIBOR 12 Month - 1.00%	-	-
- Custodian Fee for Safekeeping of Bill of Exchange	-	-	0.0125% per annum of notional	0.0125% per annum of notional amount	0.0125% per annum of notional	-	0.0125% per annum of notional amount	0.0125% per annum of notional amount	0.0125% per annum of notional amount	-	0.0125% per annum of notional amount	-	-
- Service Fee for Safekeeping of Bill of Exchange	-	-	1,000 Baht/Bill	1,000 Baht/Bill	1,000 Baht/Bill	-	1,000 Baht/Bill	1,000 Baht/Bill	1,000 Baht/Bill	-	1,000 Baht/Bill	-	-

## Remark: Conditions of Interest Payments

- SCBT Note is offered to all Corporate customers and Financial Institutions. This note is offered only to Retail customers and Governments who are the bank's existing customers.
- For institution customers including mutual funds, provident funds and private funds, the bank will not limit a minimum amount per bill  
For retail customers, a minimum amount per bill is 1,000,000 baht
- SCBT Note can be offered with amount less than THB 10,000,000 to Corporate customers and Financial institution only for the purpose of pledges as collateral with the bank and rollover of the existing note.
- For the SCBT note that has a tenor different from the above table, the bank reserves our rights to offer rate according to the prevailing market rate.  
For retail customers, Bill of Exchange tenor 3 months and less than 3 months which are uplifted before maturity, the bank will not pay interest. For Bill of Exchange tenor more than 3 months where the account has been invested with less than 3 months and is uplifted before maturity, the bank will not pay interest. Where the account has been invested with at least 3 months but is uplifted before maturity, the bank will pay interest with the Power Saver Savings (Normal Savings) minimum rate of each category of customer during the actual deposit period
- Customer must pay Value Added Tax (VAT) 7% on the Custodian and Service Fee for Safekeeping of Bill of Exchange
- BIBOR is Bangkok Interbank Offered Rate that is announced at the trading date of B/E.
- The Bank of Thailand (BOT)'s BIBOR 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 and Reuter page "BOT 101"
- In the event the customer would like to safekeep the B/E with SCBT, the customer must inform SCBT staff on the day the B/E was purchased and must pay for the safekeeping service on the day of the purchase.
- Customer Category
  - Retail Customers (Thai nationalities or not of Thai nationalities but having alien identity or resident permits)
    - Individual/Group of persons
    - Priority Banking Customer is a Priority Banking member and has a deposit (Exclude Current Account) and/or investments in mutual funds or Bills of Exchange of at least 3 million baht which includes customers who are potential Priority Banking or customers who have good financial standing.
  - Corporate Customers
    - Embassies, International Organizations located in Thailand
    - Pawnshops / Co-operatives
    - Condominium juristic person
    - Limited partnership
    - Company Limited

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## - Public Company Limited

## Definition of Group of Corporate Business eligible for interest

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

a business that 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 such as;

- 1 Shops are the business registered Trade certifications with Ministry of Commerce by district official.
- 2 Corporate includes Company Limited, Public Company Limited, Limited partnership, Registered Ordinary Partnership
- 3 Government Customers includes Government Agencies and Department
- 4 Non-profit Customers, such as Associates, Clubs, Temples, etc.
- 5 Institution Customers\* are juristic persons with the conditions as defined by the Bank

\*Exclude Asset Management Companies (and assets under their management), Broker Dealers and Life Insurance

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.

## 9.3 Government Customers

- Government Agencies/State Enterprises/Government Entities

## 9.4 Non-profit Juristic person Customers

- Associates/Foundations/Clubs/Temples/ Schools, Colleges, Universities
- The Crown Property Bureau

## 9.5 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 / Government Pension Fund
- Mutual Fund Management Companies
- Insurance and Life Insurance Companies

10. This announcement is being enforced for SCBT's head office and every branch from 29 February 2012 onwards until further notice.



Authorized personnel.....

( Lyn Kok)

President and Chief Executive Officer

Announcement Date 28 February 2012