

Standard Chartered Bank (Thai) Pcl.

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

Effective Date 15 August 2012

Type of Deposit	Corporates	Institutions	Non-Residents
1. Current Account			
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	0.075%	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	2.00%	2.00%	-
- THB 10,000,000 - 99,999,999	2.00%	2.00%	-
- THB 100,000,000 - 499,999,999	2.00%	2.00%	-
- THB 500,000,000 and above	2.00%	2.00%	-
<u>14 to 30 days</u>			
- total deposits less than THB 10,000,000	2.00%	2.00%	-
- THB 10,000,000 - 99,999,999	2.00%	2.00%	-
- THB 100,000,000 - 499,999,999	2.00%	2.00%	-
- THB 500,000,000 and above	2.00%	2.00%	-

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<u>1 month</u>			
- total deposits less than THB 10,000,000	2.00%	2.00%	-
- THB 10,000,000 - 99,999,999	2.00%	2.00%	-
- THB 100,000,000 - 499,999,999	2.00%	2.00%	-
- THB 500,000,000 and above	2.00%	2.00%	-
<u>2 months</u>			
- total deposits less than THB 10,000,000	2.00%	2.00%	-
- THB 10,000,000 - 99,999,999	2.00%	2.00%	-
- THB 100,000,000 - 499,999,999	2.00%	2.00%	-
- THB 500,000,000 and above	2.00%	2.00%	-
<u>3 months</u>			
- total deposits less than THB 10,000,000	2.00%	2.00%	-
- THB 10,000,000 - 99,999,999	2.00%	2.00%	-
- THB 100,000,000 - 499,999,999	2.00%	2.00%	-
- THB 500,000,000 and above	2.00%	2.00%	-
<u>6 months</u>			
- total deposits less than THB 10,000,000	2.25%	2.25%	-
- THB 10,000,000 - 99,999,999	2.25%	2.25%	-
- THB 100,000,000 - 499,999,999	2.25%	2.25%	-
- THB 500,000,000 and above	2.25%	2.25%	-
<u>12 months</u>			
- total deposits less than THB 10,000,000	2.50%	2.50%	-
- THB 10,000,000 - 99,999,999	2.50%	2.50%	-
- THB 100,000,000 - 499,999,999	2.50%	2.50%	-
- THB 500,000,000 and above	2.50%	2.50%	-

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4. BIBOR Deposit			
<u>7 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%	-
<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%	-

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<u>12 months</u>			
- 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%	-

Wholesale Banking Deposit Agreement

- The previous interest rates shall be applied to deposits which are placed with the bank before this announcement until maturity.
- No interest shall be paid to deposits of which the agreed terms and conditions are not fulfilled.
- Corporates refer to Global Corporates and Local Corporates as defined by the Bank.
- Institutions refer to commercial banks, financial institutions or other institutions as defined by the Bank.
- 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.
- Current Value Plus Account is not allowed to subscribe Overdraft Facilities.
- 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.
- For all Time Deposits and 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.
- BIBOR Deposits are only offered to corporates and institutions who are applying the bank's Financial Market services/products as follows:
- BIBOR Deposits are offered with amount not less than THB 10,000,000. For institution customers including mutual funds, the bank reserves our rights to offer BIBOR Deposits with tenors different from the above table.
- BIBOR is Bangkok Interbank Offered Rate that is announced at the trading date of BIBOR deposit.
- The Bank of Thailand (BOT)'s BIBOR is the Bank Average Loan Interest Rate specified by BOT. This average interest rate will be used for BIBOR Deposits. The Bank will use previous day BIBOR rate, if deposit before 11.15 am (BOT's announcement time), and use today rate, if deposit after 11.15 am.

For example, interest on BIBOR deposits tenor 3 months, notional amount THB 10,000,000 can be calculated as following:
BIBOR Rates as of 28 May 2012 (Rates can be changed everyday).

Tenor	Rates
1 week	3.02000
1 Month	3.04615

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2 Months	3.08000
3 Months	3.14385
6 Months	3.24692
9 Months	3.29231
1 Year	3.34154

Therefore, interest on BIBOR deposit tenor 3months is:

$$\text{Interest} = 10,000,000 \times (3.14385\% - 1\%) \times 92 / 366$$

$$= 53,889.13 \text{ THB}$$

14. * For Non-Resident Account (Type: Saving Account), Bank reserves the right to pay interest at the rate of 0.10% for only Non-Resident Baht Account (NRBA) or Special Purpose Non-Resident Baht Account (SNA) that client already got approval from Bank of Thailand (BOT) to receive interest.

15. 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.

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

Period	Coverage Amount
From 11 August 2008 - 10 August 2011	Whole Amount
From 11 August 2011 - 10 August 2012	Not exceeding 50 Million Baht
From 11 August 2012 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, fixed time deposit, certificate of deposit, deposit slip in Baht currency excluding Non-Resident Baht Account in the Exchange Control Act and interbank deposits.

17. Interest Calculation:

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

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

18. This announcement is being in force for H.O. and every branches on and from 15 August 2012 onwards until further notice.



(Lyn Kok)

President and Chief Executive Officer

Announcement Date 14 August 2012