

## Standard Chartered Bank (Thai) Public Company Limited

Interest Rates for Bill of Exchange (Percentage per Annum)

Effective Date 24 August 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%	-	-
2). 7-Day Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	BIBOR 7 Days - 1.00%	-	-
3). 14-Day Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	BIBOR 7 Days - 1.00%	-	-
4). 1-Month Tenor													
Face Value THB 1,000,000-9,999,999	-	-	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	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%	-	-
6). 3-Month Tenor													
Face Value THB 1,000,000-9,999,999	-	-	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	BIBOR 6 Month - 1.00%	-	-
9). 9-Month Tenor													
Face Value THB 1,000,000-9,999,999	-	-	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	BIBOR 9 Month - 1.00%	-	-
10). 1-Year Tenor													
Face Value THB 1,000,000-9,999,999	-	-	-	-	-	-	-	-	-	-	-	-	-
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	BIBOR 12 Month - 1.00%	-	-
11) 2-Year Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	BIBOR 12 Month - 1.00%	-	-

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	Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions					Retails	Corporates
12) 3-Year Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	BIBOR 12 Month - 1.00%	-	-
13) From More than 3-Year Tenor to 10-Year Tenor													
Face Value THB 10,000,000 and over	-	-	-	-	-	-	-	-	-	-	BIBOR 12 Month - 0.80%	-	-
- Custodian Fee for Safekeeping of Bill of Exchange	-	-	-	-	-	-	-	-	-	-	0.0125% per annum of notional amount	-	-
- Service Fee for Safekeeping of Bill of Exchange	-	-	-	-	-	-	-	-	-	-	1,000 Baht/Bill	-	-

## Remark: Conditions of Interest Payments

- \* SCBT B/E is offered to only Institutions which mean life insurance company, non life insurance company and securities companies only.
- For the SCBT B/E that has a tenor different from the above table, the bank reserves our rights to offer rate according to the prevailing market rate.
- The Bank may pay higher interest rates compared to the announced rates on a case by case basis if client use Transaction Banking services and/or use or will use our Financial Markets services/ products.
- 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.
- This announcement is being enforced for SCBT's head office and every branch from 24 August 2012 onwards until further notice.

Authorized personnel.....

( Lyn Kok)

President and Chief Executive Officer

Announcement Date 23 August 2012