

# Standard Chartered Bank (Thai) Pcl.

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

Effective Date 31 August 2012

Type of Deposit	Corporates	Institutions	Non-Residents
<b>1. Current Account</b>			
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%	-
<b>2. Saving</b>			
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%	- *
<b>3. Time Deposit</b>			
<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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Type of Deposit	Corporates	Institutions	Non-Residents
<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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Type of Deposit	Corporates	Institutions	Non-Residents
<b>4. BIBOR Deposit</b>			
<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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Type of Deposit	Corporates	Institutions	Non-Residents
<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

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.
8. 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.
9. BIBOR Deposits are only offered to corporates and institutions who are applying the bank's Financial Market services/products as defined by the bank.
10. BIBOR Deposits are offered with amount not less than THB 10,000,000. For institution customers including mutual funds, provident funds and private funds, the bank will not limit a minimum amount per deposit transaction.
11. For all Time Deposits and BIBOR Deposits that have tenors different from the above table, the bank reserves our rights to offer rate according to the prevailing market rate.
12. BIBOR is Bangkok Interbank Offered Rate that is announced at the trading date of BIBOR deposit.

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Effective Date 31 August 2012

13. 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 [http://www2.bot.or.th/FinMarkets/Bibor/bibor\\_th.aspx](http://www2.bot.or.th/FinMarkets/Bibor/bibor_th.aspx) and Reuter page "BOT 101"

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
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. For Domestic Notional Aggregation Product, conditions are set out below:

15.1 Client must be only Resident Corporates or Institutions, and Wholesale Bank Customers of the Bank to whom the Bank considers offering this Product.

15.2 Client must have the Account with the Bank. Types of eligible account are only Current Account, Normal Saving Account or Premium Service Savings (PSSA).

15.3 Eligible Accounts under Domestic Notional Aggregation Product are dominated in either THB or Foreign Currency that the Bank can accept.

15.4 The Bank will pay interest every month or every 6 months to each account under this product. Interest will be calculated based on the period of deposit from the date following the last interest payment date to the interest payment due date.

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15.5 Interest rate paid may be higher than the announced interest rate for each type of account on a case by case basis, if Client use Domestic Notional Aggregation Product with Tier Pricing product features.

15.6 Interest calculation of Domestic Notional Aggregation Product are as follows:

15.6.1 End-of-day balance of each account under the Domestic Notional Aggregation Product will be converted to agreed Based Currency.

15.6.2 Balance of each account in Based Currency will be notionally aggregated to determine Interest Tier Pricing.

15.6.3 Interest payment will be calculated on balance in each account and currency based on Interest Tier Pricing determined by total balance.

15.6.4 For regular year with 365 days, interest paid on each account = End of Day Deposit Balance in each currency  
x Interest Rate (%) x (Number of Deposit Days/365)

15.6.5 For leap year with 366 days, interest paid on each account = End of Day Deposit Balance in each currency  
x Interest Rate (%) x (Number of Deposit Days/366)

15.7 Conditions for interest payment of Accounts under Domestic Notional Aggregation Products are as follow:

Interest Tier Pricing (USD Equivalent)	Minimum Deposit Amount*	Maximum Deposit
Interest Tier Pricing (USD Equivalent)		
- Interest Tier Pricing 1 (Tier 1)	0**	3,300,000
- Interest Tier Pricing 2 (Tier 2)	3,300,001	16,600,000
- Interest Tier Pricing 3 (Tier 3)	16,600,001	Unlimited
Type of Deposit	Residents	
	Corporates	Institutions
Interest Rate in each Account (THB)***		
- Interest Tier Pricing 1 (Tier 1)	0.100%	0.100%
- Interest Tier Pricing 2 (Tier 2)	0.200%	0.200%
- Interest Tier Pricing 3 (Tier 3)	0.350%	0.350%
Interest Rate in each Account (USD)***		
- Interest Tier Pricing 1 (Tier 1)	0.050%	0.050%
- Interest Tier Pricing 2 (Tier 2)	0.075%	0.075%
- Interest Tier Pricing 3 (Tier 3)	0.100%	0.100%

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### Note:

\* The Bank may determine minimum and maximum deposit balances for Interest Tier Pricing differently from the above announced table.

\*\* Balance less than zero will refer to Overdraft Interest Rate of the Bank.

\*\*\* The Bank may pay higher interest rates in each Account compared to the announced rates for Client on a case by case basis if Client use Transaction Banking services and/or use or will use our Financial Markets services/ products.

16. For Cross Border Notional Aggregation Product, conditions are set out below:

16.1 Client must be only Resident Corporates or Institutions, and Wholesale Bank Customers of the Bank to whom the Bank considers offering this Product.

16.2 Client must have the Account with the Bank. Types of eligible account are only Current Account, Normal Saving Account or Premium Service Savings (PSSA).

16.3 Eligible Accounts under Cross Border Notional Aggregation Product are dominated in either THB or Foreign Currency that the Bank can accept.

16.4 The Bank will pay interest every month or every 6 months to each account under this product. Interest will be calculated based on the period of deposit from the date following the last interest payment date to the interest payment due date.

16.5 Interest rate paid may be higher than the announced interest rate for each type of account on a case by case basis, if Client use Cross Border Notional Aggregation Product with Tier Pricing product features.

16.6 Interest calculation of Cross Border Notional Aggregation Product are as follows:

16.6.1 End-of-day balance of each account under the Cross Border Notional Aggregation Product will be converted to agreed Based Currency.

16.6.2 Balance in Based Currency in each account under Standard Chartered Bank (Thai) Pcl. will be notionally aggregated with other accounts of Client's affiliated companies opened with SCB Offshore to determine Interest Tier Pricing.

16.6.3 Interest payment will be calculated on balance in each account and currency based on Interest Tier Pricing determined by total balance.

16.6.4 For regular year with 365 days, interest paid on each account = End of Day Deposit Balance in each currency  
x Interest Rate (%) x (Number of Deposit Days/365)

16.6.5 For leap year with 366 days, interest paid on each account = End of Day Deposit Balance in each currency  
x Interest Rate (%) x (Number of Deposit Days/366)

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16.7 Conditions for interest payment of Accounts under Cross Border Notional Aggregation Products are as follow:

Interest Tier Pricing (USD Equivalent)	Minimum Deposit Amount*	Maximum Deposit
Interest Tier Pricing (USD Equivalent)		
- Interest Tier Pricing 1 (Tier 1)	0**	3,300,000
- Interest Tier Pricing 2 (Tier 2)	3,300,001	16,600,000
- Interest Tier Pricing 3 (Tier 3)	16,600,001	Unlimited
Type of Deposit	Residents	
	Corporates	Institutions
Interest Rate in each Account (THB)***		
- Interest Tier Pricing 1 (Tier 1)	0.100%	0.100%
- Interest Tier Pricing 2 (Tier 2)	0.200%	0.200%
- Interest Tier Pricing 3 (Tier 3)	0.350%	0.350%
Interest Rate in each Account (USD)***		
- Interest Tier Pricing 1 (Tier 1)	0.050%	0.050%
- Interest Tier Pricing 2 (Tier 2)	0.075%	0.075%
- Interest Tier Pricing 3 (Tier 3)	0.100%	0.100%

## Note:

\* The Bank may determine minimum and maximum deposit balances for Interest Tier Pricing differently from the above announced table.

\*\* Balance less than zero will refer to Overdraft Interest Rate of the Bank.

\*\*\* The Bank may pay higher interest rates in each Account compared to the announced rates for Client on a case by case basis if Client use Transaction Banking services and/or use or will use our Financial Markets services/ products.

17. 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.

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

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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

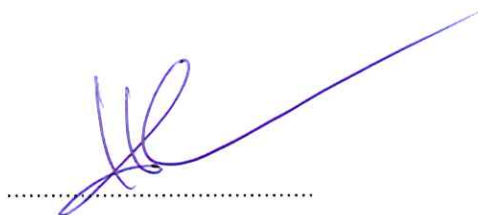
Note: Types of Deposit under the protection scheme are THB deposit in Thailand as prescribed by the Notifications e.g., current, savings, fixed time deposit, certificatie of deposit, deposit slip in Baht currency excluding Non-Resident Baht Account in accordance with the Exchange Control Act and interbank deposits.

19. Interest Calculation:

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

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

20. This announcement is being in force for H.O. and every branches on and from 31 August 2012 onwards until futher notice.



( Lyn Kok)

President and Chief Executive Officer

Announcement Date 30 August 2012

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