Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 21 November 2012

	Type of Deposit	Type of Customer						
		Retails		Small and Medium Enterprise (SME)				
		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
1	Current Account							
1.1	Current Account (Normal)							
	- Total deposit over than THB 1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.2	BIL-Plus Current Account							
	- Interest rates for customers who apply for BIL ,and the loan have been approved and transferred to their BIL-Plus current accounts. - From 15 May 2006 onwards.							
	- Total deposits less than THB 100,000	-	-	0.50%	0.50%	-	-	-
	- Total deposits THB 100,000 - 500,000	-	-	0.50%	0.50%	-	-	-
	- Total deposits THB 500,001 and over	-	-	0.50%	0.50%	-	-	-
1.3	SME Current Plus Account							
	(This account is not allowed for Overdraft Facilities)							
	- Total deposits less than THB 100,000	-	-	0.50%	0.50%	-	0.50%	-
	- Total deposits THB 100,000 - 500,000	-	-	0.50%	0.50%	-	0.50%	-
	- Total deposits THB 500,001 and over	-	-	0.50%	0.50%	-	0.50%	-
1.4	Investment Current Account							
	- Total deposit over than THB 1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	Savings Account							
2.1	Double Savings							
	- Total deposit over than THB 1	0.65%	0.65%	0.65%	0.65%	-	0.65%	-
2.2	Call Savings							
	- Total deposit over than THB 1	0.65%	0.65%	0.65%	0.65%	-	0.65%	-
2.3	Normal Savings							
	- Total deposit over than THB 1	-	-	-	-	0.125%	-	0.125%
2.4	Power Saver Savings (Normal Savings)							
	- Total deposits less than THB 50,000	0.65%	0.65%	-	-	-	-	-
	- Total deposits THB 50,000 - 499,999	0.65%	0.65%	-	-	-	-	-
	- Total deposits THB 500,000 - 999,999	0.65%	0.65%	-	-	-	-	-
	- Total deposits THB 1,000,000 - 2,999,999	0.65%	0.65%	-	-	-	-	-
	- Total deposits THB 3,000,000 - 9,999,999	0.65%	0.65%	-	-	-	-	-
	- Total deposits THB 10,000,000 and over	0.65%	0.65%	-	-	-	-	-

Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 21 November 2012

	Type of Deposit	Type of Customer						
		Retails		Small and Medium Enterprise (SME)				
		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
2.5	Basic Savings (Old name "Power Saver Savings (For those who open the account since 28 May 2008)")							
	- Total deposits less than THB 200,000	0.65%	0.65%	-	-	-	-	-
	- Total deposits THB 200,000 - 999,999	0.65%	0.65%	-	-	-	-	-
	- Total deposits THB 1,000,000 - 9,999,999	0.65%	0.65%	-	-	-	-	-
	- Total deposits THB 10,000,000 and over	0.65%	0.65%	-	-	-	-	-
2.6	SME Plus Account Savings (SPA)							
	- Total deposits less than THB 100,000	-	-	0.65%	0.65%	-	0.65%	-
	- Total deposits THB 100,000 - 1,000,000	-	-	0.65%	0.65%	-	0.65%	-
	- Total deposits THB 1,000,001 - 5,000,000	-	-	0.65%	0.65%	-	0.65%	-
	- Total deposits THB 5,000,001 - 20,000,000	-	-	0.65%	0.65%	-	0.65%	-
	- Total deposits THB 20,000,001 - 50,000,000	-	-	0.65%	0.65%	-	0.65%	-
	- Total deposits THB 50,000,001 - 149,999,999	-	-	0.65%	0.65%	-	0.65%	-
	- Total deposits THB 150,000,000 and over	-	-	0.65%	0.65%	-	0.65%	-
2.7	Special Savings Plus Account							
	- Total deposit over than THB 1	0.65%	0.65%	-	-	-	-	-
2.8	Power Saver Plus Savings (For those who open the account before 4 June 2008)							
	- Total deposit over than THB 1	0.65%	0.65%	-	-	-	-	-
	Remark: In case depositor will receive 5% additional of regular interest, the annual effective interest rate would be 0.69% (calculation based on the balance have no movement during a year)							
2.9	Power Saver Plus Savings (For those who open the account since 4 June 2008)							
	- Total deposit less than THB 200,000	0.00%	0.00%	-	-	-	-	-
	- Total deposits THB 200,000 - 9,999,999	2.75%	2.75%	-	-	-	-	-
	- Total deposits THB 10,000,000 and over	3.00%	3.00%	-	-	-	-	-
	Remark: In case depositor will receive 5% additional of regular interest, the annual effective interest rate would be 2.93 % for balance less than THB 10 Mil and 3.19% for balance THB 10 Mil and above(calculation based on the balance have no movement during a year)							

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Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 21 November 2012

	Type of Deposit	Type of Customer						
		Retails		Small and Medium Enterprise (SME)				
		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
2.10	SME Business$aver							
	- Total deposit less than THB 1,000,000	-	-	1.35%	1.35%	-	1.35%	-
	- Total deposit THB 1,000,000 - 9,999,999	-	-	1.70%	1.70%	-	1.70%	-
	- Total deposit THB 10,000,000 - 49,999,999	-	-	1.70%	1.70%	-	1.70%	-
	- Total deposit THB 50,000,000 - 99,999,999	-	-	2.25%	2.25%	-	2.25%	-
	- Total deposit THB 100,000,000 - 999,999,999	-	-	2.25%	2.25%	-	2.25%	-
	- Total deposit THB 1,000,000,000 and over	-	-	2.25%	2.25%	-	2.25%	-
2.11	Payroll Plus Savings Account							
	- Total deposit over than THB 1	0.65%	0.65%	-	-	-	-	-
2.12	Marathon Savings 7 Series I							
	(For those who open the account during September 3 - October 1, 2012)							
	Period 1 :3 September 2012 - 3 December 2012							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	2.75%	2.75%	2.75%	2.75%	-	2.75%	-
	Period 2 : 4 December 2012 - 4 February 2013							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	3.00%	3.00%	3.00%	3.00%	-	3.00%	-
	Period 3 : 5 February 2013 - 3 March 2013							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	6.00%	6.00%	6.00%	6.00%	-	6.00%	-
	Remark: The annual effective interest rate would be 3.36 % (calculation based on the deposit balance with no movement during 3 Sep 2012 - 3 Mar 2013)							
2.13	Marathon Savings 7 Series II							
	(For those who open the account during October 2 - 31, 2012)							
	Period 1 : 2 October 2012 - 2 January 2013							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	2.75%	2.75%	2.75%	2.75%	-	2.75%	-
	Period 2 : 3 January 2013 - 4 March 2013							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	3.00%	3.00%	3.00%	3.00%	-	3.00%	-

Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 21 November 2012

	Type of Deposit	Type of Customer						
		Retails		Small and Medium Enterprise (SME)				
		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
	Period 3 : 5 March 2013 - 31 March 2013							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	6.00%	6.00%	6.00%	6.00%	-	6.00%	-
	Remark: The annual effective interest rate would be 3.36 % (calculation based on the deposit balance with no movement during 2 Oct 2012 - 31 Mar 2013)							
2.14	Marathon Savings 7 Series III							
	(For those who open the account during November 1 - 30, 2012)							
	Period 1 : 1 November 2012 - 4 February 2013							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	2.75%	2.75%	2.75%	2.75%	-	2.75%	-
	Period 2 : 5 February 2013 - 1 April 2013							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	3.00%	3.00%	3.00%	3.00%	-	3.00%	-
	Period 3 : 2 April 2013 - 1 May 2013							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	5.00%	5.00%	5.00%	5.00%	-	5.00%	-
	Remark: The annual effective interest rate would be 3.19 % (calculation based on the deposit balance with no movement during 1 Nov 2012 - 1 May 2013)							
2.15	Monthly Saver Savings Account							
	- Total deposit over than THB 5,000	0.65%	0.65%	-	-	-	-	-
2.16	Power Saver Savings (New)							
2.16 (1)	Power Saver Savings (New) Primary account							
	- Total deposit over than THB 1	0.65%	0.65%	-	-	-	-	-
2.16 (2)	Power Saver Savings (New) Secondary account							
	- Total deposit over than THB 1	0.65%	0.65%	-	-	-	-	-
2.17	Investment Savings Account							
	- Total deposit THB 1 and over	0.65%	0.65%	-	-	-	-	-
2.18	JustOne Savings Account/ JustOne Payroll Savings Account							
	- Deposits THB 0-5,000	0.25%	0.25%	-	-	-	-	-

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	Type of Deposit	Type of Customer						
		Retails		Small and Medium Enterprise (SME)				
		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
	- Deposits THB 5,001-75,000	2.50%	2.50%	-	-	-	-	-
	- Deposits more than THB 75,001	1.25%	1.25%	-	-	-	-	-
	Remark Interest rate subject to bank announcement under Progressive tier interest rate method. The annual effective interest rate would be 1.68% (calculation based on the deposit balance THB200,000 and have no movement during a year)							
	Special Bonus$aver Interest (Customer who is eligible for Special BonusSaver interest is the one who spend at least THB 8,000 and above per month on debit card or Bonus$aver credit card)							
	- Deposits THB 0 - 200,000	5.00%	5.00%					
	Remarks 1. In case depositor will receive special interest 5% for 1 year, the annual effective interest rate would be 5.13% (calculation based on the deposit balance THB200,000 abd have no movement during a year) 2. In case depositor will receive gasoline voucher THB2,000 from BonusSaver credit card application during Oct 1 - Nov 30,2012 and spending as Bank requirement. Also depositor will receive special interest 5% for 1 year, the annual effective interest rate would be 6.13% (calculation based on the deposit balance THB200,000 abd have no movement during a year)							
2.19	eSaver Savings Account							
	- Total deposit THB 1 and over	3.00%	3.00%	-	-	-	-	-
2.20	Savings for Fans Savings Account							
	- Total Deposits Less than THB 500,000	1.00%	1.00%	-	-	-	-	-
	- Total Deposits THB 500,000 and over	1.25%	1.25%	-	-	-	-	-
2.21	Savings account that has no movement at least 6 years (not include auto sweep account: ZBA)							
	- Total deposit THB 1 and over	0.25%	0.25%	0.25%	0.25%	-	0.25%	-
2.22	SME Saving Max							
	- Total deposit less than THB 1,000,000	-	-	0.87%	0.87%	-	0.87%	-
	- Total deposit THB 1,000,000 - 49,999,999	-	-	1.30%	1.30%	-	1.30%	-
	- Total deposit THB 50,000,000 and over	-	-	1.70%	1.70%	-	1.70%	-

Standard Chartered Bank (Thai) Public Company Limited

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	Type of Deposit	Type of Customer						
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		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
3	Time Deposit							
3.1	14-Day Tenor							
	- Deposits less than THB 1,000,000	-	-	-	-	-	-	-
	- Deposits THB 1,000,000 - 2,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 3,000,000 - 9,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 10,000,000 - 19,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 20,000,000 - 29,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 30,000,000 - 99,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 100,000,000 - 999,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 1,000,000,000 and over	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
3.2	1-Month Tenor							
	- Deposits less than THB 1,000,000	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 1,000,000 - 2,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 3,000,000 - 9,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 10,000,000 - 19,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 20,000,000 - 29,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 30,000,000 - 99,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 100,000,000 - 999,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 1,000,000,000 and over	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
3.3	2-Month Tenor							
	- Deposits less than THB 1,000,000	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 1,000,000 - 2,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 3,000,000 - 9,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 10,000,000 - 19,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 20,000,000 - 29,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 30,000,000 - 99,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 100,000,000 - 999,999,999	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 1,000,000,000 and over	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%

Standard Chartered Bank (Thai) Public Company Limited

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		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
3.4	3-Month Tenor							
	- Deposits less than THB 1,000,000	1.75%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 1,000,000 - 2,999,999	1.75%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 3,000,000 - 9,999,999	1.75%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 10,000,000 - 19,999,999	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 20,000,000 - 29,999,999	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 30,000,000 - 99,999,999	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 100,000,000 - 999,999,999	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 1,000,000,000 and over	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	Remarks : * For deposits THB 100,000,000 and over, may choose to receive interest monthly or at maturity							
3.5	4-Month Tenor							
	- Deposits less than THB 1,000,000	1.75%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 1,000,000 - 2,999,999	1.75%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 3,000,000 - 9,999,999	1.75%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%
	- Deposits THB 10,000,000 - 19,999,999	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 20,000,000 - 29,999,999	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 30,000,000 - 99,999,999	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 100,000,000 - 999,999,999	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 1,000,000,000 and over	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	Remarks : Customer may choose to receive interest monthly or at maturity under the condition that - Retail customer: Deposit amount THB 100,000,000 and over - SME customer: Deposit amount THB 100,000,000 and over							
3.6	5-Month Tenor (Monthly / Maturity Interest Received) (Deposit per transaction must not be lower than THB100,000)							
	- Deposits less than THB 1,000,000	1.75%	2.00%	-	-	-	-	-
	- Deposits THB 1,000,000 - 2,999,999	1.75%	2.00%	-	-	-	-	-
	- Deposits THB 3,000,000 - 9,999,999	1.75%	2.00%	-	-	-	-	-
	- Deposits THB 10,000,000 - 19,999,999	2.00%	2.00%	-	-	-	-	-
	- Deposits THB 20,000,000 - 29,999,999	2.00%	2.00%	-	-	-	-	-

Standard Chartered Bank (Thai) Public Company Limited

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		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
	- Deposits THB 30,000,000 - 99,999,999	2.00%	2.00%	-	-	-	-	-
	- Deposits THB 100,000,000 - 999,999,999	2.00%	2.00%	-	-	-	-	-
	- Deposits THB 1,000,000,000 and over	2.00%	2.00%	-	-	-	-	-
3.7	6-Month Tenor (Monthly / Maturity Interest Received)							
	(Deposit per transaction must not be lower than THB100,000)							
	- Deposits less than THB 1,000,000	2.00%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 1,000,000 - 2,999,999	2.00%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 3,000,000 - 9,999,999	2.00%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 10,000,000 - 19,999,999	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 20,000,000 - 29,999,999	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 30,000,000 - 99,999,999	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 100,000,000 - 999,999,999	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 1,000,000,000 and over	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
3.8	7-Month Tenor							
	- Deposits less than THB 1,000,000	2.00%	2.25%	-	-	-	-	-
	- Deposits THB 1,000,000 - 2,999,999	2.00%	2.25%	-	-	-	-	-
	- Deposits THB 3,000,000 - 9,999,999	2.00%	2.25%	-	-	-	-	-
	- Deposits THB 10,000,000 - 19,999,999	2.25%	2.25%	-	-	-	-	-
	- Deposits THB 20,000,000 - 29,999,999	2.25%	2.25%	-	-	-	-	-
	- Deposits THB 30,000,000 - 99,999,999	2.25%	2.25%	-	-	-	-	-
	- Deposits THB 100,000,000 - 999,999,999	2.25%	2.25%	-	-	-	-	-
	- Deposits THB 1,000,000,000 and over	2.25%	2.25%	-	-	-	-	-
3.9	9-Month Tenor (Monthly/Maturity Interest Received)							
	(Deposit per transaction must not be lower than THB100,000)							
	- Deposits less than THB 1,000,000	2.00%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 1,000,000 - 2,999,999	2.00%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 3,000,000 - 9,999,999	2.00%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%
	- Deposits THB 10,000,000 - 19,999,999	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 20,000,000 - 29,999,999	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 30,000,000 - 99,999,999	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 100,000,000 - 999,999,999	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 1,000,000,000 and over	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%

Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 21 November 2012

	Type of Deposit	Type of Customer						
		Retails		Small and Medium Enterprise (SME)				
		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
3.10	12-Month Tenor (Monthly / Maturity Interest Received)							
	(Deposit per transaction must not be lower than THB100,000)							
	- Deposits less than THB 1,000,000	2.25%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 1,000,000 - 2,999,999	2.25%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 3,000,000 - 9,999,999	2.25%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 10,000,000 - 19,999,999	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 20,000,000 - 29,999,999	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 30,000,000 - 99,999,999	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 100,000,000 - 999,999,999	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 1,000,000,000 and over	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3.11	18-Month Tenor(Monthly / Maturity Interest Received)							
	(Deposit per transaction must not be lower than THB100,000)							
	- Deposits less than THB 1,000,000	2.25%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 1,000,000 - 2,999,999	2.25%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 3,000,000 - 9,999,999	2.25%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
	- Deposits THB 10,000,000 - 19,999,999	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 20,000,000 - 29,999,999	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 30,000,000 - 99,999,999	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 100,000,000 - 999,999,999	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 1,000,000,000 and over	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3.12	24-Month Tenor(Monthly / Quarterly / Semi Annually / Annually /Maturity Interest Received)							
	- Deposits less than THB 1,000,000	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 1,000,000 - 2,999,999	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 3,000,000 - 9,999,999	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 10,000,000 - 19,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 20,000,000 - 29,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 30,000,000 - 99,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 100,000,000 - 999,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 1,000,000,000 and over	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%

Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 21 November 2012

	Type of Deposit	Type of Customer						
		Retails		Small and Medium Enterprise (SME)				
		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
3.13	36-Month Tenor (Monthly / Quarterly / Semi Annually / Annually /Maturity Interest Received)							
	- Deposits less than THB 1,000,000	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 1,000,000 - 2,999,999	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 3,000,000 - 9,999,999	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 10,000,000 - 19,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 20,000,000 - 29,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 30,000,000 - 99,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 100,000,000 - 999,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 1,000,000,000 and over	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
3.14	48-Month Tenor (Monthly Interest Received)							
	- Deposits less than THB 1,000,000	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 1,000,000 - 2,999,999	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 3,000,000 - 9,999,999	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 10,000,000 - 19,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 20,000,000 - 29,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 30,000,000 - 99,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 100,000,000 - 999,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 1,000,000,000 and over	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
3.15	60-Month Tenor (Monthly Interest Received)							
	- Deposits less than THB 1,000,000	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 1,000,000 - 2,999,999	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 3,000,000 - 9,999,999	2.50%	2.75%	2.50%	2.50%	2.50%	2.50%	2.50%
	- Deposits THB 10,000,000 - 19,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 20,000,000 - 29,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 30,000,000 - 99,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 100,000,000 - 999,999,999	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	- Deposits THB 1,000,000,000 and over	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%

Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 21 November 2012

	Type of Deposit	Type of Customer						
		Retails		Small and Medium Enterprise (SME)				
		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
3.16	48-Month Tenor for collateral of Partially Secured Business Installment Loan under Flood Relief Scheme (SME clients)							
	- Deposits THB 100,000 and over	0.25%	0.25%	0.25%	0.25%	-	-	-
4	MaxSaver Account							
	1)MaxSaver Account Time Deposit							
	(Deposit per transaction must not be lower than THB100,000)							
	- 24-Month Tenor (Monthly interest received)	2.50%	2.50%	-	-	-	-	-
	- 36-Month Tenor (Monthly interest received)	2.50%	2.50%	-	-	-	-	-
	- 48-Month Tenor (Monthly interest received)	2.50%	2.50%	-	-	-	-	-
	- 60-Month Tenor (Monthly interest received)	2.50%	2.50%	-	-	-	-	-
	2) MaxSaver Account Savings Account							
	- Deposits THB 1 and over	0.65%	0.65%	-	-	-	-	-
5	My Dream Account - MaxSaver Junior							
	1) MaxSaver Junior Time Deposit							
	(Deposit per transaction must not be lower than THB100,000)							
	- 12-Month Tenor (Monthly interest received)	2.25%	2.25%	-	-	-	-	-
	2) MaxSaver Junior Savings Account							
	- Deposits THB 1 and over	0.65%	0.65%	-	-	-	-	-
6	Wealth Power							
	1) Wealth Power Time Deposit Series 13							
	1. Wealth Power Series 13 1-Month Tenor							
	- Deposits THB 50,000 and above	20.00%	20.00%	-	-	-	-	-
	2. Wealth Power Series 13 3-Month Tenor							
	- Deposits THB 50,000 and above	8.00%	8.00%	-	-	-	-	-
	3. Wealth Power Series 13 6-Month Tenor							
	- Deposits THB 50,000 and above	5.00%	5.00%	-	-	-	-	-
	2) Wealth Power Saving Account							
	- Deposits THB 1 and over	0.65%	0.65%	-	-	-	-	-

Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 21 November 2012

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

Customer Category

1. Retail Customers

    1.1 Individual (Local and Non-resident private depositors), Colleague

    1.2 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.

2. Small and Medium Enterprise (SME) is 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;

    2.1 Shops are the business registered Trade certifications with Ministry of Commerce by district official.

    2.2 Corporate includes Company Limited, Public Company Limited, Limited partnership, Registered Ordinary Partnership

    2.3 Government Customers includes Government Agencies and Department

    2.4 Non-profit Customers, such as Associates, Clubs, Temples, etc.

    2.5 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

Interest Payment

3. For Current and Savings account that pay interest biannually, the bank will pay interest 2 times per year on June and December in which the bank reserve right to choose the interest posting date. The interest will be calculated using the period from the last interest posting date to the day before the interest is posted.

4. For Savings account that pays interest at the end of every month, the bank will pay interest on the last working day of the month. The interest will be calculated using the period from the last interest posting date to the day before the interest is posted.

5. For Savings account that pays interest at the beginning of every month, the bank will pay interest on the first working day of the month. However, if the day after the first working day is holiday, the bank reserves rights to postpone the interest posting date to the next working day. The interest will be calculated using the period from the last interest posting date to the day before the interest is posted.

6. The formula used to calculate the interest are illustrated as followed

    6.1 For Non leap year (365 days) Interest Earned = Principle X Interest Rate (%) X (Period of deposit / 365)

    6.2 For leap year (366 days) Interest Earned = Principle X Interest Rate (%) X (Period of deposit / 366)

7. If the account is closed, the interest will be accumulated until the day before the closing date.

8. For individual customers, Time deposit means the amount for each deposit or the amount for each rollover. Except the individual customers as defined in 1.1, the bank will offer the interest rate based on the total deposit of that particular group of customers as deemed appropriate.

9. Time Deposits

    9.1 For Time deposits tenor 14 days, 1 month, 2 months and 3 months which are uplifted before maturity, the bank will not pay any interest.

    9.2 For Time deposits tenor 4 months, 5 months, 6 months, 7 months, 9 months, 12 months

    For retail customers where the account has been deposited with less than 3 months and is uplifted before maturity, the bank will not pay interest. Where the account has been deposited 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 and also subject to withholding tax.

For SME: where the account has been deposited with less than 3 months and is uplifted before maturity, the bank will not pay interest. Where the account has been deposited with at least 3 months but is uplifted before maturity, the bank will pay interest with SME Plus Account Savings minimum rate of each category of customer at withdrawal date during the actual deposit period and also subject to withholding tax.

9.3 Time deposits for tenor 18months, 24 months, 36 months, 48 months, 60 months

For retail customers: where the account has been deposited with less than 3 months and is uplifted before maturity, the bank will not pay interest. Where the account has been deposited with at least 3 months and is uplifted before maturity, the bank will pay interest with Power Saver Savings (Normal Savings) minimum rate at deposit date during the actual deposit period and also subject to withholding tax.

For SME: where the account has been deposited with less than 3 months and is uplifted before maturity, the bank will not pay interest. Where the account has been deposited with at least 3 months and is uplifted before maturity, the bank will pay interest with SME Plus Account Savings minimum rate at deposit date of each category of customer during the actual deposit period and also subject to withholding tax.

9.4 Time deposits that the bank has already paid interest by monthly, quarterly, semi-annually, annually, if the depositor withdraws money before the maturity date, bank will proceed base on item number 9.1, 9.2 and 9.3. For the interest that bank already paid to the customer/depositor, bank will deduct the over-paid interest from the principle amount.

10. Deposits which are placed with bank before this announcement will pay interest as the previous rates until their maturity.

11. The bank may offer interest rate of Thai Baht Special Current Account for retail customers, corporate customers and of Consumer Banking

12. The bank reserves right to offer special interest rate as deem appropriate by considering relationship with the bank or economic situation. However, the interest rate will not exceed 1.50% for Retails Customers and 2.00% for Small and Medium Enterprise(SME) Customers additional of the bank announced rate for the same type of depositor.

13. Withholding Tax Exemption Terms and condition will be as per Revenue Department

14. Terms and conditions for SME Current Plus Account

14.1 This Account is offered to shop, corporates and non-profit customers

14.2 SME Current Plus Account can open only 1 account only. The customer must have no Current Account with bank and must open the account from 20 Mar 2008 onwards.

14.3 SME Current Plus account is not allowed to subscribe Overdraft Facilities.

14.4 Minimum opening balance of THB 20,000 is required. Minimum amount for next deposit is not required.

14.5 Depositor has to retain minimum average monthly balance of THB 20,000. In case of average monthly balance is less than THB 20,000, the bank will charge THB 100 for monthly fee. This requirement may be changed upon Bank Announcement.

14.6 Interest will be posted at the end of every month with conditions as mentioned in 4

14.7 Other fees will be applied as specified in the bank fee announcement of SME Current Plus Account.

15. Terms and conditions for Power Saver Savings Account (Normal Savings)

15.1 This Account is offered to Retails Customers only.

15.2 Minimum opening balance of THB 5,000 is required.

15.3 Depositor has to retain minimum average monthly balance of THB 5,000. In case of average monthly balance is less than THB 5,000 the bank will charge THB 50 for monthly fee.

15.4 Other fees will be applied as specified in the bank fee announcement of Power Saver Savings Account (Normal Savings).

16. Terms and conditions for Basic Savings Account

16.1 This Account is offered to Retails Customers only.

16.2 Minimum opening balance of THB 5,000 is required.

16.3 No maintenance fee charge

16.4 Other fees will be applied as specified in the bank fee announcement of Basic Savings Account

17. Terms and Conditions for Special Savings Plus Account

17.1 This Account is offered to only employees of Corporate Customers or Non-profit Customers or Institutions Customers of SCBT which definition as described in remark no. 2.2, 2.4 and 2.5. These customers must be approved by the bank to open Special Savings Plus Account with the bank.

17.2 Interest will be posted biannually with conditions as mentioned in 3

17.3 Withdrawal can be made 2 times a month without fee, fee of 0.50% of withdrawal amount or minimum THB 200 but not exceeding THB 10,000 will be applied for 3rd withdrawal onwards.

17.4 Depositor cannot apply for auto sweep services and /or withdrawal by ATM – Visa Electron Card under this savings account

17.5 Other fees will be applied as specified in the bank fee announcement of Special Savings Plus Account

18. Terms and Conditions for Power Saver Plus Savings Account (For those who open the account before 4 June 2008)

18.1 This account is offered to retail customers only

18.2 Minimum opening balance of THB100,000 is required. Minimum amount for next deposit is not required.

18.3 Customer has to retain minimum average monthly balance of THB 100,000. In case of average monthly balance is less than THB 100,000 the bank will charge THB 500 for monthly fee

18.4 Withdrawal can only be made via branch counter and/or phone banking and/or iBanking Service and the bank will not charge withdrawal fee for first 2 transactions a month. However, the withdrawal fee will be charged THB500 per transaction for 3rd withdrawal onwards.

18.5 Any accounts closed before 6 months will be charged THB 1,000 for closed account fee.

18.6 Interest will be posted at the end of every month with conditions as mentioned in 4

18.7 Depositor can also apply for Phone banking, Auto sweep, and Standing order setting when apply link account between Power Saver Plus and Power Saver.

18.8 Other fees will be applied as specified in the bank fee announcement of Power Saver Plus Savings Account.

18.9 Depositor will receive additional interest according to the following conditions:-

18.9.1 No withdrawal transaction during 1 January - 30 June, depositor will receive 5 % in addition to regular interest during January until the interest posting date in June.

18.9.2 No withdrawal transaction during 1 July - 31 December, depositor will receive 5 % in addition to regular interest during July until the interest posting date in December.

18.9.3 In case depositor will receive 5% additional of regular interest as mentioned in 18.9.1 and 18.9.2, the annual effective interest rate would be 0.92 % (calculation based on the balance have no movement during a year)

19. Terms and Conditions for Power Saver Plus Savings Account (For those who open the account since 4 June 2008)

19.1 This account is offered to retail customers only.

19.2 Minimum opening balance of THB 200,000 is required. Minimum amount for next deposit is not required.

19.3 Customer has to retain minimum average monthly balance of THB 200,000. In case of average monthly balance is less than THB 200,000 the bank will charge THB500 for monthly fee.

19.4 Withdrawal can only be made via branch counter and/ or phone banking and/or iBanking and the bank will not charge withdrawal fee for first 2 transactions a month. However, the withdrawal fee will be charged THB 500 per transaction for 3rd withdrawal onwards.

19.5 Any accounts closed before 6 months will be charged THB 1,000 for closed account fee.

19.6 Interest will be posted at the end of every month with conditions as mentioned in 4.

19.7 Other fees will be applied as specified in the bank fee announcement of Power Saver Plus Savings (For those who open the account since 4 June 2008).

19.8 Depositor will receive additional interest according to the following conditions:-

19.8.1 No withdrawal transaction during 1 January - 30 June, depositor will receive 5 % in addition to regular interest during January until the interest posting date in June.

19.8.2 No withdrawal transaction during 1 July - 31 December, depositor will receive 5 % in addition to regular interest during July until the interest posting date in December.

19.8.3 In case depositor will receive 5% additional of regular interest as mentioned in 19.8.1 and 19.8.2, the annual effective interest rate would be 2.93 % (calculation based on the balance have no movement during a year)

20. Terms and Conditions for SME Business$aver Savings

20.1 SME Business$aver Savings is offered to shop, corporates and non-profit customers

20.2 Minimum opening balance of THB 300,000 is required. Minimum amount for next deposit is not required.

20.3 Customer has to retain minimum average monthly balance of THB 300,000. In case of average monthly balance is less than THB 300,000 the bank will charge THB 500 for monthly fee.

20.4 No limit withdrawal transaction per month.

20.5 Any accounts closed before 6 months will be charged THB 1,000 for closed account fee.

20.6 Interest will be posted at the end of every month with conditions as mentioned in 4

20.7 Depositor cannot apply for auto sweep services and /or withdrawal by cheque under this savings account.

20.8 Other fees will be applied as specified in the bank fee announcement of SME Business$aver Savings Account.

21. Terms and Conditions for Payroll Plus Savings Account

21.1 Depositor must be an employee of Corporate or Non-profit or Institutions customer of SCBT as defined in remark no. 2.2, 2.4, 2.5 and must also meet either one of these 2 criteria below;

21.1.1 Acquired approval from the bank to allow their employees to open the Payroll Plus Savings Account

21.1.2 The depositor must submit normal documents required for account opening.

21.2 Interest will be posted biannually with conditions as mentioned in 3

21.3 Other fees will be applied as specified in the bank fee announcement of Payroll Plus Savings Account

22. Term and Condition for Marathon Savings 7 - Series I (For those who open account between 3 September 2012 to 1 October 2012)

22.1 Marathon Savings is offered to Individual, Shops, Corporate and Non-profit Corporate customers

22.2 The Account must be opened during 3 September 2012 to 1 October 2012 only.

22.3 Minimum opening balance of THB 200,000 is required and limit total deposit at 500 Million Baht

22.4 From 3 September 2012 to 1 October 2012, the customer can deposit or withdraw anytime, and the customer will receive interest rate of Marathon Savings 7 - Series I Account

22.5 From 2 October 2012 to 3 March 2013, any deposit is not allowed on this account. However, the customer can withdraw anytime at branch counter without withdrawal fee for the first 2 transactions a month. However, the withdrawal fee will be charged THB 500 per transaction for 3rd withdrawal onwards.

22.6 Any accounts closed before 3 months will be charged THB 1,000 for closed account fee.

22.7 Depositor cannot apply for auto sweep services and /or withdrawal by ATM – Visa Electron Card under this savings account.

22.8 Interest will be posted at the beginning of every month with conditions as mentioned in 5

22.9 Other fees will be applied as specified in the bank fee announcement of Marathon Savings 7 - Series I Account.

22.10 From 4 March 2013 onwards, the individual customer will receive interest rate and term and conditions as Power Saver Savings (Normal Savings) and the SME customers will receive interest rate and term and conditions as SME Plus Account Savings (SPA)

23. Term and Condition for Marathon Savings 7 - Series II (For those who open account between 2 - 31 October 2012)

23.1 Marathon Savings is offered to Individual, Shops, Corporate and Non-profit Corporate customers

23.2 The Account must be opened during 2 - 31 October 2012 only.

23.3 Minimum opening balance of THB 200,000 is required and limit total deposit at 500 Million Baht

23.4 From 2 - 31 October 2012, the customer can deposit or withdraw anytime, and the customer will receive interest rate of Marathon Savings 7 - Series II Account

23.5 From 1 November 2012 to 31 March 2013, any deposit is not allowed on this account. However, the customer can withdraw anytime at branch counter without withdrawal fee for the first 2 transactions a month. However, the withdrawal fee will be charged THB 500 per transaction for 3rd withdrawal onwards.

23.6 Any accounts closed before 3 months will be charged THB 1,000 for closed account fee.

23.7 Depositor cannot apply for auto sweep services and /or withdrawal by ATM – Visa Electron Card under this savings account.

23.8 Interest will be posted at the beginning of every month with conditions as mentioned in 5

23.9 Other fees will be applied as specified in the bank fee announcement of Marathon Savings 7 - Series II Account.

23.10 From 1 April 2013 onwards, the individual customer will receive interest rate and term and conditions as Power Saver Savings (Normal Savings) and the SME customers will receive interest rate and term and conditions as SME Plus Account Savings (SPA)

24. Term and Condition for Marathon Savings 7 - Series III (For those who open account between 1 - 30 November 2012)

24.1 Marathon Savings is offered to Individual, Shops, Corporate and Non-profit Corporate customers

24.2 The Account must be opened during 1 - 30 November 2012 only.

24.3 Minimum opening balance of THB 200,000 is required and limit total deposit at 500 Million Baht

24.4 From 1 - 30 November 2012, the customer can deposit or withdraw anytime, and the customer will receive interest rate of Marathon Savings 7 - Series III Account

24.5 From 1 December 2012 to 1 May 2013, any deposit is not allowed on this account. However, the customer can withdraw anytime at branch counter without withdrawal fee for the first 2 transactions a month. However, the withdrawal fee will be charged THB 500 per transaction for 3rd withdrawal onwards.

24.6 Any accounts closed before 3 months will be charged THB 1,000 for closed account fee.

24.7 Depositor cannot apply for auto sweep services and /or withdrawal by ATM – Visa Electron Card under this savings account.

24.8 Interest will be posted at the beginning of every month with conditions as mentioned in 5

24.9 Other fees will be applied as specified in the bank fee announcement of Marathon Savings 7 - Series III Account.

24.10 From 2 May 2013 onwards, the individual customer will receive interest rate and term and conditions as Power Saver Savings (Normal Savings) and the SME customers will receive interest rate and term and conditions as SME Plus Account Savings (SPA)

25. Terms and conditions for Monthly Saver Savings Account

25.1 This account is offered to Retails Customers who receive the direct mail package only.

25.2 Minimum opening balance of THB 5,000 is required.

25.3 The depositor has to deposit by monthly installment which equal or more than the first deposit amount.

25.4 Interest will be posted biannually with conditions as mentioned in 3

25.5 No maintenance fee charge

25.6 Other fees will be applied as specified in the bank fee announcement of Monthly Saver Saving Account

26. Terms and conditions for Power Saver Savings (New)

26.1 This account is offered to individual customers by opening single a/c only. Bank does not allow the depositor to open joint account with no exceptional case.

26.2 The depositor can not conduct any transaction directly with Secondary account (the 2nd account) by him/herself. All transactions must be executed through the primary account only. By the time, bank's system will automatically transfer the fund between the primary and the secondary account.

26.3 Minimum opening balance of THB 30,000 is required. Minimum amount for next deposit is not required.

26.4 Customer has to retain minimum average monthly balance of THB 30,000. In case of average monthly balance is less than THB 30,000 the bank will charge THB 50 a month by deducting from the primary account (or any amount subject to bank announcement).

26.5 In case the customer maintains monthly average balance in primary account at amount less than THB 30,000 and does not contact the bank or execute any transactions with the bank for more than 12 consecutive months, the bank will charge additional for THB 50 a month by deducting from the primary account (or any amount subject to bank announcement).

26.6 The depositor can withdraw the fund for unlimited transactions via ATM VE card or any SCBT's branch counters.

26.7 Any accounts closed before 6 months from opening date, the bank will be charged THB 1,000 for closed account fee

26.8 To close Power Saver Savings (New) Account, all related accounts and services will be closed automatically. The depositor does not allow choosing closing any one account or service. Moreover, the depositor can not make any transferable product code from Power Saver Savings (New) to any another accounts for all means.

26.9 The depositor will receive interest rate subject to bank announcement of Power Saver Savings (New) under Progressive tier interest rate method. The interest rate will be calculated on daily balance basis and will be paid on monthly basis to the said saving account.

26.10 The service features of Power Saver Savings (New) that will be waived on fee are Sweep & ZBA, and Phone banking only.

26.11 By using Power Saver Savings (New), the depositor will receive consolidated statement on monthly basis by free of charge. No passbook is provided.

26.12 Other terms & conditions are subject to the amendment of bank announcement on Power Saver Savings (New) Account.

27. Terms and Conditions of Investment Savings Accounts

27.1 Investment Account is offered to Retail customers only

27.2 No minimum opening balance

27.3 No Passbook and the depositor will receive consolidated statement on monthly basis (free of charge)

27.4 Interest will be posted biannually with conditions as mentioned in 3

27.5 Other fees will be applied as specified in the bank fee announcement of Investment Account.

28. Terms and Conditions of JustOne Savings Account and JustOne Payroll Savings Account

28.1 This account is offered to Retail customers only

28.2 Minimum initial opening balance of THB 5,000 is required. Minimum amount for next deposit is not required (except JustOne Payroll Savings Account has no initial opening balance required)

28.3 No maintenance fee charge

28.4 The depositor will receive interest rate subject to bank announcement under Progressive tier interest rate method. The interest rate will be calculated on daily balance basis and will be posted at the beginning of every month with conditions as mentioned in 5

28.5 Other fees will be applied as specified in the bank fee announcement of JustOne Savings Account and JustOne Payroll Savings Account.

28.6 In case there is no payroll deposited to his/her JustOne Payroll savings account for at least 3 consecutive months from the date of previous deposit of payroll or the date of JustOne Payroll savings account opening, the customer will receive interest rate and term and conditions as Power Saver Savings (Normal Savings)

28.7 Conditions for Special Bonus$aver interest

28.7.1 Customer who is eligible for Special Bonus$aver interest is the one who spend at least THB 8,000 and above per month on debit card or Bonus$aver credit card. The transactions must be on credit card or debit card individually, and cannot be combined. The debit card must be the card that is linked with JustOne/JustOne Paroll Savings account.

28.7.2 The card transactions in the following catagories will be excluded; EasyPay instalment, Balance Transfer, Easy Money, interest, fees and cancellation of transaction. The transaction date used in calculation will be the date that the merchants submit the transaction to the bank (Posting Date).

28.7.3 The bank will calculate special Bonus$aver interest from the average balance of JustOne or JustOne Payroll account in the same month on the transactions and the eligible balance will be capped at THB 200,000

28.7.4 The bank will pay special Bonus$aver interest to 1 account per customer only. In case that the customer has both JustOne and JustOne Payroll, the bank will pay special Bonus$aver interest into JustOne Payroll. If the customer has more than 1 JustOne account, the bank will pay special Bonus$aver interest into the account with the prior open date.

28.7.5 The Bank will pay special Bonus$aver interest to single owner account only (excluded joint account).

28.7.6 The bank will pay special Bonus$aver interest on the first working day of the month next to the following month. In case the customer close the savings account before the special Bonus$aver interest is credited, it is deemed that special Bonus$aver interest is forfieted

29. Terms and Conditions of eSaver Savings Account

29.1 This account is offered to Retail customers only

29.2 Minimum opening balance of THB 10,000 is required. Minimum amount for next deposit is not required.

29.3 No maintenance fee charge

29.4 The depositor can withdraw/transfer out from eSaver Savings account via electronic channels such as Online Banking, Mobile Banking, SMS Banking and Phone Banking Only. Branch withdrawal are not allowed.

29.5 The depositor will receive interest rate subject to bank announcement under Progressive tier interest rate method. The interest rate will be calculated on daily balance basis and will be posted biannually with conditions as mentioned in 3

29.6 Other fees will be applied as specified in the bank fee announcement of eSaver Savings Account.

30 Terms and Conditions of Savings for Fans Savings Account

30.1 This account is offered to Retail customers only

30.2 Minimum initial opening balance of THB 2,000 is required. Minimum amount for next deposit is not required.

30.3 Maintenance Balance is not required

30.4 Interest will be posted biannually with conditions as mentioned in 3

30.5 Other fees will be applied as specified in the bank fee announcement of Savings for Fans Savings Account.

31. Terms and conditions for MaxSaver Account

31.1 This account is offered to retail customers only.

31.2 This Account composes of savings account and time deposit account. Time deposit account can be 24 months or 36 months or 48 months or 60 months tenor (monthly interest received) as mentioned in MaxSaver Account Section. Customers have to open these two accounts with the same name on the same day at the same branch

31.3 For Saving Account, Interest will be posted biannually with conditions as mentioned in 3. For Time deposit, the interest will be posted at the end of the month.

31.4 Account Closed

31.4.1 Account closed before time deposit account maturity

31.4.1.1 If a customer closes either savings account or time deposit account before maturity and less than 3 months after a customer deposits each transaction. It means that a customer breaches terms and conditions and an agreement are terminated. A customer agrees to allow the bank to pay interest to the customer as follows:

1) For savings account, the bank pays interest on outstanding balance by using the interest rate of Savings Account of MaxSaver Account as announced by the bank.

2) For time deposit account, the bank will not pay interest. For the interest that bank has already paid to the customer/depositor, the bank will deduct the over-paid interest from the principle amount.

31.4.1.2 If a customer closes either savings account or time deposit account before maturity and more than 3 months after a customer deposits each transaction. It means that a customer breaches terms and conditions and an agreement are terminated. A customer agrees to allow the bank to pay interest to the customer as follows:

1) For savings account, the bank pays interest on outstanding balance by using the interest rate of Savings Account of MaxSaver Account as announced by the bank.

2) For Time deposit account, the bank will pay interest with Power Saver Savings (Normal Savings) minimum rate at deposit date during the actual deposit period and also subject to withholding tax.

31.4.2 Account closed at time deposit maturity

1) For savings account, the bank pays interest on outstanding balance by using the interest rate of Savings Account of MaxSaver Account as announced by the bank.

2) For time deposit account, the bank pays interest with Time Deposit Account rate of MaxSaver Account at deposit date during the actual deposit period and also subject to withholding tax.

32. Terms and conditions for My Dream Account - MaxSaver Junior

32.1 This account is offered to retail customers only.

32.2 This account composes of 12 months time deposit account (monthly interest received) and savings account. Customers have to open these two accounts with the same name on the same day at the same branch.

32.3 For Saving Account, Interest will be posted biannually with conditions as mentioned in 3. For Time deposit, the interest will be posted at the end of the month.

32.4 Account closed

32.4.1 Account closed before time deposit account maturity

32.4.1.1 If a customer closes either savings account or time deposit account before maturity and less than 3 months after a customer deposits each transaction. It means that a customer breaches terms and conditions and an agreement are terminated. A customer agrees to allow the bank to pay interest to the customer as follows:

1) For savings account, the bank pay interest on outstanding balance by using the interest rate of Savings Account of My Dream Account - MaxSaver Junior as announced by the bank.

2) For time deposit account, the bank will not pay interest. For the interest that bank has already paid to the customer/depositor, the bank will deduct the over-paid interest from the principle amount.

32.4.1.2 If a customer closes either savings account or time deposit account before maturity and more than 3 months after a customer deposits each transaction. It means that a customer breaches terms and conditions and an agreement are terminated. A customer agrees to allow the bank to pay interest to the customer as follows:

1) For savings account, the bank pays interest on outstanding balance by using the interest rate of Savings Account of My Dream Account - MaxSaver Junior as announced by the bank.

2) For Time deposit account, the bank will pay interest with Power Saver Savings (Normal Savings) minimum rate at withdrawal date during the actual deposit period and also subject to withholding tax.

32.4.2 Account closed at time deposit maturity

1) For savings account, the bank pay interest on outstanding balance by using the interest rate of Savings Account of My Dream Account - MaxSaver Junior as announced by the bank.

2) For time deposit account, the bank pay interest with Time Deposit Account rate of My Dream Account - MaxSaver Junior at deposit date during the actual deposit period and also subject to withholding tax.

33. Term and Condition for Wealth Power Time Deposit Account

33.1 Term and Condition for open the Wealth Power Time Deposit Account

33.1.1 This account is offered to retail customers only, namely Normal Customer, Priority Banking Customer, Body of Persons, Non-Permanent Residents

33.1.2 Customer buy the insurance policy name under Bank announcement via Standard Chartered Bank (Thai), PLC. follow the bank policy announcement date

33.1.3 Customer will not receive the interest on the Wealth Power-Time Deposit , if the customer exercises his or her right to cancel the insurance policy within the free look period i.e. 15 days after receiving the insurance policy, the customer acknowledges and agrees to let Standard Chartered Bank (Thai), PLC returning the insurance premium from insurance company to the customer's specified saving account

33.1.4 Under condition on 33.1.3 customer has to receive only interest on normal time deposit according to corresponding tenor as bank's announcement and customer still rely on and comply with the term and condition as stated on the bank's announcement.

33.1.5 If the customer cancels his or her policy as per condition 33.1.3 after the Wealth Power account has matured and the Bank has already paid the customer the wealth power interest rate, the customer agrees to indemnify the Bank the difference between the wealth power interest rate and the rate the customer should receive under condition 33.1.4 and to allow the Bank to deduct the aforementioned difference from the customer's specified savings account. In case the Bank can't deduct from the customer's saving account, the customer acknowledges and agrees to redeem the different of interest to Bank under Bank Term and Condition.

33.1.6 In the case of condition 33.1.5, if the total withholding taxes of the aforementioned time deposit account is less than the sum previously withheld to be sent to the Revenue Department every time the Bank pays interests to the customer, the customer acknowledges and agrees that the customer shall be responsible for reclaiming the overpaid amount from the department and that the Bank has no obligation whatsoever to compensate the amount or any other costs that may incurred from this.

33.2 Term and Condition for Wealth Power Time Deposit Account tenor 1 month, 3 month, and 6 month

33.2.1 Wealth Power under this term and condition is time Deposit Account tenor 1 month, 3 month,and 6 month

33.2.2 For Wealth Power Series 13:

33.2.2.1 Cutomer has to apply ordinary Life insurance premium at least 50,000 THB per insurance policy via Standard Chartered Bank (Thai), PLC branch and the policy has to be approved by insurance company within these following timeframes:

33.2.2.1.1 For policy applied from 1 to 31 July 2012 and approved by insurance company within 31 August 2012

33.2.2.1.2 For policy applied from 1 to 31 August 2012 and approved by insurance company within 30 September 2012

33.2.2.1.3 For policy applied from 1 to 30 September 2012 and approved by insurance company within 31 October 2012

33.2.2.1.4 For policy applied from 1 to 31 October 2012 and approved by insurance company within 30 November 2012

33.2.2.1.5 For policy applied from 1 to 30 November 2012 and approved by insurance company within 31 December 2012

33.2.2.1.6 For policy applied from 1 to 31 December 2012 and approved by insurance company within 31 January 2013

33.2.2.2 Minimum opening account of THB 50,000 is required , but not exceeding the first year premium follow by Bank term and condition within these following timeframes:

33.2.2.2.1 For depositor under clause 33.2.2.1.1, he/she must open the account within 31 August 2012

33.2.2.2.2 For depositor under clause 33.2.2.1.2, he/she must open the account within 30 September 2012

33.2.2.2.3 For depositor under clause 33.2.2.1.3, he/she must open the account within 31 October 2012

33.2.2.2.4 For depositor under clause 33.2.2.1.4, he/she must open the account within 30 November 2012

33.2.2.2.5 For depositor under clause 33.2.2.1.5, he/she must open the account within 31 December 2012

33.2.2.2.6 For depositor under clause 33.2.2.1.6, he/she must open the account within 31 January 2013

33.2.3 The depositor will receive interest rate subject to Wealth Power time deposit Series 13 announcement table which announce at every SCBT branch by calculating from each deposit amount and tenor.

33.2.4 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 Wealth Power-Time Deposit interest rate for each tenor as on the bank's announcement and the conditions for the Wealth Power 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 of the Wealth Power-Time Deposit and also under the terms and condition as stated by the bank.

33.2.5 Any accounts closed before 1 month, 3 month, and 6 month due to starting date, Bank will not pay any interest to the customer.

33.2.6 Customer acknowledges and agrees with term and condition of Wealth Power Time Deposit Account, Under this term and condition. The bank reserves rights to change the interest rate and/or terms and condition of the deposits account as deem appropriate.

34. Term and Condition for Wealth Power Savings Account

34.1 This account is offered to retail customers only.

34.2 Customer buy any investment unit and/or Bancassurance from Standard Chartered Bank (Thai), PLC.

34.3 Interest will be posted biannually with conditions as mentioned in 3

34.4 Other fees will be applied as specified in the bank fee announcement of Wealth Power Savings Account.

35. Terms and Conditions for SME Saving Max

35.1 SME Saving Max is offered to shop, corporates and non-profit customers

35.2 Minimum opening balance of THB 50,000 is required. Minimum amount for next deposit is not required.

35.3 Customer has to retain minimum average monthly balance of THB 100,000. In case of average monthly balance is less than THB 100,000 the bank will charge THB 100 for monthly fee.

35.4 No limit withdrawal transaction per month.

35.5 Any accounts closed before 6 months will be charged THB 1,000 for closed account fee.

35.6 Interest will be posted biannually with conditions as mentioned in 3

35.7 This savings account must open with normal current account and apply for auto sweep services

35.8 Depositor cannot apply for withdrawal by ATM – Visa Electron Card under this savings account

35.9 Other fees will be applied as specified in the bank fee announcement of SME Business$aver Savings Account.

36. The depostors will be eligible to receive the protection from the Deposit Protection Agency. Both Deposits and accrued interest per depositor per institution will be covered but shall not exceed the predetermined limit as followed

Period	Coverage
Year 1 From 11 Aug 12 – 10 Aug 13	Not exceeding THB 50 Million
Year 2 From 11 Aug 13 – 10 Aug 14	Not exceeding THB 50 Million
Year 3 From 11 Aug 14 – 10 Aug 15	Not exceeding THB 50 Million
Year 4 From 11 Aug 15 – 10 Aug 16	Not exceeding THB 25 Million
Year 5 From 11 Aug 16 onward	Not exceeding THB 1 Million

Remark The deposits under DPA coverage are Thai Baht denominated Current, Savings, Time Deposit, Certificate of deposit and Time Deposit receipt excluding "Non-Resident Baht Account : "NRBA"

37. Any savings account, not including ZBA, that has no movement at least 6 years with total deposits over THB 1.

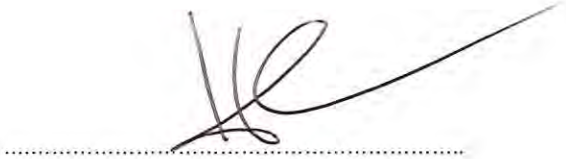
37.1 The interest rate subject to Bank's announcement. Interest of this savings account will be calculated on the date of last interest posting. Interest and available balance will be wholly paid on withdrawal transaction date. After withdrawal transaction is complete, Bank reserves the right to close or cancel this savings account.

37.2 Bank reserves the right and to cancel your ATM Visa Electron card (if any).

38. For each type of deposits, the additional gifts will be provided apart from interest rate and subject to Bank's announcement.

39. The bank reserves rights to change the interest rate and/or terms and condition of the deposits account as deem appropriate.

40. This announcement is being in force for H.O. and every branches on and from 21 November 2012 onwards until further notice.



(Lyn Kok)

President and Chief Executive Officer

Announcement Date 20 November 2012