

Standard Chartered Bank (Thai) Public Company Limited

Deposit Rates (Percentage per Annum)

Effective Date 1 November 2014

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	Normal Savings							
	- Total deposit over than THB 1	-	-	-	-	0.125%	-	0.125%
2.2	Power Saver Savings (Normal Savings)							
	- Total deposit over than THB 1	0.50%	0.50%	-	-	-	-	-
2.3	Basic Savings (Old name "Power Saver Savings (For those who open the account since 28 May 2008)")							
	- Total deposit over than THB 1	0.50%	0.50%	-	-	-	-	-
2.4	SME Plus Account Savings (SPA)							
	- Total deposits less than THB 100,000	-	-	0.50%	0.50%	-	0.50%	-
	- Total deposits THB 100,000 - 1,000,000	-	-	0.50%	0.50%	-	0.50%	-
	- Total deposits THB 1,000,001 - 5,000,000	-	-	0.50%	0.50%	-	0.50%	-
	- Total deposits THB 5,000,001 - 20,000,000	-	-	0.50%	0.50%	-	0.50%	-
	- Total deposits THB 20,000,001 - 50,000,000	-	-	0.50%	0.50%	-	0.50%	-

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	- Total deposits THB 50,000,001 - 149,999,999	-	-	0.50%	0.50%	-	0.50%	-
	- Total deposits THB 150,000,000 and over	-	-	0.50%	0.50%	-	0.50%	-
2.5	Power Saver Plus Savings (For those who open the account since 4 June 2008)							
	- Total deposit less than THB 100,000	0.00%	0.00%	-	-	-	-	-
	- Total deposits THB 100,000 - 999,999	2.30%	2.30%	-	-	-	-	-
	- Total deposits THB 1,000,000 and over	2.50%	2.50%	-	-	-	-	-
	Remark: In case depositor will receive 5% additional of regular interest, the annual effective interest rate would be 2.44 % for balance less than THB 1 Mil and 2.66% for balance THB 1 Mil and above(calculation based on the balance have no movement during a year)							
2.6	SME BusinessSaver							
	- Total deposit less than THB 1,000,000	-	-	1.20%	1.20%	-	1.20%	-
	- Total deposit THB 1,000,000 - 9,999,999	-	-	2.00%	2.00%	-	2.00%	-
	- Total deposit THB 10,000,000 - 499,999,999	-	-	1.65%	1.65%	-	1.65%	-
	- Total deposit THB 500,000,000 and over	-	-	0.65%	0.65%	-	0.65%	-
2.7	Payroll Plus Savings Account							
	- Total deposit over than THB 1	0.50%	0.50%	-	-	-	-	-
2.8	Marathon Savings 11 Series I							
	(For those who open the account during September 1-30, 2014)							
	Period 1 : 1 September 2014 - 1 December 2014							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	2.00%	2.00%	2.00%	2.00%	-	2.00%	-
	Period 2 : 2 December 2014 - 2 February 2015							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	2.50%	2.50%	2.50%	2.50%	-	2.50%	-
	Period 3 : 3 February 2015 - 1 March 2015							
	- Total deposit less than THB 200,000	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
	- Total deposit THB 200,000 and over	4.00%	4.00%	4.00%	4.00%	-	4.00%	-

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		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
	Remark: The annual effective interest rate would be 2.48 % (calculation based on the deposit balance with no movement during 1 September 2014 - 1 March 2015)							
2.9	Marathon Savings 11 Series II (For those who open the account during October 1 -31, 2014) Period 1 : 1 October 2014 - 5 January 2015 - Total deposit less than THB 200,000 - Total deposit THB 200,000 and over Period 2 : 6 January 2015 - 2 March 2015 - Total deposit less than THB 200,000 - Total deposit THB 200,000 and over Period 3 : 3 March 2015 - 31 March 2015 - Total deposit less than THB 200,000 - Total deposit THB 200,000 and over Remark: The annual effective interest rate would be 2.49 % (calculation based on the deposit balance with no movement during 1 October 2014 - 31 March 2015)	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
		2.00%	2.00%	2.00%	2.00%	-	2.00%	-
		0.75%	0.75%	0.75%	0.75%	-	0.75%	-
		2.50%	2.50%	2.50%	2.50%	-	2.50%	-
		0.75%	0.75%	0.75%	0.75%	-	0.75%	-
		4.00%	4.00%	4.00%	4.00%	-	4.00%	-
2.10	Marathon Savings 11 Series III (For those who open the account during 1 November - 1 December 2014) Period 1 : 1 November 2014 - 2 February 2015 - Total deposit less than THB 200,000 - Total deposit THB 200,000 and over Period 2 : 3 February 2015 - 1 April 2015 - Total deposit less than THB 200,000 - Total deposit THB 200,000 and over Period 3 : 2 April 2015 - 5 May 2015 - Total deposit less than THB 200,000 - Total deposit THB 200,000 and over	0.75%	0.75%	0.75%	0.75%	-	0.75%	-
		2.00%	2.00%	2.00%	2.00%	-	2.00%	-
		0.75%	0.75%	0.75%	0.75%	-	0.75%	-
		2.50%	2.50%	2.50%	2.50%	-	2.50%	-
		0.75%	0.75%	0.75%	0.75%	-	0.75%	-
		4.00%	4.00%	4.00%	4.00%	-	4.00%	-

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	Remark: The annual effective interest rate would be 2.52 % (calculation based on the deposit balance with no movement during 1 November 2014 - 5 May 2015)							
2.11	JustOne Savings Account/ JustOne Payroll Savings Account - Deposits THB 0-100,000 - Deposits more than THB 100,001 Remark Interest rate subject to bank announcement under Progressive tier interest rate method. The annual effective interest rate would be 1.76% (calculation based on the deposit balance THB200,000 and have no movement during a year) Special BonusSaver 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 BonusSaver credit card) - Deposits THB 0 - 200,000 Remarks In case depositor will receive special interest 5% for 1 year, the annual effective interest rate would be 5.02% (calculation based on the deposit balance THB200,000 abd have no movement during a year)	2.50% 1.00% 5.00%	2.50% 1.00% 5.00%	- - -	- - -	- - -	- - -	- - -
2.12	eSaver Savings Account - Total deposit THB 1 and over	2.50%	2.50%	-	-	-	-	-
2.13	Savings for Fans Savings Account - Total Deposits Less than THB 500,000 - Total Deposits THB 500,000 and over	0.75% 1.00%	0.75% 1.00%	- -	- -	- -	- -	- -
2.14	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%	-
2.15	SME Saving Max - Total deposit less than THB 1,000,000 - Total deposit THB 1,000,000 - 4,999,999 -Total deposit THB 5,000,000-19,999,999	- - -	- - -	0.65% 0.65% 1.50%	0.65% 0.65% 1.50%	- - -	0.65% 0.65% 1.50%	- - -

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	-Total deposit THB 20,000,000-499,999,999	-	-	1.90%	1.90%	-	1.90%	-
	- Total deposit THB 500,000,000 and over	-	-	0.65%	0.65%	-	0.65%	-
3	Time Deposit							
3.1	14-Day Tenor							
	- Deposits less than THB 1,000,000	-	-	-	-	-	-	-
	- Deposits THB 1,000,000 - 9,999,999	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
	- Deposits THB 10,000,000 and over	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
3.2	1-Month Tenor							
	- Deposits less than THB 10,000,000	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
	- Deposits THB 10,000,000 and over	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
3.3	2-Month Tenor							
	- Deposits less than THB 10,000,000	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
	- Deposits THB 10,000,000 and over	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
3.4	3-Month Tenor							
	- Deposits less than THB 10,000,000	1.25%	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%
	- Deposits THB 10,000,000 and over	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	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 10,000,000	1.25%	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%
	- Deposits THB 10,000,000 and over	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	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 10,000,000	1.25%	1.50%	-	-	-	-	-
	- Deposits THB 10,000,000 and over	1.50%	1.50%	-	-	-	-	-

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3.7	6-Month Tenor (Monthly / Maturity Interest Received) (Deposit per transaction must not be lower than THB100,000) - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	1.50% 1.75%	1.75% 1.75%	1.50% 1.75%	1.50% 1.75%	1.50% 1.75%	1.50% 1.75%	1.50% 1.75%
3.8	7-Month Tenor - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	1.50% 1.75%	1.75% 1.75%	- -	- -	- -	- -	- -
3.9	9-Month Tenor (Monthly/Maturity Interest Received) (Deposit per transaction must not be lower than THB100,000) - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	1.50% 1.75%	1.75% 1.75%	1.50% 1.75%	1.50% 1.75%	1.50% 1.75%	1.50% 1.75%	1.50% 1.75%
3.10	12-Month Tenor (Monthly / Maturity Interest Received) (Deposit per transaction must not be lower than THB100,000) - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	1.75% 2.00%	2.00% 2.00%	1.75% 2.00%	1.75% 2.00%	1.75% 2.00%	1.75% 2.00%	1.75% 2.00%
3.11	18-Month Tenor(Monthly / Maturity Interest Received) (Deposit per transaction must not be lower than THB100,000) - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	1.75% 2.00%	2.00% 2.00%	1.75% 2.00%	1.75% 2.00%	1.75% 2.00%	1.75% 2.00%	1.75% 2.00%
3.12	24-Month Tenor(Monthly / Quarterly / Semi Annually / Annually /Maturity Interest Received) - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	2.00% 2.25%	2.25% 2.25%	2.00% 2.25%	2.00% 2.25%	2.00% 2.25%	2.00% 2.25%	2.00% 2.25%
3.13	36-Month Tenor (Monthly / Quarterly / Semi Annually / Annually /Maturity Interest Received) - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	2.25% 2.50%	2.50% 2.50%	2.25% 2.50%	2.25% 2.50%	2.25% 2.50%	2.25% 2.50%	2.25% 2.50%

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		Normal Customer	Priority Banking Customer	Shop	Corporates	Government	Non-profit Corporate	Institutions
3.14	48-Month Tenor (Monthly Interest Received) - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	2.25% 2.50%	2.50% 2.50%	2.25% 2.50%	2.25% 2.50%	2.25% 2.50%	2.25% 2.50%	2.25% 2.50%
3.15	60-Month Tenor (Monthly Interest Received) - Deposits less than THB 10,000,000 - Deposits THB 10,000,000 and over	2.50% 2.75%	2.75% 2.75%	2.50% 2.75%	2.50% 2.75%	2.50% 2.75%	2.50% 2.75%	2.50% 2.75%
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) - 36-Month Tenor (Monthly interest received) - 48-Month Tenor (Monthly interest received) - 60-Month Tenor (Monthly interest received) 2) MaxSaver Account Savings Account - Deposits THB 1 and over	2.00% 2.25% 2.25% 2.50% 0.50%	2.00% 2.25% 2.25% 2.50% 0.50%	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -
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) MaxSaver Junior Savings Account - Deposits THB 1 and over	1.75% 0.50%	1.75% 0.50%	- -	- -	- -	- -	- -
6	Wealth Power - Wealth Power Series 18 5-Month Tenor - Deposits THB 200,000 and above	5.00%	5.00%	-	-	-	-	-

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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) refer to a business in which Sales Turnover not exceed THB 1,500 million or USD 50 million 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, and Foreign Incorporate

2.3 Government Customers includes Government Agencies and Department

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

2.5 Institutional Customers* are juristic persons with the conditions as defined by the Bank and under the relationship management of Consumer Banking

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) $\text{Interest Earned} = \text{Principle} \times \text{Interest Rate (\%)} \times (\text{Period of deposit} / 365)$

6.2 For leap year (366 days) $\text{Interest Earned} = \text{Principle} \times \text{Interest Rate (\%)} \times (\text{Period of deposit} / 366)$

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 at withdrawal date during the actual deposit period and also subject to withholding tax.

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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. The interest payment for uplifted before maturity is not applied for 48-Month Tenor for collateral of Partially Secured Business Installment Loan under Flood Relief Scheme (SME clients).

9.3 Time deposits for tenor 18 months, 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 (including renew and rollover) 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.

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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 Power Saver Plus Savings Account (For those who open the account since 4 June 2008)

17.1 This account is offered to retail customers only.

17.2 Minimum opening balance of THB 100,000 is required. Minimum amount for next deposit is not required.

17.3 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 THB500 for monthly fee.

17.4 Withdrawal can only be made via branch counter and/ or phone banking and/or Online Banking 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.

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

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

17.7 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).

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

17.8.1 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.

17.8.2 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.

18. Terms and Conditions for SME BusinessSaver Savings

18.1 SME BusinessSaver Savings is offered to shop, corporates and non-profit customers

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

18.3 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.

18.4 No limit withdrawal transaction per month.

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

18.8 Other fees will be applied as specified in the bank fee announcement of SME BusinessSaver Savings Account.

19. Terms and Conditions for Payroll Plus Savings Account

19.1 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;

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

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

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

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

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20. Term and Condition for Marathon Savings 11 - Series I (For those who open account between 1-30 September 2014)

- 20.1 Marathon Savings is offered to Individual, Shops, Corporate and Non-profit Corporate customers
- 20.2 The Account must be opened during 1-30 September 2014 only.
- 20.3 Minimum opening balance of THB 200,000 is required and limit total deposit at 500 Million Baht
- 20.4 From 1 - 30 September 2014, the customer can deposit or withdraw anytime, and the customer will receive interest rate of Marathon Savings 11 - Series I Account
- 20.5 From 1 October 2014 - 1 March 2015, 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.
- 20.6 Any accounts closed before 3 months will be charged THB 1,000 for closed account fee.
- 20.7 Depositor cannot apply for auto sweep services and /or withdrawal by ATM – Visa Debit Card under this savings account.
- 20.8 Interest will be posted at the beginning of every month with conditions as mentioned in 5
- 20.9 Other fees will be applied as specified in the bank fee announcement of Marathon Savings 11 - Series I Account.
- 20.10 From 2 March 2015 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)

21. Term and Condition for Marathon Savings 11 - Series II (For those who open account between 1-31 October 2014)

- 21.1 Marathon Savings is offered to Individual, Shops, Corporate and Non-profit Corporate customers
- 21.2 The Account must be opened during 1-31 October 2014 only.
- 21.3 Minimum opening balance of THB 200,000 is required and limit total deposit at 500 Million Baht
- 21.4 From 1 - 31 October 2014, the customer can deposit or withdraw anytime, and the customer will receive interest rate of Marathon Savings 11 - Series II Account
- 21.5 From 1 November 2014 - 31 March 2015, 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.
- 21.6 Any accounts closed before 3 months will be charged THB 1,000 for closed account fee.
- 21.7 Depositor cannot apply for auto sweep services and /or withdrawal by ATM – Visa Debit Card under this savings account.
- 21.8 Interest will be posted at the beginning of every month with conditions as mentioned in 5
- 21.9 Other fees will be applied as specified in the bank fee announcement of Marathon Savings 11 - Series II Account.
- 21.10 From 1 April 2015 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)

22. Term and Condition for Marathon Savings 11 - Series III (For those who open account between 1 November - 1 December 2014)

- 22.1 Marathon Savings is offered to Individual, Shops, Corporate and Non-profit Corporate customers
- 22.2 The Account must be opened during 1 November - 1 December 2014 only.
- 22.3 Minimum opening balance of THB 200,000 is required and limit total deposit at 500 Million Baht
- 22.4 From 1 November - 1 December 2014, the customer can deposit or withdraw anytime, and the customer will receive interest rate of Marathon Savings 11 - Series III Account

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22.5 From 2 December 2014 - 5 May 2015, 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 Debit 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 11 - Series III Account.

22.10 From 6 May 2015 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. Terms and Conditions of JustOne Savings Account and JustOne Payroll Savings Account

23.1 This account is offered to Retail customers only

23.2 Minimum initial opening balance of THB 1,000 is required. Minimum amount for next deposit is not required (except JustOne Payroll Savings Account has no initial opening balance required)

23.3 No maintenance fee charge

23.4 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

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

23.6 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)

23.7 Conditions for Special BonusSaver interest

23.7.1 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 BonusSaver 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 Payroll Savings account.

23.7.2 The card transactions in the following categories 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).

23.7.3 The bank will calculate special BonusSaver 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

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

23.7.5 The Bank will pay special BonusSaver interest to single owner account only (excluded joint account).

23.7.6 The bank will pay special BonusSaver 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 BonusSaver interest is credited, it is deemed that special BonusSaver interest is forfeited

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23.8 Special withdrawal conditions per customer's instruction from JustOne Payroll Savings Account with Special Purpose. Customer has to submit the consent letter signed by customer as the account owner and company's authorized signature. After the Bank received and verified such letter, customer's JustOne Payroll Savings Account with Special Purpose shall be deemed no longer under special withdrawal conditions per customer's instruction according to customer's previously signed terms and conditions. Customer has the right to withdraw money or do any transaction in the account as normal.

24. Terms and Conditions of eSaver Savings Account

- 24.1 This account is offered to Retail customers only
- 24.2 Minimum opening balance of THB 10,000 is required. Minimum amount for next deposit is not required.
- 24.3 No maintenance fee charge
- 24.4 The depositor can withdraw/transfer out from eSaver Savings account via electronic channels such as Online Banking, Mobile Banking, SMS Banking and Phone Banking. The depositor can withdraw cash via branch counters with fee charge THB 500 per transaction.
- 24.5 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
- 24.6 Other fees will be applied as specified in the bank fee announcement of eSaver Savings Account.

25 Terms and Conditions of Savings for Fans Savings Account

- 25.1 This account is offered to Retail customers only
- 25.2 Minimum initial opening balance of THB 2,000 is required. Minimum amount for next deposit is not required.
- 25.3 Maintenance Balance is not required
- 25.4 Interest will be posted biannually with conditions as mentioned in 3
- 25.5 Other fees will be applied as specified in the bank fee announcement of Savings for Fans Savings Account.

26. Terms and conditions for MaxSaver Account

- 26.1 This account is offered to retail customers only.
- 26.2 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
- 26.3 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.
- 26.4 Account Closed
 - 26.4.1 Account closed before time deposit account maturity
 - 26.4.1.1 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.
 - 26.4.1.2 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:

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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.

26.4.2 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.

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

27.1 This account is offered to retail customers only.

27.2 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.

27.3 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.

27.4 Account closed

27.4.1 Account closed before time deposit account maturity

27.4.1.1 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.

27.4.1.2 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.

27.4.2 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.

28. Term and Condition for Wealth Power Time Deposit Account

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

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

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

28.1.3 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

28.1.4 Under condition on 28.1.3 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.

28.1.5 If the customer cancels his or her policy as per condition 28.1.3 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.

28.1.6 In the case of condition 28.1.5, 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.

28.2 Term and Condition for Wealth Power Time Deposit Account tenor 5 month

28.2.1 Wealth Power under this term and condition is time Deposit Account tenor 5 month

28.2.2 For Wealth Power Series 18:

28.2.2.1 Customer has to apply ordinary Life insurance except PRU secure link with first year premium paid at least 200,000 THB per insurance policy (average life is approx 10 years) via Standard Chartered Bank (Thai), PLC branch and the policy has to be approved by insurance company within these following timeframes:

28.2.2.1.1 For policy applied from 1 to 31 October 2014 and approved by insurance company within 30 November 2014

28.2.2.1.2 For policy applied from 1 to 30 November 2014 and approved by insurance company within 31 December 2014

28.2.2.1.3 For policy applied from 1 to 31 December 2014 and approved by insurance company within 31 January 2015

28.2.2.2 Minimum opening account of THB 200,000 is required , but not exceeding the first year premium follow by Bank term and condition within these following timeframes:

28.2.2.2.1 For depositor under clause 28.2.2.1.1, he/she must open the account within 30 November 2014

28.2.2.2.2 For depositor under clause 28.2.2.1.2, he/she must open the account within 31 December 2014

28.2.2.2.3 For depositor under clause 28.2.2.1.3, he/she must open the account within 31 January 2015

28.2.3 The depositor will receive interest rate subject to Wealth Power time deposit Series 18 announcement table which announce at every SCBT branch by calculating from each deposit amount and tenor.

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28.2.4 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.

28.2.5 Any accounts closed before 5 month due to starting date, Bank will not pay any interest to the customer.

28.2.6 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.

29. Terms and Conditions for SME Saving Max

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

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

29.3 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.

29.4 No limit withdrawal transaction per month.

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

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

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

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

29.9 Other fees will be applied as specified in the bank fee announcement of SME BusinessSaver Savings Account.

30. The depositors 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"

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

31.1 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.

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

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32. For each type of deposits, the additional gifts will be provided apart from interest rate and subject to Bank's announcement.
33. The bank reserves rights to change the interest rate and/or terms and condition of the deposits account as deem appropriate.
34. This announcement is being in force for H.O. and every branches on and from 1 November 2014 onwards until further notice.



(Nichapat Ark)

Head of Global Markets

(for) President and Chief Executive Officer

Announcement Date 31 October 2014