

Table 2

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans¹
Effective Date 24 April 2006

Interest Rate					Unit: percent per annum							
1. Term-loan interest rate for prime large customers (Minimum Loan Rate)					MLR	8.25						
2. Overdraft interest rate for prime large customers (Minimum Overdraft Rate) (if any)					MOR	8.25						
3. Interest rate for prime retail customers (Minimum Retail Rate) (if any)					MRR	N/A						
4. Prime Lending Rate					PLR	8.25						
Commercial loan					Consumer loan							
O/D	Revolving	S-T (<1 yr)	L-T (<1 yr)	...	Personal ¹		Housing	...				
					W/ Collateral	W/O Collateral						
Interest rate ceiling (percent per annum)					Interest rate ceiling (percentage per annum)							
5. Normal case					15	15	15					
5. Default case					19	19	19					
Commercial loan					Actual and reasonable expense (please specify unit)							
					7. Expense paid to authorities							
					1) Stamp duty				• 0.05% of facility amount max. Bht10,000			
					2) Mortgage fee				• 1 % of mortgage value max Bht 200,000			
					8. Expense paid to other persons or entities							
					<u>Normal case</u>							
					1) Collateral inspection and valuation ²				• B ht3,000 – 30,000 plus VAT and transportation as charged by valuer.			
					2) Insurance premium				• A s charged by insurance co			
					3) Payment expense (via other counters or channels)				• B ht 300 per item for Bahtnet			
					4) Checking of credit information				• O n reimbursement basis			
					<u>Default case</u>							
1) Return check expense				• B ht 500 per item								
2) Insufficient fund expense (If debiting via other banks)				• B ht 500 per item								
3) Debt collection expense ²				• O n reimbursement basis								
9. Operating cost of commercial bank												
<u>Normal case</u>												
1) Expense for collateral inspection and valuation ²				• No charge								
2) Application fee for statement report (2 nd copy onward)				• Bht 100 per statement								
<u>Default case</u>												
1) Debt collection expense ²				• No charge								
2) Prepayment fee for mortgage loan (if refinancing with other financial institutions)				• 0.125% of prepaid amount								

Note

^{1/} not including the type of loan specifically specified by the BOT.

^{2/} commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.



(Daniel Tan)
 General Manager
 Date 24 April 2006