

**Oversea-Chinese Banking Corporation Limited, Bangkok Branch**  
**Interest Rates and Actual and Reasonable Expenses Related to Loans 1/**  
**Effective Date 19 July 2010**

Unit: percent per annum

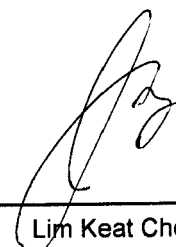
**(A) Interest Rate**

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	7.125%
2. Overdraft interest rate for prime large customers (minimum overdraft rate) , if any	MOR	7.125%
3. Interest rate for prime retail customers (Minimum Retail Rate), if any	MRR	N/A
4. Prime Lending Rate	PLR	7.125%

Unit: percent per annum

**(B) Interest rate ceiling**

B (1) (Consumer loan)	Personal		Housing	....
	W/ Collateral	W/ OCollateral		
5. Normal case <sup>2</sup>	15	15	15	.....
6. Default case <sup>2</sup>	25	25	25	.....
B (2) (Commercial loan)	O/D	Revolving	S-T (≤ 1year)	L-T (>1year)
	7. Normal case <sup>2</sup>	15	15	15
8. Default case <sup>2</sup>	25	25	25	25



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**Lim Keat Cheong**  
**Operations Manager**

Notification Date : 15 July 2010

Remarks

- 1/ not including the type of loan specifically specified by the BOT.
- 2/ commercial banks shall not double charge customers for expenses under 5 & 6 and 7 & 8.
- 3/ Interest rate ceiling (percent per annum) under 6. Default case, is applicable to all currencies.