

United Overseas Bank (Thai) Public Company Limited
Bill of Exchange Rates (Percentage per Annum)
For Customers of Institutional Financial Services (Corporate Banking and Commercial Banking) and Business Banking
17/2553
Effective Date 14 June 2010

United Overseas Bank (Thai) Public Company Limited would like to supercede the Announcement of the Bank # 20/2552 dated 30 April 2009 with the revised interest rates and conditions as follows:-

Type of Bill of Exchange	Type of Customers	
	Individuals	Juristic Persons
Special Bill of Exchange (Interest Payment on Maturity) - Head Office, Sathon only		
1. Working Capital Loan Collateral Type		
3-Month Tenor		
- Amount from THB 10,000,000 to below THB 100,000,000	1.00%	1.00%
- Amount from THB 100,000,000 onwards	1.00%	1.00%
6-Month Tenor		
- Amount from THB 10,000,000 to below THB 100,000,000	1.00%	1.00%
- Amount from THB 100,000,000 onwards	1.00%	1.00%
12-Month Tenor		
- Amount from THB 10,000,000 to below THB 100,000,000	1.25%	1.25%
- Amount from THB 100,000,000 onwards	1.25%	1.25%
2. Matched Loan Collateral Type		
3-Month Tenor		
- Amount from THB 10,000,000 to below THB 100,000,000	1.75%	1.75%
- Amount from THB 100,000,000 onwards	2.00%	2.00%
6-Month Tenor		
- Amount from THB 10,000,000 to below THB 100,000,000	1.75%	1.75%
- Amount from THB 100,000,000 onwards	2.25%	2.25%
12-Month Tenor		
- Amount from THB 10,000,000 to below THB 100,000,000	2.00%	2.00%
- Amount from THB 100,000,000 onwards	2.50%	2.50%

Remarks:

Terms and Conditions of Bill of Exchange (B/E)

- (1) Minimum B/E amount for each Special B/E is THB10 million.
- (2) Interest will be paid on maturity date stated on the face of the B/E except in the case of early redemption or the maturity date falls on a bank holiday. If the maturity date is not a bank business day of commercial banks, redemption shall occur on the next working day. Interest shall be computed for that non bank business day with interest rate as specified on the Bill of Exchange or at the prevailing savings interest rate, whichever is higher.
- (3) All interest payment will be subject to withholding taxes, if applicable.
- (4) B/E holder can early redeem BE before maturity, but interest rate shall be 0.50% for the period < 3 months and 1% for the period of >= 3 months.
- (5) The principal and interest due under the B/E is not guaranteed by the Financial Institution Development Fund.
- (6) The B/E is non-transferable and non-assignable, unless a prior bank consent is obtained.
- (7) If maturity date is a normal business day, but the B/E holder does not deliver the B/E for redemption, interest shall be computed up to the maturity date only.
- (8) The B/E Interest Rates under this announcement are for customers of Institutional Financial Services (Corporate Banking and Commercial Banking), and Business Banking at Head Office - Sathon only.
- (9) Additional, interest rate over 0.5% p.a. on top of normal rate may be offered to customer who meets bank's terms & conditions.
- (10) Customers of Institutional Financial Services (Corporate Banking and Commercial Banking) and Business Banking means Individuals or Juristic Persons that use bank services and have special arrangement with the Institutional Financial Services (Corporate Banking and Commercial Banking), and Business Banking under the bank's terms & conditions.
- (11) The bank reserves the right to identify and amend terms & conditions of Institutional Financial Services (Corporate Banking and Commercial Banking), and Business Banking customers

This Announcement shall be effective from June 14, 2010


 Mr. Wong Kim Choong
 President & Chief Executive Officer
 Announcement on June 11, 2010

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