

United Overseas Bank (Thai) Public Company Limited
Bill of Exchange Rates (Percentage per Annum)
For General Customers
23/2553
Effective Date 2 August 2010

United Overseas Bank (Thai) Public Company Limited would like to supercede the Announcement of the Bank # 11/2553 dated 23 April 2010 with the revised interest rates and conditions as follows:-

Type of Bill of Exchange	Type of Customers			
	Individuals	Juristic Persons	Non-profit Organization & Residential Juristic Persons	Funds, Insurance, Cooperative and Other Specific Juristic Persons
Bill of Exchange Rates (Interest Payment on Maturity)				
7-Days Tenor				
- Amount from THB 500,000 - below THB 3,000,000	-	0.65%	-	0.65%
- Amount from THB 3,000,000 upwards	-	0.75%	-	0.75%
14-Days Tenor				
- Amount from THB 500,000 - below THB 3,000,000	-	0.65%	-	0.65%
- Amount from THB 3,000,000 upwards	-	0.75%	-	0.75%
1-Month Tenor				
- Amount from THB 500,000 - below THB 3,000,000	0.75%	0.75%	0.75%	0.75%
- Amount from THB 3,000,000 upwards	1.00%	1.00%	1.00%	1.00%
2-Month Tenor				
- Amount from THB 500,000 - below THB 3,000,000	0.75%	0.75%	0.75%	0.75%
- Amount from THB 3,000,000 upwards	1.00%	1.00%	1.00%	1.00%
3-Month Tenor				
- Amount from THB 500,000 upwards	1.25%	1.25%	1.25%	1.25%
6-Month Tenor				
- Amount from THB 500,000 upwards	1.25%	1.25%	1.25%	1.25%
12-Month Tenor				
- Amount from THB 500,000 upwards	1.50%	1.50%	1.50%	1.50%
UOB Biz Plus Account 6-Month				
- Amount from THB 500,000 upwards	1.25%	1.25%	-	-
UOB Biz Plus Account 12-Month				
- Amount from THB 500,000 upwards	1.50%	1.50%	-	-
UOB Care 4U # 1/2553 (Period: 26 April - 31 May 2010)				
12-Month Tenor				
- Amount from THB 1,000,000 upwards	1.25%	-	-	-
(Please refer to the conditions as specified in item 13)				

Remark

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

- (1) Minimum amount is 500,000 baht per general Bill of Exchange.
- (2) Interest will be paid on maturity date stated on the face of the Bill of Exchange.
- (3) All interest payment will be subject to withholding taxes, if applicable.
- (4) The principal and interest due under the Bill of Exchange are not protected by Deposit Protection Agency.
- (5) The Bill of Exchange is non-transferable / not assignable, and shall not be pledged as collateral unless a prior consent is obtained from the bank.
- (6) Early redemption is not allowed unless specifically agreed by the bank.
- (7) 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.
- (8) If redemption does not occur on maturity date which is a normal business day due to no fault of the bank, interest will be computed up to the maturity date only.
- (9) Bill of Exchange -UOB Biz Plus Account 6 Month or 12 Month are eligible to SME customer which is opened along with UOB Biz Plus Saving Account
- (10) Interest Rate Calculation Method:

$$\frac{\text{Principal Amount} \times \text{Interest Rate per Year} \times \text{Number of Days}}{100 \times \text{Actual Number of days of Such Calendar Year}}$$



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- (11) Additional interest rate up to 0.5% p.a. on top of published rates may be offered under special conditions set up for selective customers subject to approval of the bank.
- (12) Interest rates and conditions of Bill of Exchange announced herein are not applicable for Special Bill of Exchange of Customers of Institutional Banking Group, and for non-resident customers including foreigners with work permit.
Remark: Thai resident is a person who holds a Thai nationality or an alien who holds a permanent residence card or whose name is registered in household registration.
- (13) UOB Care 4U #1/2553 conditions:
 - (13.1) Customers age must be between 18-74 years old, one account per person only.
 - (13.2) Minimum deposit amount will be entitled to the insurance benefits; THB 1 million for insurance benefit plan I and THB 3 million for plan II.
 - (13.3) Early redemption is not allowed unless specifically agreed by the bank and the penalty fee will be collected from the customers in the amount of THB 5,000 for insurance benefit plan I and THB 10,000 for plan II on the early redemption date.

With effective from 2 August 2010.


CHUA T.H
f Mr. Wong Kim Choong
President & Chief Executive Officer
Announced on 30 July 2010

