

United Overseas Bank (Thai) Public Company Limited
15/2553
Foreign Currency Deposit Rate (Percentage per Annum)
Effective Date 7 June 2010
United Overseas Bank (Thai) Public Company Limited would like to supercede the Announcement of the Bank # 13/2553 dated 13 May 2010 with the revised interest rates and conditions as follows:-

Currency	Type of Deposit	Privilege Banking	General Customer			
			Resident		Non-Resident	
			Individuals	Juristic Persons	Individuals	Juristic Persons
USD	1. Current	N/A	N/A	N/A	N/A	N/A
	2. Savings	N/A	0.10%	0.10%	0.10%	0.10%
	3. Fixed	N/A	0.40%	0.40%	0.40%	0.40%
	3 Months					
	6 Months					
	12 Months					
AUD	1. Current	N/A	N/A	N/A	N/A	N/A
	2. Savings	2.00%	2.00%	2.00%	2.00%	2.00%
	3. Fixed	2.75%	2.50%	2.50%	2.50%	2.50%
	3 Months					
	6 Months					
	12 Months					
NZD	1. Savings	1.50%	N/A	N/A	N/A	N/A
	2. Fixed					
	3 Months	2.00%	N/A	N/A	N/A	N/A
CHF	1. Current	N/A	N/A	N/A	N/A	N/A
	2. Savings	N/A	N/A	N/A	N/A	N/A
	3. Fixed	N/A	N/A	N/A	N/A	N/A
	3 Months					
	6 Months					
	12 Months					
EUR	1. Current	N/A	N/A	N/A	N/A	N/A
	2. Savings	N/A	N/A	N/A	N/A	N/A
	3. Fixed	N/A	0.55%	0.55%	0.55%	0.55%
	3 Months					
	6 Months					
	12 Months					



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			Resident		Non-Resident	
			Individuals	Juristic Persons	Individuals	Juristic Persons
GBP	1. Current	N/A	N/A	N/A	N/A	N/A
	2. Savings	N/A	N/A	N/A	N/A	N/A
	3. Fixed					
	3 Months	N/A	0.50%	0.50%	0.50%	0.50%
	6 Months	N/A	0.75%	0.75%	0.75%	0.75%
	12 Months	N/A	0.75%	0.75%	0.75%	0.75%
SGD	1. Current	N/A	N/A	N/A	N/A	N/A
	2. Savings	N/A	N/A	N/A	N/A	N/A
	3. Fixed					
	3 Months	N/A	N/A	N/A	N/A	N/A
	6 Months	N/A	N/A	N/A	N/A	N/A
	12 Months	N/A	N/A	N/A	N/A	N/A
YEN	1. Current	N/A	N/A	N/A	N/A	N/A
	2. Savings	N/A	N/A	N/A	N/A	N/A
	3. Fixed					
	3 Months	N/A	N/A	N/A	N/A	N/A
	6 Months	N/A	N/A	N/A	N/A	N/A
	12 Months	N/A	N/A	N/A	N/A	N/A

Remark

- 1) The Bank provides service of foreign deposit account to general customer through Head Office, Sathorn 2 br., Sukhumvit 4 br., Sukhumvit 25 br., Eastern Seaboard br. and Privilege Banking Centre at All Season Place.
- 2) The Bank provides the foreign currency service to the special Privilege Banking customers through Privilege Banking Centre at All Season Place only. The followings are the required conditions for this group of customer.
 - 2.1 The exclusively offering rate is only for savings and fixed deposit accounts in AUD and NZD.
 - 2.2 The initial deposit amount is AUD 10,000 or NZD 10,000 for individuals and AUD 100,000 or NZD 100,000 for Juristic Persons.
 - 2.3 Customer to convert the Baht fund into foreign currency for depositing into this account in everytimes.
 - 2.4 In case of withdrawal in foreign currency, customer must show the underlying document and is required to pay the Com in Lieu fee as announced by bank from time to time.
- 3) Interest Payment Conditions:
 - 3.1 Fixed Deposit account is to earn interest on due date. It is to rollover in the same period with the rate announced by bank at that time.
 - 3.2 In case of early withdrawal for fixed deposit account:
 - 3-months Fixed Deposit : No interest payment.
 - 6 and 12 months Fixed Deposit : No interest payment for deposit tenor less than 3 months. To earn savings interest rate if the tenor is over 3 months.
 - 3.3 Savings account: the interest amount will be made on 27 June and 27 December in every year.



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3.4 Interest rate calculation method (interest rate is based on each currency as announced by bank)

FCY Principal x Interest Rate Per Year x Number of Days

No. of days in each year based on each currency

Remark: number of days for calculation based on currency are as follows:

GBP, NZD, SGD, to be counted 365 days

AUD, USD, CHF, EUR, YEN to be counted 360 days

Example: principal USD 100,000, interest rate 1.25% p.a., deposit period from 2 January to 27 June 2008 (6 months)

(1) In case of withdrawn upon the maturity of deposit period

$$\text{Interest: } \frac{100,000 \times 1.25 \times 177}{100 \times 360} = \text{USD } 614.58$$

(2) In case of withdrawn on 30 May 2008 before the maturity of deposit period

(savings rate 1% p.a. of USD will be paid instead subjected to 3.2 of interest payment conditions)

$$\text{interest: } \frac{100,000 \times 1 \times 149}{100 \times 360} = \text{USD } 413.89$$

4) The condition of foreign currency deposit is taking from the resident customers in compliance with the exchange control rules and relevant regulations

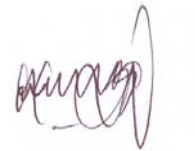
4.1 Having underlying, the depositor must provide supporting evidence of the underlying whereas the deposit amount shall not exceed the specified underlying amount and the maximum amount as specified for each customer types (Individuals USD 1 million or equivalent and Juristic persons USD 100 million or equivalent)

4.2 Without underlying, the maximum amount is USD100,000 for individuals and USD300,000 for Juristic Persons.

Noted: An aggregate of deposit balance of each customer must not exceed the maximum amount as mentioned above.

5) No protection of principal and interest by Deposit Protection Agency for foreign currency deposit account.

6) The bank may offer the special rate up to 0.50% p.a. on top of the normal rate to customer whom meets conditions specified by bank and approved by Senior Management.



Mr. Wong Kim Choong
President & Chief Executive Officer
Announcement on 4 June 2010

