

United Overseas Bank (Thai) Public Company Limited would like to supercede the Bank Announcement # 34/2009 dated 10 September 2009 with the revised interest rates and conditions as follows:-

United Overseas Bank (Thai) Public Company Limited
Details on Interest Rate, Penalty Fee, Fees and Other Service Charges related to Credit Card Business

No. 07/2010

Effective Date : April 1, 2010

1 Interest, Penalty Fee, Fees and Other Service Charges									
Interest rate	20% per annum								
Credit line usage fee	- % per annum								
Late payment fee	- % per annum								
Fee and other service charges	- % per annum								
Commencing date of interest calculation	from [X] date of payment to store [] date of summary of total transactions [] due date for payment - For cash advance, UOBT will calculate interest starting from the withdrawal date of cash advance								
2 Minimum Installment Payment Rate									
10% of the total amount as per the monthly statement or minimum of THB 1,000, whichever is higher									
3 Cash Advance Transaction Fee									
3% of the amount of cash withdrawn									
4 Grace Period (free of interest charge period)									
maximum of 55 days from the date of previous billing cycle									
Operating Fee	Visa				MasterCard				
	Visa Classic	Visa Gold	Visa Platinum	Black Card	Lady's Classic	Lady's Card*	Titanium	Lady's Gold	Lady's Platinum
5 Fees for each Card Type									
Joining Fee : Primary Card	500	750	-	-	500	-	-	750	-
: Supplementary Card	-	-	-	-	-	-	-	-	-
Annual Fee : Primary Card	600	1,200	3,000	2,000	600	1,000	1,000	1,200	3,000
: Supplementary Card	300	600	-	-	300	500	500	600	-
*Lady's Card refers to the card beginning with 543214 and 543215.									
6 Payment Service Fee									
Payment Channels	Service Fees per Transaction								
	Bangkok and Greater Bangkok				Upcountry Provinces				
At Counter of United Overseas Bank (Thai)	Free								
ATM / UOB Direct Debit	Free								
Mailing Cheque	Free								
UOB Phone Banking / UOB Cyber Banking	Free								
At Counter of Bank of Ayudhya	THB 15				THB 15**				
At Counter of Siam Commercial Bank	THB 17				THB 30**				
At Counter Service (Cash only and not more than THB 30,000/ time)	THB 15				THB 20				
Pay at Post	THB 10 / every THB 50,000								
** When making payment of over THB 50,000 at Siam Commercial Bank and Bank of Ayudhya in upcountry provinces, the additional fee of 0.10% of the payment amount or maximum of THB 1,000 shall be imposed.									
7 Card Replacement Fee for Lost / Damaged Card									
THB 200 / time									
8 Statement Re-issuance Fee									
THB 100 / time									
9 Copy of Sales Slips Fee									
THB 200 / time									
10 PIN Code Replacement Fee									
THB 100 / time									
11 Transaction Inquiry Fee									
THB 200 / time									
12 Debt Collection Fee									
THB 250 / cycle									
13 Tax Payment Application Fee and Fee Paid to Government Agencies									
- % of Tax amount and credit card payment fee									
14 Foreign Currency Exchange Risk Premium									
Not in excess of 2.5% of the transaction amount incurred abroad per transaction									
15 International ATM Access Fee for Cash Withdrawal									
As prescribed by the ATM Operators									

Remarks

1. Fees and service charges do not include VAT
2. Credit Card Interest Rates, Service Charges, Fee and Other Expenses may be amended from time to time with a prior announcement at least 30 days

Announced on February 15, 2010

United Overseas Bank (Thai) Public Company Limited



(Mr. Wong Kim Choong)
President and CEO

