

United Overseas Bank (Thai) Public Company Limited would like to supercede the Bank Announcement #18/2006 dated 1 July 2006 with the revised interest rates and conditions as follow:-

United Overseas Bank (Thai) Public Company Limited

Details on Interest Rate, Service Charges, and Penalty related to Personal Loan Business under Supervision

No. 35/2009

Effective Date: October 1, 2009

1. Interest, Service Charges, and Penalty	UOB Cash Plus	UOB I-Cash	Executive O/D																																
1.1 Normal Interest Rate	Maximum 28% per annum																																		
Ceiling Interest Rate and Default Rate (per annum)	28 %																																		
1.2 Prepayment Fee within the first year	N/A	The different rate between the approved rate and ceiling interest rate multiplied by outstanding balance and the number of day counting from the date of the first draw down until prepayment date, divided it by 365	N/A																																
1.3 Arrangement Fee	N/A	0.5% of loan amount	N/A																																
2. Expense Paid to Government Agencies																																			
2.1 Stamp Duty	N/A	0.05% of credit limit	N/A																																
3. Expenses Paid to External Parties	<table border="1"> <thead> <tr> <th rowspan="2">Payment Channels</th> <th colspan="2">Service Fees per Transaction</th> </tr> <tr> <th>Bangkok and Greater Bangkok</th> <th>Upcountry Provinces</th> </tr> </thead> <tbody> <tr> <td>At counter of United Overseas Bank (Thai)</td> <td>Free</td> <td>Free</td> </tr> <tr> <td>Mailing Cheque</td> <td>Free</td> <td>Free</td> </tr> <tr> <td>ATM/UOB Direct Debit</td> <td>Free</td> <td>Free</td> </tr> <tr> <td>UOB Phone Banking (Tel 0 2 285 1555)</td> <td>Free</td> <td>Free</td> </tr> <tr> <td>UOB Cyber Banking (www.uob.co.th)</td> <td>Free</td> <td>Free</td> </tr> <tr> <td>Pay at Post</td> <td>THB 10</td> <td>THB 10</td> </tr> <tr> <td>Counter Service</td> <td>THB 15</td> <td>THB 20</td> </tr> <tr> <td>At Counter of Bank of Ayudhaya</td> <td>THB 15</td> <td>THB 15*</td> </tr> <tr> <td>At Counter of Siam Commercial Bank</td> <td>THB 17</td> <td>THB 30*</td> </tr> </tbody> </table> <p>*When making payment of over THB 50,000 at Siam Commercial Bank and Bank of Ayudhaya in upcountry provinces, the additional fee of 0.10% of the payment amount or maximum of THB 1,000 shall be imposed.</p>			Payment Channels	Service Fees per Transaction		Bangkok and Greater Bangkok	Upcountry Provinces	At counter of United Overseas Bank (Thai)	Free	Free	Mailing Cheque	Free	Free	ATM/UOB Direct Debit	Free	Free	UOB Phone Banking (Tel 0 2 285 1555)	Free	Free	UOB Cyber Banking (www.uob.co.th)	Free	Free	Pay at Post	THB 10	THB 10	Counter Service	THB 15	THB 20	At Counter of Bank of Ayudhaya	THB 15	THB 15*	At Counter of Siam Commercial Bank	THB 17	THB 30*
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3.1 Payment Service Fees																																			
3.2 Credit Information Checking Fee	N/A																																		
3.3 Insufficient Fund Expense (via direct debit with other bank's account)	N/A																																		
3.4 Debt Collection Expense	THB 250 per cycle																																		
4. Operating Cost of Commercial Bank																																			
4.1 Cheque Return Fee	N/A	N/A	N/A																																
4.2 Card Replacement Fee	THB 200/card	N/A	N/A																																
4.3 Statement Re-issuance Fee (The second issue onward. Note that the first issue is monthly statement)	THB 100 per statement cycle	THB 100 per statement cycle	N/A																																
4.4 PIN Code Replacement Fee	THB 100 per transaction	N/A	N/A																																
4.5 Transaction Inquiry Fee	THB 200 per transaction	THB 200	N/A																																

Remarks:

- Total interest rate, service charges, and penalty in clause 1.1 - 1.3 are not greater than 28% p.a. (Effective Rate)
- The Bank reserves the right to change interest rates, service charges, and penalty fees. Customers will be notified 30 days in advance prior to the effective date.
- Fees and service charges are VAT excluded (If any)
- Payment service fees in clause 3.1 may be revised upon service providers' announcements.
- Any debt collection expense charged by service provider will be collected from customers from 1 Jan 09 onwards.

Announced on August 28, 2009

United Overseas Bank (Thai) Public Company Limited



(Mr. Wong Kim Choong)
President and CEO