

United Overseas Bank (Thai) Public Company Limited would like to supercede the Announcement of the Bank # 19/2010 dated 19 July 2010 with the revised interest rates and conditions as follows:-

<b>United Overseas Bank (Thai) Public Company Limited</b> <b>Table 1: Deposit Rates (Percentage per Annum)</b> <b>No. 20/ 2010</b> <b>Effective Date 2 August 2010</b>							
Type of Deposits	Type of Customers						
	Individuals	Juristic Persons	Non-profit Organization & Residential Juristic Persons	Government Agencies, State Enterprise	Funds, Insurance, Cooperative and Other Specific Juristic Persons	Non-Resident	
						Individuals	Juristic Persons
<b>1. Current</b>	-	-	-	-	-	-	-
<b>2. Savings</b>							
2.1 Savings Interest Rate							
- Amount below THB 10,000,000	0.50	0.125	0.50	0.50	0.50	0.00	0.00
- Amount from THB 10,000,000 - below THB 500,000,000	0.50	0.125	0.50	0.50	0.50	0.00	0.00
- Amount from THB 500,000,000 upwards	0.50	0.500	0.50	0.50	0.50	0.00	0.00
2.2 UOB Junior Savings	1.00	-	-	-	-	-	-
2.3 Special Savings	0.50	-	-	-	-	-	-
2.4 UOB Secure Savings	0.25	-	-	-	-	-	-
2.5 UOB Statement Savings (For account opened before 7 October 2009 only)	0.50	-	-	-	-	-	-
2.6 UOB Extra Savings							
- Amount below THB 1,000	0.00	-	-	-	-	-	-
- Amount from THB 1,000 upwards (For account opened before 7 October 2009 only)	0.50	-	-	-	-	-	-
2.7 UOB Taveesup							
- Amount below THB 10,000	0.00	-	-	-	-	-	-
- Amount from THB 10,000 - below THB 300,000	1.00	-	-	-	-	-	-
- Amount from THB 300,000 - THB 2,000,000	1.00	-	-	-	-	-	-
- Amount from THB 2,000,001 upwards (These rates of UOB Taveesup will be applied for lump-sum amount and they will be effective from 2 December 2009 onwards)	0.50	-	-	-	-	-	-
2.8 Premium Plus Savings							
- Amount below THB 5 million	0.50	-	-	-	-	-	-
- Amount from THB 5 million upwards	0.75	-	-	-	-	-	-
2.9 UOB Convenience - Individuals							
- Amount below THB 10,000	0.00	-	-	-	-	-	-
- Amount from THB 10,000 - below THB 100,000	0.50	-	-	-	-	-	-
- Amount from THB 100,000 upwards	0.50	-	-	-	-	-	-
2.10 Special Savings - Payroll Plus							
- Amount below THB 100,000	-	0.000	-	-	-	-	-
- Amount from THB 100,000 upwards	-	0.125	-	-	-	-	-
2.11 Savings - Privilege							
- Amount below THB 500,000,000	-	0.50	-	-	-	-	-
- Amount from THB 500,000,000 upwards	-	0.50	-	-	-	-	-
2.12 UOB Convenience - Juristic Person							
- Amount below THB 100,000	-	0.00	-	-	-	-	-
- Amount from THB 100,000 - below THB 500,000,000	-	0.50	-	-	-	-	-
- Amount from THB 500,000,000 upwards	-	0.50	-	-	-	-	-
2.13 UOB Savings for King 80th Year Mahamongkol (For account opened before 16 May 2009 only)	0.88	-	-	-	-	-	-
2.14 UOB Biz Savings Account	0.375	0.375	-	-	-	-	-
2.15 UOB Biz Plus Savings Account	0.375	0.375	-	-	-	-	-
2.16 UOB V Care Savings Account	0.50	-	-	-	-	-	-
<b>3. Fixed</b>							
3.1 UOB Flexi Tenor CD							
* <b>7-15 Days</b>							
- Amount from THB 10,000,000 - below THB 100,000,000	0.75	-	0.75	-	-	-	-
- Amount from THB 100,000,000 upwards	0.75	0.75	0.75	-	-	-	-
* <b>16-30 Days</b>							
- Amount from THB 10,000,000 upwards	0.75	0.75	0.75	-	-	-	-
* <b>31-60 Days</b>							
- Amount from THB 3,000,000 upwards	0.75	0.75	0.75	-	-	-	-
* <b>61-90 Days</b>							
- Amount from THB 3,000,000 upwards	0.75	0.75	0.75	-	-	-	-
* <b>91-150 Days</b>							
- Amount from THB 3,000,000 upwards	0.85	-	0.85	-	-	-	-
* <b>151-180 Days</b>							
- Amount from THB 3,000,000 upwards	0.85	-	0.85	-	-	-	-
3.2 Fixed Deposits base rate							
* <b>1 Month</b>							
- Amount below THB 3,000,000	0.50	0.50	0.50	-	0.50	-	-
- Amount from THB 3,000,000 upwards	0.75	0.75	0.75	-	0.75	-	-
* <b>2 Months</b>							
- Amount below THB 3,000,000	0.50	0.50	0.50	0.50	0.50	-	-
- Amount from THB 3,000,000 upwards	0.75	0.75	0.75	0.75	0.75	-	-
* <b>3 Months</b>							
- Amount below THB 3,000,000	0.85	0.85	0.85	0.85	0.85	-	-
- Amount from THB 3,000,000 upwards	0.85	0.85	0.85	0.85	0.85	-	-



**United Overseas Bank (Thai) Public Company Limited**
**Table 1: Deposit Rates (Percentage per Annum)**
**No. 20/ 2010**
**Effective Date 2 August 2010**

Type of Deposits	Type of Customers						
	Individuals	Juristic Persons	Non-profit Organization & Residential Juristic Persons	Government Agencies, State Enterprise	Funds, Insurance, Cooperative and Other Specific Juristic Persons	Non-Resident	
						Individuals	Juristic Persons
<b>* 5 Months</b>							
- Amount below THB 3,000,000	0.85	0.85	0.85	-	0.85	-	-
- Amount from THB 3,000,000 upwards	0.85	0.85	0.85	0.85	0.85	-	-
<b>* 6 Months</b>	1.00	1.00	1.00	1.00	1.00	0.75	0.50
<b>* 7 Months</b>	1.00	1.00	1.00	-	1.00	-	-
<b>* 8 Months</b>	1.00	1.00	1.00	-	1.00	-	-
<b>* 9 Months</b>	1.00	1.00	1.00	-	1.00	-	-
<b>* 10 Months</b>	1.00	1.00	1.00	-	1.00	-	-
<b>* 11 Months</b>	1.00	1.00	1.00	-	1.00	-	-
<b>* 12 Months</b>	1.25	1.25	1.25	1.25	1.25	0.75	0.50
<b>* 24 Months</b>	1.50	1.50	1.50	1.50	1.50	1.00	-
<b>* 36 Months</b>	1.75	1.75	1.75	1.75	1.75	-	-
3.3 UOB Convenience							
<b>* 3 Months</b>	0.85	-	-	-	-	-	-
<b>* 6 Months</b>	1.00	-	-	-	-	-	-
<b>* 12 Months</b>	1.25	-	-	-	-	-	-
<b>* 24 Months</b>	1.50	-	-	-	-	-	-
3.4 Fixed Deposits with monthly interest							
<b>* 5 Months</b>	0.85	-	0.85	-	-	-	-
<b>* 9 Months</b>	1.00	-	1.00	-	-	-	-
<b>* 12 Months</b>	1.25	-	1.25	-	-	-	-
<b>* 24 Months</b>	1.50	-	1.50	-	-	-	-
<b>* 36 Months</b>	1.75	-	1.75	-	-	-	-
3.5 Fixed Deposits with yearly interest							
<b>* 24 Months</b>	1.50	1.50	1.50	-	-	-	-
<b>* 36 Months</b>	1.75	1.75	1.75	-	-	-	-
3.6 Tax Free Taveesin							
<b>* 24 Months</b>	1.50	-	-	-	-	-	-
<b>* 36 Months</b>	1.75	-	-	-	-	-	-
<b>* 48 Months</b>	1.75	-	-	-	-	-	-
<b>* 60 Months</b>	1.75	-	-	-	-	-	-
3.7 UOB Secure Fixed Deposits							
<b>* 3 Months</b>	0.85	-	-	-	-	-	-
<b>* 6 Months</b>	1.00	-	-	-	-	-	-
<b>* 12 Months</b>	1.25	-	-	-	-	-	-
<b>* 18 Months</b>	1.25	-	-	-	-	-	-
<b>* 24 Months</b>	1.50	-	-	-	-	-	-
3.8 UOB Senior Fixed Deposits							
<b>* 12 Months</b>	1.25	-	-	-	-	-	-
<b>* 36 Months</b>	1.75	-	-	-	-	-	-
3.9 Tax Free UOB Junior							
<b>* 24 months</b>	1.50	-	-	-	-	-	-
3.10 Fixed Deposit Tax Free UOB Care 4 Kids (Effective on January 9, 2009 onwards )							
<b>* 24 Months</b>	1.50	-	-	-	-	-	-
<b>* 36 Months</b>	1.75	-	-	-	-	-	-
<b>* 48 Months</b>	1.75	-	-	-	-	-	-
<b>* 60 Months</b>	1.75	-	-	-	-	-	-
(Please refer to the conditions )							
3.11 UOB Care 4U Period from 6 March - 10 April 2009							
<b>* 24 months</b> - Amount from THB 1,000,000 onwards (Please refer to the conditions as specified in item 2.8)	1.25	-	-	-	-	-	-
3.12 Fixed Deposit (For Social Security Office Only)							
<b>* 6 months</b> For the purpose of housing loan project for SSO's insurers who are under the protection of SSO. (Please refer to the conditions as specified in item 2.12)	-	-	-	1.00	-	-	-



**United Overseas Bank (Thai) Public Company Limited**  
**Table 1: Deposit Rates (Percentage per Annum)**  
**No. 20/ 2010**  
**Effective Date 2 August 2010**

Type of Deposits	Type of Customers						
	Individuals	Juristic Persons	Non-profit Organization & Residential Juristic Persons	Government Agencies, State Enterprise	Funds, Insurance, Cooperative and Other Specific Juristic Persons	Non-Resident	
						Individuals	Juristic Persons
3.13 Fixed Deposit Step-up with Monthly Interest * 12 months (Amount from THB 10,000 onwards) (For customers who make a deposit during 2 -31 Aug 2010)							
1st - 6th month	1.00	-	1.00	-	-	-	-
7th - 12th month	2.00	-	2.00	-	-	-	-
* 15 months (Amount from THB 100,000 onwards) (For customers who make a deposit during 20 Jul - 20 Aug 2010)							
1st - 3rd month	0.75	-	0.75	-	-	-	-
4th - 6th month	1.00	-	1.00	-	-	-	-
7th - 9th month	1.25	-	1.25	-	-	-	-
10th - 12th month	1.50	-	1.50	-	-	-	-
13th - 15th month	4.00	-	4.00	-	-	-	-
(Please refer to the conditions as specified in item 2.13)							
3.14 Fixed Deposit from UOB Rewards Plus Points Redemption of UOB Lady's Card (period from 8 Jul. - 31 Dec. 2010)							
* 12 months (Please refer to the conditions as specified in item 2.14)	3.25	-	-	-	-	-	-

**(1) Definition of Type of Customer**

- (1.1) "Individual" consists of (1) "Thai nationality customers", (2) "foreigners" who have work permit for at least 3 months or have evidence to reside in Thailand  
(3) "non-registered business" e.g. "shop" under individual name, (4) "group of person" registered with Revenue department under individual name.
- (1.2) "Juristic Person" consists of (1) "Limited Companies", "Public Limited Companies", "Limited Partnership", "Ordinary Partnership", "Registered Ordinary Partnership",  
(2) "State Enterprise in the form company e.g. PTT and Thai Airways", (3) "Embassies", (4) "International Organizations located in Thailand", (5) School, College and University of Private Sector", (7) "Other Juristic Person" established in legality.
- (1.3) "Non-Profit Organization & Residential Juristic Person" consists of Associations, Foundations, Red Cross Association, Monasteries, Other Religious Bodies, Charitable Organizations, "School, College and University managed by Government Sector" and Residential Juristic Person.
- (1.4) "Government Agency & State Enterprise" consists of "Thai Government" (Ministry, Department, Office) and State Enterprises (excluding state enterprise in the form of company), "Local Government / Municipality Office".
- (1.5) "Funds, Insurance, Cooperative and Other Specific Juristic Persons" consists of Finance company, Security company, Finance & Security Company, "Asset Management Company", Fund managed by Asset Management Company and Securities company, FIDF, Deposit Protection agency, Offshore funds, other funds established for welfare e.g. "Provident Funds", Government funds e.g. Government Pension Funds" "Social Security Funds" "Compensation Funds", Private funds, Pawnshop (Private and Government), "Credit Foncier" "Life Insurance Company" "Non Life Insurance Company" "Non bank - Credit Card Company" Small Business Credit Guarantee Corporation"
- (1.6) "Non-resident Account - Individual" consists of foreigners reside aboard (1) NRBA whose source of fund is for business and general investment and settlement of debt, goods and services purposes, (2) NRBS whose source of fund is for specific investment purposes e.g., investment in Stock, future, Debt Markets.
- (1.7) "Non-resident Account - Juristic Person" consists of "Offshore Juristic Person (1) NRBA whose source of fund is for business and general investment and settlement of debt, goods and services purposes For example, offshore bank open account for fund transfer to local customers., (2) NRBS whose source of fund is for specific investment purposes e.g., investment in Stock, future, Debt Markets.

Note: All Baht deposit types are protected principal and interest by Deposit Protection Agency in accordance with the limit prescribed by law except for non-resident baht account under the FX control law.

**(2) Terms & Conditions**

**(2.1) Minimum Initial Deposit**

**(2.1.1) Current account**

- Current Account: THB 10,000

**(2.1.2) Savings account**

- Other Saving Accounts: THB 1,000

- UOB Convenience: THB 10,000

- UOB Biz Savings and UOB Biz Plus Saving : THB 2,000

**(2.1.3) Fixed account :**

- Normal Fixed Account: THB 5,000

- Monthly Interest Fixed Deposit: THB 10,000 and the subsequent deposit shall not be less than THB 10,000.

- UOB Flexi Tenor CD, the following conditions are applicable:

Minimum Initial Deposit

\* THB 3 million for 31-180 days and THB 10 million for 7-30 days for Individuals, non-profit organization & residential juristic person and funds, insurance, cooperatives and specific person.

\* THB 100 million for 7- 15 days, THB 10 million for 16-30 days, and THB 3 million for 31-90 days for Juristic Persons.

Minimum Deposit in Subsequent Periods

\* THB 1 million for Individuals, non-profit organization & residential juristic person and funds, insurance, cooperatives and specific person.

\* THB 100 million for 7- 15 days, THB 10 million for 16-30 days, and THB 3 million for 31-90 days for Juristic Persons.



**United Overseas Bank (Thai) Public Company Limited**
**Table 1: Deposit Rates (Percentage per Annum)**
**No. 20/2010**
**Effective Date 2 August 2010**

- Tax Free Fixed Deposit: THB 1,000 up to 25,000 is required to deposit an equal amount in a monthly basis until completing the deposit tenor for "UOB Taveesin", "Junior Fixed" and "UOB Care 4 Kids". Although failure to meet this obligation is allowed for no more than 2 periods, the required number of monthly deposit must be deposited within the respective deposit tenor in order for the customer to qualify for the published deposit rate. Otherwise, the savings rate will apply.

Deposits can be made on any working day of the Bank.

- Senior Fixed Deposit: THB 500,000 - 5,000,000

**(2.2) Account Opening Conditions**
**(2.2.1) Limited number of account opening**

(2.2.1.1) - All savings accounts can be opened without limit except for certain deposit types in which are allowed to open only 1 account, i.e. "UOB Junior Savings", "UOB King 80th Year", "UOB Taveesup", "UOB Tax Free Taveesin", "UOB Junior Fixed Deposit", "UOB V Care Savings Account".

(2.2.1.2) - The Bank reserves the right to offer "the King 80th Year Mahamongkol savings account" until 15 May 2009. The account holders of such accounts are eligible to get the benefit and interest rate as bank's announcement from time to time.

**(2.2.2) Eligible age for account opening**

(2.2.2.1) - Junior account is eligible for the age less than or equal to 18 years old.

- UOB Convenience Savings Account is eligible for the age 20 years old and up.

- Other savings accounts are eligible for customer age 15 years old and up.

- UOB V Care Savings Account is eligible for the age 7-<15 years old.

(2.2.2.2) - UOB Junior Fixed Deposit and UOB Care 4 Kids Accounts are eligible for the age less than or equal to 18 years old.

- UOB Secured Fixed Deposit is eligible for the age 15 years old and up.

- UOB Senior is eligible for the age 45 years old and up.

- Other fixed accounts are eligible for all customer age.

**(2.3) Interest Payment Conditions**

(2.3.1) All savings accounts, the interest will be paid 2 times per annum - in June and December, except:

- UOB Extra Savings, Savings - Privilege Accounts - UOB Biz Savings Account - UOB Biz Plus Savings Account, the interest will be paid monthly.

(2.3.2) All fixed deposit accounts, the interest will be paid upon maturity date, except:

- UOB Monthly Interest Fixed Deposit and UOB Senior Accounts, the Bank transfers the monthly interest to the customer's savings account opened with the same account.

- UOB Fixed Deposit with Yearly Interest, the Bank will pay interest at the end of the one-year period from the date of deposit placement.

- UOB Taveesin and UOB Junior Fixed Deposit, the Bank will pay a one time non-compounded interest at the maturity date.

- UOB Care 4 Kids, the interest will be calculated with floating rate.

(2.3.3) All interest payments will be subject to withholding tax, if applicable.

(2.3.4) The Bank reserves the right to change the interest rate and conditions without prior notice.

**(2.4) Interest Rate Calculation Method:**

Principal Amount x Interest Rate per Year x Number of Days

100 x Actual Number of days of Such Calendar Year

**(2.5) Interest Payment for Early Withdrawal of Fixed Deposit**
**(2.5.1) Normal Fixed Deposit and UOB Flexi Tenor CD**

- The bank will not pay interest if the actual deposit period is less than 3 months.

- If the deposit is withdrawn after the first 3 months but before the maturity date, the Bank will pay interest equivalent to savings interest rate periodically announced by the Bank which will be subject to withholding tax. Unless there are any other specific conditions for certain fixed deposit account types.

Note: Partial withdrawal is not allowed for UOB Flexi Tenor CD.

**(2.5.2) Monthly Interest Fixed Deposit**

- The interest payment for early withdrawal will be complied with normal fixed deposit and the Bank reserves the right to immediately

deduct the different amount between the normal rate and penalty rate from any customer account that the bank paid to customer in advance.

Note: Partial withdrawal is not allowed

**(2.6) Rollover of Fixed Deposit Account**
**(2.6.1) Normal Fixed Deposit**

- The Bank will automatically roll over the deposit for the same tenor and at the prevailing interest rate upon maturity if no instruction is received from the customer. If the same deposit tenor is no longer offered, the Bank will roll over the Fixed Deposit at the 3 months Fixed Deposit at the prevailing interest rate.

**(2.6.2) UOB Tax Free Taveesin and UOB Junior Fixed Deposit**

- Any deposit remaining with the Bank after maturity will be paid the prevailing savings rate.

**(2.6.3) UOB Care 4 Kids**

- After maturity date, the account, is not closed by customer, will automatically be rollover to 12-month fixed deposit, interest is per rate at the prevailing interest rate.

**(2.7) Others**

(2.7.1) Fixed Deposit account : Any fund withdrawal and account closing must be proceeded only at the account opening's branch.

**(2.8) "UOB Care 4 U Conditions"**

(2.8.1) Customers age must be between 18-73 years old, one account per person only.

(2.8.2) Minimum deposit amount will be entitle to the insurance benefits; THB 1 million for insurance benefit plan I and THB 3 million for plan II.

(2.8.3) Subsequent deposit shall not be less than THB 100,000.

(2.8.4) Partial withdrawal is not allowed. In case of the withdrawal before maturity date, the close account status will be applied for such account and the penalty fee that has been paid in advance by the bank will be collected from the customer based on the conditions of this account type.

(2.8.5) On a maturity date : If customer doesn't close the deposit account, both principal and accrued interest will be automatically roll-over to the next period by referring to the interest rate announcement of normal fixed deposit at that time.



**United Overseas Bank (Thai) Public Company Limited**
**Table 1: Deposit Rates (Percentage per Annum)**
**No. 20/2010**
**Effective Date 2 August 2010**

(2.8.6) Interest payment in case of early withdrawal;

- The bank will not pay interest if the actual deposit period is less than 3 months.
- The bank will pay only the prevailing savings interest if the actual deposit period is over 3 months.

(2.8.7) Offering period : 6 March - 10 April 2009. The bank reserves the right to change the conditions and period of campaign without prior notice.

**(2.9) "UOB Biz Saving Account Conditions"**

- (2.9.1) The account can be opened by Individual and Juristic Person which may consist small and medium enterprise
- (2.9.2) The account need to maintain a monthly average balance of THB 400,000 ; in case of monthly average balance fall below criteria, a monthly fee of THB 700 will be applied.

**(2.10) "UOB Biz Plus Saving Account Conditions"**

- (2.10.1) The account can be opened by Individual and Juristic Person which may consist small and medium enterprise
- (2.10.2) The account will be opened along with Bill of Exchange -UOB Biz Plus Account 6 Month or 12 Month

**(2.11) "UOB V Care Savings Account Conditions"**

- (2.11.1) Customers age must be between 7-<15 years old, one account per person only.
- (2.11.2) The Bank reserves the right to collect annual fee per bank announcement.

**(2.12) Fixed Deposit 6 months with interest payment at maturity under item 3.12, the following conditions are applicable:**

- (2.12.1) This special interest rate is offered to Social Security Office (SSO) for the purpose of housing loan project for SSO's insurers who are under the protection of SSO only.
- (2.12.2) The terms and conditions of the general Fixed Deposit accounts i.e. conditions of deposit/ withdrawal/ interest payment shall be applied for Social Security Office as well.
- (2.12.3) The Bank reserves the right to change the interest rate and conditions and/or revoke the campaign period without prior notice.

**(2.13) For Fixed Deposit Step-up with Monthly Interest in 3.13 the following conditions are applicable:**

- (2.13.1) This special interest rates are offered to Individual and Non-profit Organization customers who make the minimum deposit amount of THB 10,000 for the term of deposit 12 months and THB 100,000 for the term of deposit 15 months.
- (2.13.2) Monthly interest will be paid and automatically transferred to a savings account which is opened at the same branch and under the same account's name.
- (2.13.3) The interest payment for early withdrawal will be complied with normal fixed deposit and the Bank reserves the right to immediately deduct the different amount between the normal rate and penalty rate from any customer account that the Bank paid to customer in advance. The partial withdrawal is not allowed.
- (2.13.4) No interest shall be paid if the deposit is withdrawn within the first 3 months. If the deposit is withdrawn after the first 3 months but before the maturity date, the Bank will pay interest equivalent to savings interest rate periodically announced by the Bank which will be subject to withholding tax.
- (2.13.5) The Bank reserves the right to change the conditions and/or revoke the campaign period without prior notice.
- (2.13.6) Upon maturity, the Bank will automatically roll over the deposit at the same tenor, except the fixed deposit step-up 15 month that with monthly interest payment will automatically roll over to 24 month-tenor of fixed deposit with monthly interest payment and get the prevailing interest rate if no instruction is received from the customer.

**(2.14) For Fixed Deposit from UOB Rewards Plus Points Redemption of UOB Lady's Card in 3.14, the following conditions are applicable:**

- (2.14.1) Reserved exclusively for credit cards that begin with 5432. Cardholders must maintain an active status without a history of overdue payment throughout the program up to the period of time when deposit and interest are credited to the accounts.
- (2.14.2) Valid for applicant with normal fixed deposit account with the bank. Customer without such account may open a new deposit account subject to the bank's normal fixed deposits account terms & conditions.
- (2.14.3) To redeem the reward points, cardholders must submit signed Merchandises Redemption form together with a copy of passbook's front cover that identifies account type as "Fixed Deposit Passbook" and a copy of the first page that identify account name (must be identical to cardholder's name) to the bank.
- (2.14.4) Deposit will be transferred to customer's account within 5 working days after the bank receives documents mentioned in item 2.14.3
- (2.14.5) After cardholders have submitted their request to convert UOB Rewards Plus points to deposit, cancellation is not allowed.
- (2.14.6) Available for deposit tenor of 12 months with additional 2% p.a. interest on top of normal fixed deposit interest rate periodically announced by the bank. This special interest rate applies on deposit converted from UOB Reward Plus points only.
- (2.14.7) Interest on deposit is due and payable on maturity date and is subject to withholding tax under the Revenue Department's regulations.
- (2.14.8) If the bank does not receive customer's request to change deposit type before maturity date, the deposit will be renewed upon maturity for another 12-month period at normal fixed deposit interest rate announced periodically by the bank.
- (2.14.9) No interest shall be paid if the deposit is withdrawn within the first 3 months. If the deposit is withdrawn after the first 3 months but before the one-year maturity date, the bank will pay interest equivalent to savings interest rate periodically announced by the bank which will be subject to withholding tax.
- (2.14.10) Other terms and conditions of UOB Rewards Plus and the bank's Interest Rate Announcement apply.
- (2.14.11) Cardholder's entitlement under this promotion is not transferable.
- (2.14.12) Promotion period, conditions and interest rates are subject to change by the bank's announcement without prior notice.
- (2.14.13) Decision of the bank shall be final in the event of a dispute arising out of this promotion.

**(3) Bank Fee**

- (3.1) For UOB Junior Savings / UOB V Care Savings Account, account maintenance fee is waived. (for active account with the balance less than minimum requirement only)
- (3.2) For UOB Convenience - Individual, transfer fee between sub accounts, entrance fee and annual ATM fee of main card are waived.
- (3.3) For UOB Convenience - Juristic Person, transfer fee between sub accounts is waived.
- (3.4) For Tax Free Taveesin Fixed Deposit / Tax Free UOB Junior Fixed Deposit / Tax Free UOB Care 4 Kids fees are waived when transferring fund into the account.
- (3.5) For UOB Monthly Interest Fixed Deposit and UOB Senior Fixed Deposit, fees are waived when transferring interest into savings accounts.
- (3.6) Normal savings account binded with other bank services in addition to ATM card service, account maintenance fee is waived.
- (3.7) Savings account that receives interest transferred from UOB Monthly Interest Fixed Deposit Account., account maintenance fee is waived.



**United Overseas Bank (Thai) Public Company Limited**

**Table 1: Deposit Rates (Percentage per Annum)**

**No. 20/2010**

**Effective Date 2 August 2010**

**(4) Special Deposit Rate**

- The bank may consider increasing the interest payable to customers on a case by case basis as deemed appropriate, provided that such increased interest shall not be more than 0.5% per year.
- Above the rate of interest payable to depositors who are of the same category and with deposits of the same type and term subject to approval of the Bank.

With effective from 2 August 2010.

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

