

(Translation)

United Overseas Bank(Thai) Public Company Limited Announcement

No. 18 / 2006

Interest rates including fees, charges and other expenses
for Personal Loan under supervision

United Overseas Bank(Thai) Public Company Limited would like to announce changes in Interest rates including fees, charges, and other expenses for personal loan product under supervision: UOB I-Cash / UOB Cash Plus/ UOB Executive O/D and UOB Privilege Cash and would like to cancel the Bank's Announcement No 19/2005, 9/2005, 5/2005, 18/2003, 5/2003 and 4/2003 effective from 1 July 2006 onwards.

1. Interest rate including fees and charges Interest rate including fees and charges	Not exceeding 28% per annum
Other Expenses	
2. Expenses to Government Authorities 2.1 Duty Stamp 2.2 Other expenses and tax paid to Government Authorities	0.05% of credit line As actually paid
3. Expenses to third parties 3.1 Payment Services ▪ Pay at Post ▪ Bank of Ayudhaya (countrywide) ▪ Siam Commercial Bank ○ Bangkok and Perimeter ○ Upcountry ▪ Counter Service (countrywide) (Cash only) 3.2 Credit Bureau service Note: Payment service fee may change as per service providers' announcements	THB 10 per transaction THB 15 per transaction THB 17 per transaction THB 30 per transaction THB 15 per transaction THB 12 per transaction

4. Bank's operating expenses

Type of Expenses	UOB I-Cash	UOB Cash Plus & UOB Privilege Cash	UOB Executive O/D
4.1 Collection Fee	Not exceed THB 250/cycle	Not exceed THB 250/cycle	Not exceed THB 250/cycle
4.2 Check Return Fee	THB 200 per transaction	THB 200 per transaction	-
4.3 Card Replacement Fee	-	THB 200 per transaction	ATM Card: THB 100 per transaction
4.4 Statement Request (second issue onward)	THB 100 per transaction	THB 100 per transaction	<ul style="list-style-type: none"> ▪ Current Month THB 20 / transaction / account ▪ Previous Month <ul style="list-style-type: none"> ○ ≤ 6 month THB 100 / transaction / account ○ > 6 month - 24 month THB 200 / transaction / account ○ > 24 month THB 500 / transaction / account
4.5 Pin Re-issuance	-	THB 100 per transaction	-
4.6 Transaction enquiries	THB 200 per transaction	THB 200 per transaction	-

Note:

The above expenses do not include VAT.

Announced on 30 June 2006
United Overseas Bank(Thai) Public Company Limited

(Mr. Wong Kim Choong)
President and CEO

(Translation)

United Overseas Bank (Thai) Public Company Limited Announcement

No. 19 / 2006

Fee and Charges: UOB I-Cash: Early Pay-off Fee

United Overseas Bank(Thai) Public Company Limited would like to announce changes in early pay-off fee for UOB I-Cash by amending the Bank's Announcement No.19/2003: Item Number 36 Point Number 3: Early Pay-off Fee effective from 1 July 2006 onwards.

Type of Service	Fee and Charges	Expense
36. UOB I-Cash (Previously known as Asia Instant Cash) <ul style="list-style-type: none">• Early pay-off before 12 months fee	Charge amount at different between maximum rate and current account interest rate multiply by outstanding balance and number of months from disbursement divided by 12 and deducted processing fee.	

Announced on 30 June 2006

United Overseas Bank(Thai) Public Company Limited

(Mr.Wong Kim Choong)

President and CEO