

United Overseas Bank (Thai) Public Company Limited
Table 1: Deposit Rates (Percentage per Annum)
006/2025
Effective Date 10 March 2025

Type of Deposits	Type of Customers							
	(1) Individuals	(2) Juristic Persons	(3) Non-profit Organization & Residential Juristic Persons	(4) Government Agencies, State Enterprise	(5) Coopera tive	(6) Funds, Insurance and Other Specific Juristic Persons	Non-Resident	
							(7) Individuals	(8) Juristic Person s
1. Current								
1.1 Normal Current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2 UOB iCurrent (For account opened before 2 September 2019 only)	0.00							
1.3 UOB Biz Super Current	0.00	0.00						
2. Savings								
2.1 Savings Interest Rate	0.25	0.35	0.35	0.35	0.35	0.35	0.00	0.00
2.2 UOB Junior Savings	0.55							
2.3 UOB Secure Savings	0.15							
2.4 UOB Statement Savings (For account opened before 7 October 2009 only)	0.25							
2.5 UOB Extra Savings (For account opened before 7 October 2009 only)								
Amount below THB 1,000	0.00							
Amount THB 1,000 and upwards	0.25							
2.6 UOB Taveesup (For account opened before 1 August 2019 only)								
Amount below THB 10,000	0.00							
Amount THB 10,000 and upwards	0.25							
2.7 UOB Convenience Savings Individuals (For account open on 31 May 2022 onwards)	0.10							
2.8 Special Savings - Payroll Plus								
Amount below THB 100,000		0.00						
Amount THB 100,000 and upwards		0.35						
2.9 Savings - Premier								
Amount below 300 MB		0.35		0.35				
Amount from 300 MB - below 500 MB		0.35		0.35				
Amount from 500 MB - below 1,000 MB		0.35		0.35				
Amount from 1,000 MB - below 10,000 MB		0.35		0.35				
Amount 10,000 MB and upwards		0.35		0.35				



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							(7) Individuals	(8) Juristic Person s								
2.10 UOB Convenience - Juristic Person Amount below THB 100,000 Amount from THB 100,000 - below 500 MB Amount 500 MB and upwards		0.00 0.35 0.35														
2.11 UOB Savings for King 80th Year Mahamongkol (For account opened before 16 May 2009 only)	0.25															
2.12 UOB Biz Savings Account	0.70	0.35														
2.13 UOB V Care Savings Account (With effective from 9 June 2023) Amount below THB 50,000 Amount from THB 50,000 - below 1 MB Amount from 1 MB - 10 MB Amount more than 10 MB	0.35 0.55 1.00 0.55															
2.13.1 V Care Savings Bonus Rate Campaign (6 Feb 2025 – 6 May 2025) Receive normal and bonus interest for incremental balance* at least THB 1,000,000 per the conditions. Refer to Promotion Term & Conditions item 3.																
<table border="1"> <thead> <tr> <th>Incremental Balance*</th> <th>Bonus interest (p.a.)</th> </tr> </thead> <tbody> <tr> <td>(the outstanding balance as of day end – Starting Balance)</td> <td>(only for the Incremental Balance portion)</td> </tr> <tr> <td>< THB 1,000,000</td> <td>No bonus interest</td> </tr> <tr> <td>THB 1,000,000 or more</td> <td>0.75% on top of normal interest</td> </tr> </tbody> </table>		Incremental Balance*	Bonus interest (p.a.)	(the outstanding balance as of day end – Starting Balance)	(only for the Incremental Balance portion)	< THB 1,000,000	No bonus interest	THB 1,000,000 or more	0.75% on top of normal interest							
Incremental Balance*	Bonus interest (p.a.)															
(the outstanding balance as of day end – Starting Balance)	(only for the Incremental Balance portion)															
< THB 1,000,000	No bonus interest															
THB 1,000,000 or more	0.75% on top of normal interest															
<ul style="list-style-type: none"> ▪ *Incremental Balance = The outstanding balance as of day end - Starting Balance ▪ Starting Balance = outstanding balance as of end of 5 Feb 2025 																
2.14 UOB Double Savings Account Amount below THB 50 MB Amount THB 50 MB and upwards	0.45 0.55		0.45 0.55													
2.15 UOB Platinum Savings Account (For account opened before 2 September 2019 only)	0.25		0.35													



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							(7) Individuals	(8) Juristic Persons							
2.16 UOB Privilege Banking Savings Account Monthly interest payment and offer to UOB Privilege Banking customer Amount below 5 MB 0.40 Amount from 5 MB - below 30 MB 0.85 Amount from 30 MB - below 100 MB 1.00 Amount from 100 MB - below 500 MB 1.10 Amount 500 MB and upwards 1.10															
2.16.1 UOB Privilege Banking Savings Bonus Rate Campaign (4 Mar 2025 – 6 May 2025) Receive normal and bonus interest for incremental balance* at least THB 30,000,000 per the conditions. Refer to Promotion Term & Conditions item 4. <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th>Incremental Balance*</th> <th>Bonus interest (p.a.)</th> </tr> </thead> <tbody> <tr> <td>(the outstanding balance as of day end – Starting Balance)</td> <td>(only for the Incremental Balance portion)</td> </tr> <tr> <td>< THB 30,000,000</td> <td>No bonus interest</td> </tr> <tr> <td>THB 30,000,000 or more</td> <td>0.80% on top of normal interest</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ▪ *Incremental Balance = The outstanding balance as of day end - Starting Balance ▪ Starting Balance = outstanding balance as of end of 3 Mar 2025 	Incremental Balance*	Bonus interest (p.a.)	(the outstanding balance as of day end – Starting Balance)	(only for the Incremental Balance portion)	< THB 30,000,000	No bonus interest	THB 30,000,000 or more	0.80% on top of normal interest							
Incremental Balance*	Bonus interest (p.a.)														
(the outstanding balance as of day end – Starting Balance)	(only for the Incremental Balance portion)														
< THB 30,000,000	No bonus interest														
THB 30,000,000 or more	0.80% on top of normal interest														
2.17 UOB Biz Super Savings Account Progressive Rate with Monthly Interest Payment The first amount from THB 0 – 300,000 * 0.35 0.35 0.35 0.35 The amount above THB 300,000 – 3 MB ** 0.70 0.70 0.70 0.70 The amount above 3 MB * 0.35 0.35 0.35 0.35 * the effective rate will be equivalent to 0.35% **the effective rate will be equivalent to 0.70%															
2.18 UOB Certificate of Deposit (On Call) (With effective from 1 September 2015)		0.00	0.00		0.00	0.00									
2.19 Savings - Exclusive Amount below 10 MB 0.35 0.35 Amount from 10 MB - below 50MB 0.35 0.35 Amount from 50 MB - below 100 MB 0.35 0.35 Amount 100 MB and upwards 0.35 0.35															



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							(7) Individuals	(8) Juristic Person s
2.20 UOB Wealth Banking Savings Account (For account opened before 1 September 2023 only)	0.45							
2.21 UOB Corporate Premium Account Progressive Rate with Monthly Interest Payment The first amount from 0 – 5 MB * The amount above 5 MB – 50 MB ** The amount above 50 MB * * the effective rate will be equivalent to 0.70% ** the effective rate will be equivalent to 1.40% For account opened before 1 February 2021 only								
2.22 Savings - UOB FlexiYield Amount below 10 MB Amount from 10 MB - below 30 MB Amount from 30 MB - below 100 MB Amount 100 MB and upwards								
2.23 Savings - UOB ONE ACCOUNT Progressive Rate with Monthly Interest Payment Base Rate	0.40							

Get additional bonus interest 0.85% p.a. when complete 4 transactions per month.
Total Interest Rate (p.a.)

Monthly Average Balance (THB)	Interest (p.a.) Normal + Bonus
0 – 1,000,000	1.25%
Amount over 1,000,000*	0.40%

*the effective rate is equivalent to 1.25%-0.40% based on customer's Monthly Average Balance.

Choose to perform any transactions from "Eligible Transaction for Bonus" with minimum amount as specified in the table.

Eligible Transaction for Bonus	Minimum amount/ transaction
Online bill payment	100 baht
Spend on credit card/ debit card	100 baht
Direct Debit	100 baht
Fund transfer from other banks	15,000 baht
Salary credit via payroll	15,000 baht

Special – for a new customer who never has savings or current account with the Bank within the past 2 years, receives bonus interest instantly for the first 6 months for ONE ACCOUNT opening.



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							(7) Individuals	(8) Juristic Person s												
2.24 UOB Basic Banking Savings	0.40																			
2.25 TMRW Everyday Account	0.10																			
2.26 TMRW Savings Account <u>New interest rate effective 1 October 2024</u> Progressive Rate with Monthly Interest Payment Normal interest rate	1.00																			
<p><u>Get bonus</u> interest 0.50% p.a. for the first 2-million-baht when monthly average balance of the current month is more than or equal to monthly average balance of the previous month.</p> <p>Interest Rate (per year)</p> <table border="1"> <thead> <tr> <th>Monthly Average Balance (THB)</th> <th>Normal Interest (p.a.)</th> <th>Bonus Interest (p.a.)</th> <th>Total Interest (p.a.) (Normal + Bonus)</th> </tr> </thead> <tbody> <tr> <td>0 – 2,000,000</td> <td>1.00%</td> <td>0.50%</td> <td>1.50%</td> </tr> <tr> <td>The amount more than 2,000,000*</td> <td>1.00%</td> <td>-</td> <td>1.00%</td> </tr> </tbody> </table> <p>*the effective rate is equivalent to 1.50%-1.00% based on customer's monthly average balance.</p>									Monthly Average Balance (THB)	Normal Interest (p.a.)	Bonus Interest (p.a.)	Total Interest (p.a.) (Normal + Bonus)	0 – 2,000,000	1.00%	0.50%	1.50%	The amount more than 2,000,000*	1.00%	-	1.00%
Monthly Average Balance (THB)	Normal Interest (p.a.)	Bonus Interest (p.a.)	Total Interest (p.a.) (Normal + Bonus)																	
0 – 2,000,000	1.00%	0.50%	1.50%																	
The amount more than 2,000,000*	1.00%	-	1.00%																	
2.27 UOB STASH Progressive Rate with Monthly Interest Payment Normal interest rate	1.00																			
<p>Get bonus interest 0.50% p.a. for the first 2-million-baht when monthly average balance of the current month is more than or equal to monthly average balance of the previous month.</p> <p>Interest Rate (per year)</p> <table border="1"> <thead> <tr> <th>Monthly Average Balance (THB)</th> <th>Normal Interest (p.a.)</th> <th>Bonus Interest (p.a.)</th> <th>Total Interest (p.a.) (Normal + Bonus)</th> </tr> </thead> <tbody> <tr> <td>0 – 2,000,000</td> <td>1.00%</td> <td>0.50%</td> <td>1.50%</td> </tr> <tr> <td>The amount more than 2,000,000*</td> <td>1.00%</td> <td>-</td> <td>1.00%</td> </tr> </tbody> </table> <p>*the effective rate is equivalent to 1.50%-1.00% based on customer's Monthly Average Balance.</p>									Monthly Average Balance (THB)	Normal Interest (p.a.)	Bonus Interest (p.a.)	Total Interest (p.a.) (Normal + Bonus)	0 – 2,000,000	1.00%	0.50%	1.50%	The amount more than 2,000,000*	1.00%	-	1.00%
Monthly Average Balance (THB)	Normal Interest (p.a.)	Bonus Interest (p.a.)	Total Interest (p.a.) (Normal + Bonus)																	
0 – 2,000,000	1.00%	0.50%	1.50%																	
The amount more than 2,000,000*	1.00%	-	1.00%																	
2.28 UOB Lady's Savings Account	0.25																			
3. Fixed Deposit																				
3.1 UOB Flexi Tenor																				
7 – 15 Days																				
Amount from 10 MB - below 100 MB	0.50	0.60	0.60		0.60	0.60														
Amount 100 MB and upwards	0.50	0.60	0.60		0.60	0.60														
16 – 30 Days																				
Amount 10 MB and upwards	0.50	0.60	0.60		0.60	0.60														



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							(7) Individuals	(8) Juristic Person s
31 – 60 Days*	0.50	0.60	0.60		0.60	0.60		
61 – 90 Days*	0.50	0.70	0.70		0.70	0.70		
91 – 120 Days*	0.90	0.70	0.70		0.70	0.70		
121 – 150 Days*	0.90	0.70	0.70		0.70	0.70		
151 – 180 Days*	0.90	0.70	0.70		0.70	0.70		
181 – 210 Days*		0.80	0.80		0.80	0.80		
211 – 240 Days*		0.80	0.80		0.80	0.80		
241 – 270 Days*		0.80	0.80		0.80	0.80		
271 – 300 Days *		0.80	0.80		0.80	0.80		
301 – 330 Days *		0.80	0.80		0.80	0.80		
331 – 364 Days *		0.80	0.80		0.80	0.80		
365 – 395 Days *	1.40	0.90	0.90		0.90	0.90		
396 – 425 Days *		0.90	0.90		0.90	0.90		
426 – 455 Days *		0.90	0.90		0.90	0.90		

* Amount 3 MB and upwards UOB Flexi Tenor 31-455 days

3.2 Fixed Deposits for interest payable on monthly and maturity (for fixed deposit 1-3 months, the interest will be paid upon maturity date)

1 Month *								
Amount below 3 MB	0.50	0.60	0.60		0.60	0.60		
Amount 3 MB and upwards	0.50	0.60	0.60		0.60	0.60		
2 Months *								
Amount below 3 MB	0.50	0.70	0.70	0.70	0.70	0.70		
Amount 3 MB and upwards	0.50	0.70	0.70	0.70	0.70	0.70		
3 Months *								
Amount below 3 MB	0.90	0.70	0.70	0.70	0.70	0.70		
Amount 3 MB and upwards	0.90	0.70	0.70	0.70	0.70	0.70		
4 Months								
Amount below 3 MB	0.90	0.70	0.70	-	0.70	0.70		
Amount 3 MB and upwards	0.90	0.70	0.70	0.70	0.70	0.70		
5 Months								
Amount below 3 MB	0.90	0.70	0.70	-	0.70	0.70		
Amount 3 MB and upwards	0.90	0.70	0.70	0.70	0.70	0.70		
6 Months								
Amount below 3 MB	1.10	0.80	0.80	0.80	0.80	0.80	0.60	0.15
Amount 3 MB and upwards	1.10	0.80	0.80	0.80	0.80	0.80	0.60	0.15



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							(7) Individuals	(8) Juristic Person s
7 Months								
Amount below 3 MB	1.10	0.80	0.80		0.80	0.80		
Amount 3 MB and upwards	1.10	0.80	0.80		0.80	0.80		
8 Months								
Amount below 3 MB	1.10	0.80	0.80		0.80	0.80		
Amount 3 MB and upwards	1.10	0.80	0.80		0.80	0.80		
9 Months								
Amount below 3 MB	1.10	0.80	0.80		0.80	0.80		
Amount 3 MB and upwards	1.10	0.80	0.80		0.80	0.80		
10 Months								
Amount below 3 MB	1.10	0.80	0.80		0.80	0.80		
Amount 3 MB and upwards	1.10	0.80	0.80		0.80	0.80		
11 Months								
Amount below 3 MB	1.10	0.80	0.80		0.80	0.80		
Amount 3 MB and upwards	1.10	0.80	0.80		0.80	0.80		
12 Months								
Amount below 3 MB	1.40	0.90	0.90	0.90	0.90	0.90	0.80	0.20
Amount 3 MB and upwards	1.40	0.90	0.90	0.90	0.90	0.90	0.80	0.20
13 Months								
Amount below 3 MB	1.35	0.90	0.90	0.90	0.90	0.90		
Amount 3 MB and upwards	1.35	0.90	0.90	0.90	0.90	0.90		
14 Months								
Amount below 3 MB	1.35	0.90	0.90	0.90	0.90	0.90		
Amount 3 MB and upwards	1.35	0.90	0.90	0.90	0.90	0.90		
18 Months	1.35							
24 Months	1.50	1.35	1.35	1.35	1.35	1.35	1.10	
36 Months	1.50	1.50	1.50	1.50	1.50	1.50		
48 Months	1.50							
(Interest will be paid on maturity date only)								
60 Months	1.50							
(Interest will be paid on maturity date only)								
3.3 UOB Convenience and UOB iCurrent								
3 Months	0.90							
6 Months	1.10							
12 Months	1.40							
24 Months	1.50							



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	Individuals	Juristic Persons	Non-profit Organization & Residential Juristic Persons	Government Agencies, State Enterprise	Cooperative	Funds, Insurance and Other Specific Juristic Persons	(7) Individuals	(8) Juristic Persons
3.4 Fixed Deposits with yearly interest								
24 Months	1.50	1.35	1.35					
36 Months	1.50	1.50	1.50					
3.5 Tax Free Taveesin								
24 Months	2.50							
36 Months	2.50							
48 Months	2.50							
60 Months	2.50							
3.6 UOB Secure Fixed Deposits (For accounts opened before 22 July 2012 only)								
3 Months	0.90							
6 Months	1.10							
12 Months	1.40							
18 Months	1.35							
24 Months	1.50							
3.7 Fixed Deposit Tax Free UOB Care 4 Kids								
24 Months	2.50							
36 Months	2.50							
48 Months	2.50							
60 Months	2.50							
3.8 Fixed Deposit 6 Months (For Social Security Office Only) For the purpose of housing loan project for SSO's insurers who are under the protection of SSO.				1.00				
3.9 Fixed Deposit Campaign for UOB customers who buy life insurance, minimum insurance premium at THB 100,000 per year per insurance policy during 13 January 2025 – 31 March 2025 - Minimum deposit amount is 5,000 baht and maximum amount will not exceed 3 times of insurance premium per year								
6 Months	2.50							
3.10 UOB Fixed Deposit Special Rate								
5 Months	1.45							
9 Months	1.55							
Amount THB 10,000 and upwards For customers who make a deposit from 4 March - 30 April 2025								



Definition of Type of Customer

- (1) "Individual" consists of (1.1) "Thai nationality customers", (1.2) "foreigners" (1.3) "non-registered business" e.g. "shop" under individual name, (1.4) "group of person" registered with Revenue department under individual name.
- (2) "Juristic Person" consists of (2.1) "Limited Companies", "Public Limited Companies", "Limited Partnership", "Ordinary Partnership", "Registered Ordinary Partnership", (2.2) "State Enterprise in the form company e.g. PTT and Thai Airways, (2.3) "Embassies", (2.4) "International Organizations located in Thailand", (2.5) School, College and University of Private Sector", (2.6) "Other Juristic Person" established in legality.
- (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.
- (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".
- (5) Cooperative consists of Savings and Credit Cooperatives Savings, Cooperative Assembly, Cooperative federation, Farmers group and others
- (6) "Funds, Insurance 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, Financial Institutions, 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"
- (7) "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.
- (8) "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.

Terms & Conditions

(1) Minimum Initial Deposit

(1.1) Current account

(1.1.1) All types of Current Account: THB 10,000

(1.2) Savings account

(1.2.1) Other Saving Accounts: THB 1,000

(1.2.2) UOB Platinum Savings : THB 10,000

(1.2.3) UOB Biz Savings and UOB Biz Plus Saving : THB 2,000

(1.2.4) UOB Certificate of Deposit (On Call) : THB 10,000,000

(1.2.5) UOB Basic Banking Savings : No Minimum Initial Deposit

1.2.6) UOB ONE ACCOUNT: No Minimum Initial Deposit for account opening at branch, and THB 0 for account opening at non-branch or via mobile banking.

(1.2.7) UOB STASH: THB 1,000 for account opening at branch, and THB 0 for account opening at non-branch or via mobile banking.

(1.2.8) TMRW Everyday / TMRW Savings Account: No Minimum Initial Deposit

(1.3) Fixed account

(1.3.1) Normal Fixed Account: THB 5,000

(1.3.2) Monthly Interest Fixed Deposit : THB 10,000 and the subsequent deposit shall not be less than THB 10,000

(1.3.3) UOB Flexi Tenor, the following conditions are applicable

Minimum Initial Deposit

○ 3 MB for 31-180 days and 365-395 days and 10 MB for 7-30 days for Individuals

○ 10 MB for 7-30 days, and 3 MB for 31-455 days for Juristic Persons.

○ 10 MB for 7-30 days and 3 MB for 31-455 days for Cooperative and Funds, Insurance and Other Specific Juristic Persons, Non-profit Organization & Residential Juristic Persons.

Minimum Deposit in Subsequent Periods

○ 1 MB for Individuals, Non-profit Organization & Residential Juristic Person, Cooperative and Funds, Insurance and Other Specific Juristic Persons.

○ 10 MB for 7-30 days, and 3 MB for 31-455 days for Juristic Persons.



- 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" 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.

(2) **Account Opening Conditions**

(2.1) Limited number of account opening

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 Taveesup / UOB Convenience Savings / UOB Privilege Banking Savings / UOB ONE ACCOUNT / UOB STASH / UOB Lady's Savings Account / UOB TMRW Everyday / UOB TMRW Savings / UOB V Care / Tax Free Taveesin / Tax Free Care 4 Kids

(2.2) Eligible age for account opening

(2.2.1) Savings accounts

- UOB Junior savings account is eligible for the age less than or equal to 18 years old.
- UOB Convenience Savings Account and UOB iCurrent Account are eligible for the age 20 years old and up.
- UOB Basic Banking Savings eligible for Individual who hold government welfare card or age 65 years old and up
- TMRW Everyday Account, TMRW Savings Account eligible for Individual who is Thai nationality with age 20 years old and up
- UOB Lady's Savings account is eligible for the age 15 – 60 years old.
- UOB ONE ACCOUNT and UOB STASH;
- Individual Thai nationality customer only and is 20 years old on the date of account opening for account opening via mobile banking
- Individual customer only and is 15 years old on the date of account opening for account opening at branch or via other channels.
- Other savings accounts are eligible for customer age 15 years old and up.

(2.2.2) Fixed Deposit

- UOB Care 4 Kids Accounts are eligible for the age less than or equal to 15 years old.
- Other fixed accounts are eligible for all customer age.

(3) **Bank Fee (waived)**

- (3.1) UOB iCurrent Account:- entrance fee and annual fee of primary ATM / Debit card are waived.
- (3.2) UOB Convenience - Individual : annual fee, transfer fee between sub accounts.
- (3.3) UOB Convenience - Juristic Person : transfer fee between sub accounts is waived.
- (3.4) For Tax Free Taveesin Fixed Deposit / Tax Free UOB Care 4 Kids fees are waived when transferring fund into the account.
- (3.5) or UOB Monthly Interest Fixed Deposit : fees are waived when transferring interest into savings accounts.

(4) **Interest Payment Conditions**

(4.1) Interest Payment

- (4.1.1) monthly basis: UOB iCurrent, UOB Extra Savings, UOB Platinum Savings Account, UOB Privilege Banking Savings Account, UOB V Care Savings Account, UOB Biz Savings Account, UOB Biz Plus Savings Account, UOB Biz Super Savings Account , Savings - Exclusive, Savings - Premier, UOB Corporate Premium Account, UOB ONE ACCOUNT, TMRW Everyday Account, TMRW Savings account, UOB STASH, UOB Lady's Savings Account
For UOB Monthly Interest Fixed Deposit Account, the Bank transfers the monthly interest to the customer's savings account opened with the bank.
- (4.1.2) 2 times per annum - in June and December: Savings accounts, UOB Taveesup, UOB Convenience Savings – Individuals, UOB Convenience - Juristic Person, Special Savings, UOB Basic Banking Savings, UOB Double Savings Account, UOB Secure Savings
- (4.1.3) Yearly Interest : UOB Fixed Deposit with Yearly Interest (24 months and 36 months), the Bank will pay interest at the end of the one-year period from the date of deposit placement for every deposit amount placed.
- (4.1.4) Paid upon the date of withdrawal : UOB Certificate of Deposit (On Call)
- (4.1.5) Paid upon maturity date: Fixed deposit, Tax Free Taveesin, Fixed Deposit Tax Free UOB Care 4 Kids, UOB Flexi Tenor
 - If the maturity date falls on a bank holiday, the maturity date shall be postponed to the next business day and interest shall be computed for such bank holiday
 - if the maturity date falls on a bank holiday which is also the last day of the month, the maturity date shall be moved to the last business day before that bank holiday.
- (4.1.6) UOB Taveesin and UOB Care 4 Kids Fixed Deposit, the Bank will pay a one-time non-compounded interest.
- (4.1.7) All interest payments will be subject to withholding tax, if applicable.



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

(4.2) Interest Rate Calculation Method

Deposit Balance x Interest Rate per Year x Number of Days

100 x 365 Days

(4.3) Interest Payment for Early Withdrawal of Fixed Deposit

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

(4.3.2) If the deposit is withdrawn after the first 3 months but before the maturity date, the Bank will pay interest equivalent to normal 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.

(4.3.3) For 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.

(4.3.4) Partial withdrawal is not allowed for Monthly Interest Fixed Deposit and UOB Flexi Tenor.

(4.3.5) Early withdrawal of total or partial amount of deposit can be made on business days and office hours of the Bank (Monday – Friday during 8.30 - 17.00 o'clock), except Saturday / Sunday / the Bank holidays. For the case to transfer the total amount of deposit and interest to savings account or current account on a maturity date.

(4.4) Rollover of Fixed Deposit Account

(4.4.1) Normal Fixed Deposit

- The depositor can transfer, on a maturity date of fixed account, the total amount of deposit and interest to saving account or current account of the depositor which is opening with the Bank by informing branch's staff upon the deposit date.

- 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 deposit rate.

(4.4.2) Tax Free UOB Care 4 Kids and Tax Free Taveesin : Upon maturity, the Bank will automatically rollover to 12 month tenor of normal fixed deposit at the interest rate announced by the bank from time to time if the bank does not receive customer's request to change deposit type before maturity date.

(5) **Cash withdrawal and Account Closing**

(5.1) Cash withdrawal can be made at any UOB branches, except for closing the account, the cash withdrawal must be made only at the account-opening branch.

(5.2) Account closing for account open via UOB TMRW - For account opening via UOB TMRW, in case of opening a deposit account with 0 (zero) Baht and the account has no transaction movement (deposit - withdrawal) within 90 days from the date of the account opening, the Bank reserves the right to automatically close the account.

(6) **Dormant account**

(6.1) Savings and Current Dormant account is the bank account which becomes inoperative account for 12 months continuously. The status will be changed from active to dormant due to no deposit, withdraw, transfer and payment excluding the automated transaction i.e. auto direct debit. To reactivate the dormant account, the account owner must be verified and processed for withdrawal transaction at branch.

(6.2) If savings / current account is a non-active account and its outstanding balance is less than the Bank's minimum requirement. The depositor agrees that the Bank shall immediately deduct the remaining balance from this account to settle the maintenance charge on a monthly basis, as specified by until the balance in such account is zero and this account shall be deemed as being closed by the depositor.

(6.3) An inactive fixed deposit account refers to account that has renewal after maturity at least 1 time and then the account does not has any of these activities including deposit, withdrawal, fund transfer, passbook update, and closure of any account balances, for more than two years. The Bank will send a notification letter to inform customers of account status and remaining balance on a yearly basis for three consecutive years.

(7) **Deposit Protection**

(7.1) This deposit comes under the coverage of the deposit protection scheme within limits set under the applicable statutes, except non-resident baht account (NRBA and NRBS) under the FX control law.

(8) **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 rate shall not be more than 4.00% p.a.



Terms & Conditions for Products**(1) UOB Premier Savings Account Conditions**

(1.1) The account can be opened by Juristic Person or Government Agency & State Enterprise only.

(2) UOB Biz Saving Account Conditions

(2.1) The account can be opened by Individual and Juristic Person which may consist small and medium enterprise

(3) UOB Biz Plus Saving Account Conditions

(3.1) The account can be opened by Individual and Juristic Person which may consist small and medium enterprise

(3.2) The account will be opened along with Bill of Exchange -UOB Biz Plus Account 6 Month or 12 Month

(4) UOB V Care Savings Account Conditions

(4.1) UOB V Care Savings is offered to Individual customers, either in single or joint account.

(4.2) The depositors shall be received a Personal Accident Insurance 24 hours coverage around the world when the outstanding balance in the account is 10,000 Baht or more before the day of accident, covering loss of life, loss of organ(s) and permanent disability caused by accident or unexpected external. Exclusions: Riding a motorcycle or being a passenger on motorcycle and medical expense from accident.

(4.3) The UOB V Care Savings Depositor shall be entitled to a Personal Accident Insurance conditions below:

- For a depositor opening UOB V Care Saving accounts, the PA insurance coverage will be calculated from the combined accounts with outstanding balance of THB 10,000 and above. The maximum coverage is THB 10 million per person.
- If the account holder has more than one UOB V Care Savings account, the coverage amount will be calculated from the account with a deposit balance of THB 10,000 or higher of all accounts combined. The maximum coverage amount will not exceed THB 10,000,000 per person.
- For a joint account which does not indicate proportion of PA insurance coverage for each owner, the coverage proportion for each owner will be calculated from the account with outstanding balance of THB 10,000 and above divided by the number of joint owners. The PA insurance coverage of each owner will be 10 times of such proportion, but max at THB 10 million per account.
- From 17 November 2024 onwards, the Bank will increase the coverage from maximum THB10,000,000 to THB 20,000,000 per person.
- For depositor aged above 70 years on the day of account opening, the PA coverage will be equivalent to 70% of sum insured.
- Insurance premium is equivalent to 0.042% p.a. (as of 17 November 2024)

(5) UOB Biz Super Savings/Current Account Conditions

(5.1) With effective from 21 August 2017 onwards The account can be opened by Individuals with loan facilities who have annual sales not exceeding THB 400 million or Individual who own business and have annual sales not exceeding THB 400 million or Juristic Persons with reference from (2) who have annual sales not exceeding THB 400 million or "Non-Profit Organization & Residential Juristic Persons" with reference from (3) or Funds, Insurance, Cooperative and Other Specific Juristic Persons with reference from (5) and (6)

(5.2) The bank will collect account maintenance fee for an active account with the average balance less than THB 300,000 per month at the fee rate announced by the bank from time to time.

(5.3) The Service User of BizSuper Service shall be entitled to get one free first checkbook per month by informing BizSuper current account number at the branch where the account is opened. The branch staff shall check from the Bank's system to confirm the receipt of such checkbook each month. If the Service User fails to use its right to get the checkbook within the month, the Service User shall not be able to use the rights retrospectively for the past month.

(5.4) Effective from 1 April 2014, If depositor has not deposited or withdrawn money from such an account for more than a consecutive period specified by the Bank, the depositor agrees that the Bank shall immediately deduct the remaining balance from this account to settle the maintenance charge on a monthly basis, as specified by the Bank, until the balance in such account is zero and this account shall be deemed as being closed by the depositor.

(5.5) If the service user terminates the BizSuper service but does not close the account linked to the BizSuper service, the Bank will change the type of savings account from BizSuper to an ordinary saving account within seven (7) days from the termination date

(6) UOB Certificate of Deposit (On Call) Conditions

(6.1) The depositors who open UOB Certificate of Deposit (On Call) will receive Certificate of Deposit as an account - opening evidence and receive the interest payable upon the date of withdrawal at the rate specified on the certificate of deposit.

(6.2) The account can be opened by "Juristic Person" with reference from (2) or "Non-Profit Organization & Residential Juristic Persons" with reference from (3) or Funds, Insurance, Cooperative and Other Specific Juristic Persons with reference from (5) and (6) which can be both existing and new client.

(6.3) Deposit: Depositors must inform the bank representative of their desire to make a deposit at least one business day (Monday to Friday except,



banking holiday) prior to making deposit at the account-opening branch.

(6.4) Withdrawal: Depositors must inform the bank representative of their desire to make a withdrawal at least one business day (Monday to Friday, except banking holiday) prior to making withdrawal at the account - opening branch. Partial withdrawals are not allowed.

(6.5) BIBOR (Bangkok Interbank Offered Rate) is the Bank Average Loan Interest Rate specified by BOT. The average rate will be set at 11.00 am. every working day and posted on BOT's website at 11.15 am. The BIBOR-referred interest rate is based on the date that depositors contact with the bank (Trade date) regardless the date of issuance of a certificate (Effective date)

(7) **UOB Exclusive Savings Account Conditions**

(7.1) The account can be opened by Juristic Person or Non-Profit Organization & Residential Juristic Person only.

(8) **UOB Corporate Premium Account Conditions**

(8.1) The account can be opened by Individuals with loan facilities who have annual sales between 400-2,400 MB or Juristic Persons with reference from (2) who have annual sales between' 400-2,400 MB or "Non-Profit Organization & Residential Juristic Person" with reference from (3) or Funds, Insurance, Cooperative and Other Specific Juristic Persons with reference from (5) and (6) which can be both existing and new client.

(8.2) The bank will collect account maintenance fee for an active account with the average balance less than MB 3 per month at the fee rate announced by the 'bank from time to time.

(8.3) Depositors who open Corporate Premium Account will receive one cheque book per month for free when presenting Corporate Premium Account Privilege Card at the account-opening branch. If they do not make a request within the month, they cannot receive the cheque book of the previous month (s). The cheque books shall equivalent to an additional interest 1.8% p.a.

(9) **UOB FlexiYield Savings Account Conditions**

(9.1) The account can be opened by Juristic Person or Non-Profit Organization & Residential Juristic Person only.

(9.2) Withdrawal: Depositors must inform the bank representative of their desire to make a withdrawal at least 31day prior to make withdrawal. The Bank will transfer the amount on the specified date as long as it is a business day which is Monday to Friday, except banking holiday

(9.3) Partial withdrawal is allowed for UOB FlexiYield account

(9.4) If a Depositor fails to give the Bank a 31 day prior notice, Bank reserves the right to immediately deduct the penalty from the earned interest. In any event, penalty will not be higher than interest earned before paid out

Penalty Calculation Method

$$\frac{\text{Withdrawal Amount} \times \text{Minimum interest rate} \times 31}{100 \times 365}$$

(10) **UOB ONE ACCOUNT Savings Conditions**

(10.1) Limit 1 account per customer and single account only.

(10.2) Customer will receive bonus interest when perform numbers of transaction per the Bank's conditions.

(10.3) Additional Bonus Interest condition for eligible transactions

Conditions for Credit/ Debit Card transaction

- The primary card owner name must be the same as the ONE ACCOUNT's owner.
- System counts numbers of transactions which includes all credit/debit cards both primary and supplementary of account owner.
- Card transaction is counted based on "posting date" only.
- For any voided transactions (minimum 100 baht), system will deduct voided transaction(s) from total numbers of card transaction count on the month that transaction(s) was/were voided.
- Transactions from corporate card are not eligible.

Conditions for other transactions

- Online bill payment refers to payment made via UOB TMRW, UOB Personal Internet Banking, and at UOB's ATM/CDM.
- For online bill payment and direct debit, funds must be deducted from UOB ONE ACCOUNT only.
- In case the Customer performs transactions of card spending/ online bill payment/ direct debit/ fund transfer in from other banks, or salary credited to UOB ONE ACCOUNT on the last day of the month which falls on weekends or non-bank working day, system will count these transactions as of next month.

Non-eligible Transaction for Bonus Interest

- Card spending on mutual fund, uncollected installment, cash advance, interest, penalty, and any fees.
- Direct debit to Tax Free Taveesin and other UOB accounts, or for mutual fund payment.
- Online bill payment for vehicle registration renewal.



(10.4) Interest Calculation

$$\text{Base interest (p.a.)} = \frac{\text{Daily Ending Balance} \times \text{Interest Rate per Year} \times \text{Number of Days}}{100 \times 365}$$

$$\text{Bonus interest (p.a.)} = \frac{\text{Monthly Average Balance} \times \text{Interest Rate per Year} \times \text{Number of Days}}{100 \times 365}$$

$$\text{Monthly Average Balance} = \frac{\text{sum of daily ending balance}}{\text{number of days}^*}$$

*In case of account opening during the month, MAB is calculated from the account opening date until the end of month.

(10.5) Interest payment: interest is paid on a monthly basis

- Normal interest is paid on the last business day of the current month.
- Bonus interest is paid on the 2nd business day of the following month

Remark: The Bank will apply effective bonus interest rate per the Bank's announcement on the 2nd business day to calculate bonus interest on monthly average balance of the previous month.

(10.6) Customer is required to apply for UOB Personal Internet Banking/ UOB TMRW for transaction inquiry and online financial transaction purposes since this is a no book savings account.

(10.7) Fund transfer in amount after 10.00 p.m. will be calculated for interest and monthly average balance in the next following day.

(11) **UOB Basic Banking Savings Account Conditions**

(11.1) UOB Basic Banking Savings eligible for Individual who hold government welfare card or age 65 years old and up.

(11.2) Limit 1 account per customer and single account only. Joint accounts, account "for" or "by" are not permitted.

(11.3) No account maintenance fee until the UOB Basic Banking Savings Account changed to Normal Savings Account.

(11.4) In case the account has not movement 12 months consecutively. The Bank will be notifying the account owner of account status 3 times with no account maintenance fee. Each time is one-year interval.

(11.5) The bank may consider to change "UOB Basic Banking Savings Account" to "Normal Savings Account" with prior notice at least 30 days when UOB Basic Banking Savings Account meets bank's conditions:

- Daily average balance over 50,000 THB
- Higher total of credit amount (inflow) or debit amount (outflow) transactions over 50,000 Baht/month
- The account owner is not eligible for UOB Basic Banking Savings Account open conditions
- The account has no movement more than 36 months consecutively

(12) **TMRW Everyday Account and TMRW Savings Account Conditions**

(12.1) Limit 1 account per customer and single account only and can open account via Digital Banking channel. Joint account, account "for" or "by" are not permitted.

(12.2) TMRW Everyday Account and TMRW Savings Account will be opened together when customer apply for TMRW Accounts.

(12.3) TMRW Savings Account is permitted only to fund transfer transactions to/from TMRW Everyday Account. Other banking services including Promptpay and debit card are not allowed.

(12.4) Depositing into TMRW Savings Account can be done via fund transfer from TMRW Everyday Account which is limited 1 time per day.

(12.5) If customers apply for TMRW debit card at the time of account opening, the Bank will issue a card which is linked with TMRW Everyday account.

(12.6) Additional conditions of TMRW Savings Account (effective 30 August 2024)

- The Customer shall have monthly average balance of the current month more than or equal to monthly average balance of the previous month in order to receive the bonus rate for the current month. If the current monthly average balance is less than the monthly average balance of the previous month, the Customer shall receive only normal rate of the deposit amount.
- Interest calculation

$$\text{Normal interest} = \frac{\text{Daily ending balance} \times \text{normal rate (p.a.)} \times \text{number of days}}{100 \times 365}$$

$$\text{Bonus interest} = \frac{\text{Monthly Average Balance} \times \text{bonus rate (p.a.)} \times \text{number of Days}}{100 \times 365}$$

$$\text{Monthly Average Balance} = \frac{\text{sum of daily ending balance}}{\text{number of days}^*}$$



*In case of account opening during the month, MAB is calculated from the account opening date until the end of month.

- Interest payment: interest is paid on a monthly basis
- Normal interest is paid on the last business day of the current month.
- Bonus interest is paid on the 1st business day of the following month.
 Remark: The Bank will apply effective bonus interest rate per the Bank's announcement on the 1st business day to calculate bonus interest on monthly average balance of the previous month.
- Monthly average balance is calculated once a month at the end of the month. If account is closed during the month, customer will not get bonus interest.
- Customers will receive bonus interest for the first account opening month as a bonus for new account. Bonus interest is calculated based on the number of days from the account opening date until the end of month.
- Fund transfer in amount after 10.00 p.m. will be calculated for interest and monthly average balance in the next following day.

(12.7) The account holder will receive personal accident coverage (starting 25 April 2024 onwards) according to the policy terms as follows.

- The account holder must have a deposit balance of at least 3,000-baht one day prior to the accident date.
- The beneficiary must be statutory heir of account holder only and cannot be changed.

Coverage Amount

- The account holder will be covered in the amount of 20 times of the deposit balance in TMRW Everyday Account 1 day before the accident date, maximum coverage of 10 million baht per person regardless of the number of TMRW Everyday accounts which the account holder is holding.
- The account holder who is over 70 years old at the account opening date will receive compensation 70% of the coverage amount.
- Condition of compensation payment, Loss of Life received compensation 100% of coverage amount.
- Dismemberment, Loss of Sight, Loss of hearing (PA 2) received compensation 1-60% of coverage amount.
- In case of Total Permanent Disability received compensation 100% of coverage amount for Total Permanent Partial Disability received compensation 50% of coverage amount.

Personal Accident Coverage and exception

- Personal Accident insurance (PA) Type 2 entitlements and extended coverage for driver and passenger of motorcycle. The coverage is due to loss of life, dismemberment, loss of sight, loss of speech, loss of hearing or total permanent disability from murder and assault, but not covering medical expenses.
- The value of insurance premium is equivalent to the interest rate that increases 0.11% per year as of 25 April 2024.
- Please refer to Group Personal Accident Insurance coverage scope for more details on the Bank's website under TMRW Account section.

(13) **UOB STASH Account Conditions**

(13.1) Single account only. Joint account is not permitted.

(13.2) Limit 1 account per customer.

(13.3) The Customer shall have monthly average balance of the current month more than or equal to monthly average balance of the previous month in order to receive the bonus rate for the current month. If the current monthly average balance is less than the monthly average balance of the previous month, the Customer shall receive only normal rate of the deposit amount.

(13.4) Interest calculation

$$\text{Normal interest (p.a.)} = \frac{\text{Daily ending balance} \times \text{normal rate (p.a.)} \times \text{number of days}}{100 \times 365}$$

$$\text{Bonus interest (p.a.)} = \frac{\text{Monthly Average Balance} \times \text{bonus rate (p.a.)} \times \text{number of Days}}{100 \times 365}$$

$$\text{Monthly Average Balance} = \frac{\text{sum of daily ending balance}}{\text{number of days}^*}$$

*In case of account opening during the month, MAB is calculated from the account opening date until the end of month.

(13.5) Interest payment: interest is paid on a monthly basis

- Normal interest is paid on the last business day of the current month.
- Bonus interest is paid on the 1st business day of the following month.

Remark: The Bank will apply effective bonus interest rate per the Bank's announcement on the 1st business day to calculate bonus interest on monthly average balance of the previous month.



(13.6) Customer is required to apply for UOB Personal Internet Banking/ UOB TMRW for transaction inquiry and online financial transaction purposes since this is a no book savings account.

(13.7) Fund transfer in amount after 10.00 p.m. will be calculated for interest and monthly average balance in the next following day.

(13.8) Monthly average balance is calculated once a month at the end of the month. If account is closed during the month, customer will not get bonus interest.

(13.9) Customers will receive bonus interest for the first account opening month as a bonus for new account. Bonus interest is calculated based on the number of days from the account opening date until the end of month.

(14) **UOB Secure Savings Conditions**

(14.1) UOB Secure Savings is offered to Individual customers, either in single or joint account.

(14.2) The depositors shall be received a Personal Accident Insurance 24 hours coverage around the world when the minimum balance of THB 3,000. Extra protection for riding a motorcycle or being a passenger on motorcycle from accident. Exclusions Medical expense from accident.

(14.3) The depositors shall be received a Critical illness Insurance when the minimum balance more than THB 500,000.

(14.4) The UOB Secure Savings Depositor shall be entitled to a Personal Accident & Critical illness Insurance conditions below:

- For a depositor opening UOB Secure Saving accounts, the PA insurance coverage will be calculated from the combined accounts with balance of THB 3,000 and above. The maximum coverage is THB 10 million per person.
- For a joint account which does not indicate PA proportion for each owner, the PA coverage proportion for each owner will be calculated from the account with balance of THB 3,000 and above divided by the number of joint owners. The PA insurance coverage of each owner will be 20 times of such proportion, but max at THB 10 million per account.
- Insurance premiums equal to the increase of a deposit interest rate at the estimate of 0.05% p.a. (as of 1 August 2024)
Remark For depositor aged above 70 years on the day of account opening, the PA coverage will be equivalent to 70% of sum insured.

(15) **UOB Lady's Savings Account Conditions**

(15.1) UOB Lady's Savings Account is offered to Individual customers, Female in single account. Aged 15 – 60 years old.

(15.2) The UOB Lady's Savings Depositor shall be entitled to critical illness insurance conditions below:

- The depositor must be in good health and has never had cancer in any organs before.
- Coverage for 7 all stage of female cancers, namely cancer of the uterus, cervix, uterus, ovaries, vulva, vagina, vagina and breast, will begin after 90 days of account opening (due to the waiting period). The person who opens the account will be the beneficiary.
- Sum assured is 2 times of customer account's monthly average balance (calculated based on the 3 months before the diagnosis month), up to THB 2 million.
- Insurance premiums equal to the increase of a deposit interest rate at the estimate of 0.60% p.a.(as of 1 July 2024).
- In the event that any type of compensation has been claimed (all stage of female cancers), the coverage will end.

(15.3) When UOB Lady's savings account had been closed. If depositor would like to open new Lady's savings account. The coverage will begin after 90 days of account opening (due to the waiting period)

(16) **Tax Free Taveesin and Tax Free Care 4 Kids Conditions**

(16.1) Maximum monthly deposit THB 25,000 period 24 month and total deposit is THB 600,000 per customer in accordance with regulation from Revenue Department.

(16.2) The number of account is limited to 1 account for 1 customer only for individual customers.

(16.3) Customers is required to deposit in every month with same amount and equal to opening balance (deposit before last bank working day in each month)

(16.4) Upon maturity, if the bank does not receive customer's request to change deposit type. The bank will automatically roll over the deposit to 12 months normal fixed deposit as the bank announced at that time.

(16.5) The withdrawal before maturity will be counted as account closing. The account will not revive for tax free benefit and the Bank will pay interest equivalent to normal savings interest rate periodically announced by the Bank which will be subject to withholding tax.

(16.6) For depositor aged below 15 years or above 70 years on the day of account opening, the PA coverage will be equivalent to 70% of sum insured.

(16.7) If customers lapse over 2 times for deposit will not revive tax free benefit and special interest rate on campaign, instead penalty interest rate is placed.

- 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 normal savings interest rate periodically announced by the Bank which will be subject to withholding tax.



(16.8) Personal accident insurance policy is value at double but not to exceed THB 1.18 million per account or THB 2.36 million per person (For customer who has Tax Free Taveesin and Tax Free Care 4 Kids)

(16.9) The PA will not be covered on the date customers lapse over 2 times for deposit.

(16.10) Insurance premiums equal to the increase of a deposit interest rate at the estimate of 0.00572% p.a.(as of 1 July 2024) for Tax Free Taveesin, and 0.00628% p.a.(as of 1 July 2024) for Tax Free Care 4 Kids.

(17) **Fixed Deposit 6 months with interest payment at maturity (offered to Social Security Office - SSO) Conditions**

(17.1) 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.

(17.2) 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.

(17.3) The Bank reserves the right to change the interest rate and conditions and/or revoke the campaign period without prior notice.

Terms & Conditions for Promotions

(1) **Fixed Deposit Campaign for UOB customers who buy life insurance (under item 3.9) and under Item (1) in Terms & Conditions for Promotions.**

(1.1) UOB customers who buy life insurance, minimum insurance premium at THB 100,000 per insurance policy (payment period of insurance premium is depended on each type of insurance policy) during **13 January 2025 – 31 March 2025**

(1.2) List of insurance participants 13 types:-

- PRU 888, UOB Smart 88, UOB Smart Saver 4/12, UOB Smart Goal 5/15, PRU Secure Saver 8/15
- PRU Prime Protec 5 5/99, PRU Prime Protect 10/99, PRU Family Guard 10/A90, PRU Family Plus 20/99,
- PRU Prime Annuity 5/90, PRU Happy Annuity 390 A60/A85,
- UOB Healthy Wealth, and UOB Healthcare Plus

Insurance policy is required to be approved within **7 April 2025** (Insurance policy is required to be approved before opening account).

(1.3) Customers have to open Fixed Deposit on 6 months tenor at 2.50% p.a. from **13 January 2025 – 15 April 2025** with minimum deposit amount THB 5,000 with maximum deposit amount will be not exceed 3 times of the annualized 1st year insurance premium

(1.4) Only for individual customers and limit 1 account per 1 insurance policy

(1.5) Account owner must be Insurance Policy Holder name or Insurance Policy Payer name only

(1.6) If customers cancel the insurance policy before deposit maturity, customer will get the normal interest rate of Fixed Deposit at periodically announced by the Bank.

(2) Terms & Conditions for Promotions Fixed Deposit 5 months 1.45% and 9 months 1.55% (under item 3.10)

(2.1) This promotion is available only to individual customers who either open a new fixed deposit account or currently hold one with United Overseas Bank (Thai) PCL ("the Bank").

(2.2) This promotion is valid from 4 March 2025 to 30 April 2025.

(2.3) Customers must deposit a minimum of THB 10,000 and choose a fixed deposit period according to their preference to earn the special interest rate:

2.3.1 A special interest rate of 1.45% per annum is offered for a fixed deposit term of 5 months.

2.3.2 A special interest rate of 1.55% per annum is offered for a fixed deposit term of 9 months.

(2.4) The Bank shall pay interest upon maturity and transfer both the principal and interest to the customer's savings account with the Bank.

(2.5) No interest shall be paid if the deposit is withdrawn or the account is closed within the first three months. If the deposit is withdrawn after the first three months but before the maturity date, the Bank shall pay interest at the standard savings interest rate periodically announced by the Bank, subject to withholding tax.

(2.6) Other terms and conditions of the fixed deposit account, including the interest payment terms for any cases that do not meet the fixed deposit term requirements, shall be governed by the terms and conditions of the general fixed deposit account.

(2.7) This deposit is protected by the Deposit Protection Agency in the amount as stipulated by law.

(2.8) The Bank reserves the right to terminate this promotion or to vary, delete, or add to any of these terms and conditions as appropriate. The Bank shall notify the customer the termination, variation, deletion, or addition hereof in advance. The Bank reserves the right to make decision on any disputes arising out of or in connection with this promotion. The Bank's decision shall be final.



(3) V Care Savings Bonus Rate Campaign (under item 2.13.1)

(3.1) This campaign is for individual customers who hold UOB V Care Savings Account. Customers will receive bonus interest for the additional fund per the conditions specified when they deposit additional funds of at least THB 1,000,000 between 6 February 2025 to 6 May 2025. The deposit can be into an existing account or a newly opened one.

(3.2) Customers will receive bonus interest if the incremental balance on each day compared to the balance as of end of 5 February 2025 is at least THB 1,000,000

3.2.1 Incremental Balance = The outstanding balance as of day end – Starting Balance

3.2.2 Starting Balance

- For accounts opened before 6 Feb 2025, the Starting Balance is the outstanding balance as of end of 5 Feb 2025
- For accounts opened during 6 Feb 2025 to 6 May 2025, the Starting Balance as of 5 Feb 2025 is zero.

3.2.3 Bonus interest rates for the Incremental Balance

Incremental Balance* (the outstanding balance as of day end – Starting Balance)	Bonus interest (p.a.) (only for the Incremental Balance portion)
< THB 1,000,000	No bonus interest
THB 1,000,000 or more	0.75% on top of normal interest

- In case the Incremental Balance is less than THB 1,000,000, customers will receive the normal interest rate for the entire account balance.

(3.3) Interest Payment

- United Overseas Bank (Thai) Public Company Limited (“the Bank”) will calculate interest rate and bonus rate on daily basis.
- The combined normal and bonus interest will be paid into the account on the last working day of the month.

The bonus interest rate in addition to the prevailing interest rate. (Refer to the prevailing interest rate per Bank’s announcement dated 13 January 2025)

Outstanding Balance (THB)	Normal interest rate (p.a.)	Bonus interest (p.a.) (only for the Incremental Balance portion)	Normal interest rate + Bonus rate (p.a.)
Less than THB 50,000	0.35%	-	-
Amount 50,000 - below 1,000,000	0.55%	-	-
Amount 1,000,000 - below 10,000,000	1.00%	0.75%	1.75%
Amount 10,000,000 and upwards	0.55%	0.75%	1.30%

Example of interest calculation:

- In case customer has starting balance THB 50,000 on 5 Feb 2025

Date	Transaction	Outstanding Balance (THB)	Increment balance (THB)	Normal interest rate + Bonus rate (p.a.)
5 Feb 2025 (Starting balance)	-	50,000	-	- Amount THB 50,000 earn normal interest rate 0.55%
6 Feb 2025	New Deposit THB 2,000,000	2,050,000	2,000,000	- Amount THB 50,000 earn normal interest rate 1% - Increment amount THB 2,000,000 earn 1.75% , from normal interest rate 1% plus bonus interest rate 0.75%



- (3.4) Deposits and withdrawals made on Saturdays, Sundays or public holidays will be included to calculate normal interest but not bonus interest for those days. Such deposits/withdrawals will be included to calculate bonus interest for the next working day.
- (3.5) Deposits or withdrawals after 22.00 hrs. will be counted as next working day's transactions.
- (3.6) From 7 May 2025 onwards, the interest rates per the bank announcements will apply.
- (3.7) The Bank reserves the right to terminate this program or to vary, delete, or add to any of these terms and conditions as appropriate. The Bank will notify the customer the termination, variation, deletion, or addition hereof in advance. The Bank reserves right to make decision on any disputes arising out of or in connection with this program. The Bank's decision shall be final.
- (3.8) Staff of UOB (Public) Co., Ltd., UOB Capital Services Sales Co., Ltd., and UOB Asset Management Services Co., Ltd. Are not eligible to join the campaign.

(4) UOB Privilege Banking Savings Bonus Rate Campaign (under item 2.16.1)

- (4.1) This campaign is available to individual customers holding UOB Privilege Banking Savings Account. Customers will receive bonus interest on additional funds, subject to the specified conditions, depositing at least THB 30,000,000 in additional funds between 4 March 2025 to 6 May 2025. Deposits can be made into an existing account or a newly opened one.
- (4.2) Bonus interest will be granted if the incremental balance on each day compared to the balance as of the end of 3 March 2025 is at least THB 30,000,000.
 - 4.2.1 Incremental Balance = The outstanding balance as of day end – Starting Balance
 - 4.2.2 Starting Balance
 - 4.2.2.1 For accounts opened before 4 March 2025, the Starting Balance is the outstanding balance as of end of 3 March 2025.
 - 4.2.2.2 For accounts opened during 4 March 2025 to 6 May 2025, the Starting Balance as of 3 March 2025 is zero.

4.2.3 Bonus interest rates for the Incremental Balance

Incremental Balance* (the outstanding balance as of day end – Starting Balance)	Bonus interest (p.a.) (only for the Incremental Balance portion)
Less than THB 30,000,000	No bonus interest
THB 30,000,000 or more	0.80% on top of normal interest

- If the Incremental Balance is less than THB 30,000,000 customers will receive the normal interest rate for the entire account balance.

(4.3) Interest Payment

- United Overseas Bank (Thai) Public Company Limited ("the Bank") will calculate interest rate and bonus rate on daily basis.
- The combined normal and bonus interest will be paid into the account on the last working day of the month.

The bonus interest rate in addition to the prevailing interest rate. (Refer to the prevailing interest rate per Bank's announcement dated 6 February 2025)

Outstanding Balance (THB)	Normal interest rate (p.a.)	Bonus interest rate (p.a.) (only for the Incremental Balance portion)	Normal interest rate + Bonus rate (p.a.)
Less than THB 5,000,000	0.40%	-	-
Amount 5,000,000 - below 30,000,000	0.85%	-	-
Amount 30,000,000 - below 100,000,000	1.00%	0.80%	1.80%
Amount 100,000,000 and upwards	1.10%	0.80%	1.90%



Example 1 of interest calculation:

- In case customer has starting balance THB 25,000,000 on 3 March 2025

Date	Transaction	Outstanding Balance (THB)	Normal interest rate + Bonus rate (p.a.)
3 March 2025 (Starting balance)	-	25,000,000	- Amount THB 25,000,000 earn normal interest rate 0.85%
6 March 2025	New Deposit THB 30,000,000	55,000,000	- An amount of THB 25,000,000 earns normal interest rate of 1% - An Incremental amount of THB 30,000,000 earns an interest rate of 1.80% , comprising the normal interest rate of 1% plus bonus interest rate of 0.80%

Example 2 of interest calculation:

- In case customer has starting balance THB 100,000,000 on 3 March 2025

Date	Transaction	Outstanding Balance (THB)	Normal interest rate + Bonus rate (p.a.)
3 March 2025 (Starting balance)	-	100,000,000	- Amount THB 100,000,000 earn normal interest rate 0.85%
9 Apr 2025	New Deposit THB 30,000,000	130,000,000	- An amount of THB 100,000,000 earns normal interest rate of 1.10% - An Incremental amount of THB 30,000,000 earns an interest rate of 1.90% , comprising the normal interest rate of 1.10% plus bonus interest rate of 0.80%

- (4.4) Deposits and withdrawals made on Saturdays, Sundays or public holidays will be included in the calculation of normal interest but not bonus interest for those days. Such deposits/withdrawals will be included in the calculation of bonus interest on the next working day.
- (4.5) Deposits or withdrawals made after 22.00 hrs. will be counted as transactions for the next working day's transactions.
- (4.6) From 7 May 2025 onwards, customers will receive interest rates of deposit amount at the normal rate according to the bank's announcement.
- (4.7) The Bank reserves the right to terminate this programme or amend, delete, or add to any of these terms and conditions as deemed appropriate. Customers will be notified in advance of any termination, amendment, deletion, or addition. The Bank reserves right to make decision on any disputes arising out of or in connection with this programme. The Bank's decision shall be final.
- (4.8) These terms and conditions may be translated into English language. In case of any inconsistency or discrepancy between Thai and English versions, Thai version shall prevail.



Mr. Richard Maloney
President & Chief Executive Officer
Announcement Date: 7 March 2025

