

United Overseas Bank (Thai) Public Company Limited
Table 4: Foreign Currency Deposit Rate (Percentage per Annum)
003/2025
Effective Date 3 February 2025

Currency	Type of Deposits	Type of Customers			
		Resident		Non-Resident	
		(1) Individuals	(2) Juristic Persons	(3) Individuals	(4) Juristic Persons
USD	1. Savings				
	Amount below USD 10,000,000	0.10	0.10	0.10	0.10
	Amount from USD 10,000,000 upwards	0.10	0.10	0.10	0.10
	2. Fixed				
	3 Months	0.20	0.20	0.20	0.20
	6 Months	0.25	0.25	0.25	0.25
	12 Months	0.25	0.25	0.25	0.25
	3. UOB FlexiYield	No service	0.15	No service	No interest rate
AUD	1. Savings	0.10	0.10	0.10	0.10
	2. Fixed				
	3 Months	0.10	0.10	0.10	0.10
	6 Months	0.10	0.10	0.10	0.10
	12 Months	0.15	0.15	0.15	0.15
NZD	1. Savings				
	Amount below NZD 40,000	0.10	0.10	0.10	0.10
	Amount from NZD 40,000 upwards	0.10	0.10	0.10	0.10
	2. Fixed				
	3 Months	0.20	0.20	0.20	0.20
	6 Months	0.25	0.25	0.25	0.25
	12 Months	0.25	0.25	0.25	0.25
CHF	1. Savings	No interest rate	No interest rate	No interest rate	No interest rate
	2. Fixed				
	3 Months	No interest rate	No interest rate	No interest rate	No interest rate
	6 Months	No interest rate	No interest rate	No interest rate	No interest rate
	12 Months	No interest rate	No interest rate	No interest rate	No interest rate
EUR	1. Savings	No interest rate	No interest rate	No interest rate	No interest rate
	2. Fixed				
	3 Months	No interest rate	No interest rate	No interest rate	No interest rate
	6 Months	No interest rate	No interest rate	No interest rate	No interest rate
	12 Months	No interest rate	No interest rate	No interest rate	No interest rate
GBP	1. Savings	0.10	0.10	0.10	0.10
	2. Fixed				
	3 Months	0.10	0.10	0.10	0.10
	6 Months	0.15	0.15	0.15	0.15
	12 Months	0.20	0.20	0.20	0.20



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SGD	1. Savings	0.10	0.10	0.10	0.10
	2. Fixed				
	3 Months	0.10	0.20	0.10	0.20
	6 Months	0.20	0.25	0.20	0.25
	12 Months	0.25	0.25	0.25	0.25
JPY	1. Savings	No interest rate	No interest rate	No interest rate	No interest rate
	2. Fixed				
	3 Months	No interest rate	No interest rate	No interest rate	No interest rate
	6 Months	No interest rate	No interest rate	No interest rate	No interest rate
	12 Months	No interest rate	No interest rate	No interest rate	No interest rate
CNY	1. Savings	No service	0.10	No service	0.10
	2. Fixed				
	3 Months	No service	0.15	No service	0.15
	6 Months	No service	0.15	No service	0.15
	12 Months	No service	0.30	No service	0.30
HKD	1. Savings (Individuals – Effective 3 May 2022)	No interest rate	No interest rate	No interest rate	No interest rate
	2. Fixed				
	3 Months	No service	No interest rate	No service	No interest rate
	6 Months	No service	No interest rate	No service	No interest rate
	12 Months	No service	No interest rate	No service	No interest rate
MYR	1. Savings	No service	0.40	No service	0.40
	2. Fixed				
	3 Months	No service	0.65	No service	0.65
	6 Months	No service	0.70	No service	0.70
	12 Months	No service	0.70	No service	0.70
USD	Savings For UOB Privilege Banking customers who open a new USD savings account without having previously had one. (Account opening date 2 December 2024 – 31 January 2025). See the terms and conditions below.	4.00%	-	-	-
USD	Savings For UOB Privilege Banking customers (during 3 February 2025 – 28 March 2025) ● New account with minimum deposit balance USD 30,000	3.50%	-	-	-



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		Resident		Non-Resident	
		(1) Individuals	(2) Juristic Persons	(3) Individuals	(4) Juristic Persons
	<ul style="list-style-type: none"> Existing account must has an incremental balance of at least USD 30,000 in the US dollar savings account compared to the base balance as of 31 January 2025 See the terms and conditions below.				



Definition of Type of Customer

- (1) **Individual Thai residents** mean (1) "Thai nationality customers" (2) "foreigners" (3) "non-registered business" e.g. "shop" under individual name (4) "group of person" registered with Revenue department under individual name.
- (2) **Individual Thai Juristic persons** mean corporation, institution, company incorporated in Thailand, branches and agent of foreign individual/ Juristic person incorporated in Thailand, state entities, state-enterprise, governmental organization, juristic persons incorporated under specific law, Government Pension Fund, Social Security Fund, Provident Fund, Mutual Fund, Security Company, Insurance Company, Cooperative, Financial Institutions incorporated under specific law.
- (3) **Individual non-Thai residents** mean non-Thai nationality not having alien identity or residence permit, including foreigner holding work permit, foreign official/ staff/ expert of embassies, foreign consulates, specialized agencies, international organization or institutions based in Thailand.
- (4) **Individual non-Thai residents Juristic persons** mean branches, agents of Thai individual/ juristic person located outside Thailand, corporations, institution, company located outside Thailand, foreign government, international organizations, foreign embassies, consulate, specialized agencies of the United Nation located in Thailand.

Terms & Conditions

- (1) **Minimum Initial Deposit** : At least USD 500 or equivalent
Foreign currency deposit for resident juristic persons do not require initial deposit.
- (2) **Account Opening Conditions**
 - (2.1) Service Branches :
For Resident and Non-resident client: The account service is available at all branches except Nakhon Pathom Branch, Ratchaburi Branch and Samut Songkram Branch.
 - (2.2) Physical foreign currency banknote are not allowed for deposit and withdrawal transaction from foreign currency deposit account
 - (2.3) Term and condition for Malaysia Ringgit Deposit Account (MYR) :
 - Thai resident - Non individual who desires to open Malaysia Ringgit Deposit Account is required to receive funds from foreign sources such as bill payments on goods and services from non individual in Malaysia only.
 - Non-Resident - Non individual who register in Malaysia only
 - Malaysia Ringgit Deposit Account must be complied with deposit/withdrawal/transfer service regulation which has been announced by Bank of Thailand and Bank Negara Malaysia (ACCD).
- (3) **Interest Payment**
 - (3.1) 2 times per annum on last business day - in June and December : Savings Deposit Account
 - (3.2) Paid upon maturity date : Fixed Deposit Account
 - (3.3) No interest payment : Early Withdrawal of Fixed Deposit
 - (3.4) All interest payment will be subject to withholding taxes under the Revenue Department's regulations (if any), before payment is made to the depositors.
- (4) **Interest Payment Calculation Method**

$$\frac{\text{Deposit Balance} \times \text{Interest Rate per Year} \times \text{Number of Days}}{100 \times \text{Actual Number of days of Such Calendar Year (360 or 365 based on selected currency)}}$$

Remark: According to the international standard and practice, number of days in 1 year of each currency is shown below;

 - GBP, SGD, HKD, MYR to be counted 365 days
 - AUD, USD, CHF, EUR, JPY, NZD, CNY to be counted 360 days
- (5) **Special Deposit Rate**
 - (5.1) 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. This is subject to approval of the Bank.
- (6) **Cash deposit and withdrawal**
 - (6.1) Deposit / Withdrawal transaction services with THB currency banknote which the bank uses FX rate on that day for exchange

Note : The bank will sell foreign currency by using FX rate on the day of exchange for deposit transaction
The bank will buy foreign currency by using FX rate(T/T) on the day of exchange for withdrawal transaction



(7) Dormant account

- (7.1) 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
- (7.2) If savings 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.
- (7.3) An inactive fixed deposit account refers to account without 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 letters to inform customers of account status and remaining balance on a yearly basis for three consecutive years.

(8) Deposit Protection

- (8.1) The principal and interest due under the Foreign Currency Deposit account are not protected by Deposit Protection Agency. Foreign Currency Deposit Account must be complied with Bank of Thailand's regulations regarding to Exchange Control Regulation.

Terms & Conditions for Products**(1) Fixed Deposit Account**

For Fixed Deposit Account: Upon the maturity date, if the customer does not instruct the Bank to change deposit type before maturity date, the deposit will be automatically rolled over for the same tenor of previous term of deposit at the interest rate announced periodically by the bank.

(2) UOB FlexiYield

- (2.1) The account can be opened by Juristic Persons with Resident type only.
- (2.2) Withdrawal: Depositors must inform the bank representative of their desire to make a withdrawal at least 31day prior to making 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
- (2.3) Partial withdrawal is allowed for UOB FlexiYield account
- (2.4) If a Depositor fails to give the Bank a 31 day prior notice before withdrawal, the 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

$$\frac{\text{Withdrawal Amount} \times \text{Minimum interest rate} \times 31}{100 \times 360}$$

- (2.5) Interest will be calculated on a daily basis and payable to customer's account on a semiannually basis.
- (2.6) Depositors who open account will receive a statement as a deposit history between Bank and customer.
- (2.7) If a 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 any sum from this account to settle the maintenance charge as specified by the Bank's monthly announcement, until the balance in such account is zero and this account shall be deemed as being closed by the Depositor.
- (2.8) Terms and conditions are subject to change by the bank's announcement and decision of the Bank shall be final.

US Dollar Savings Special Rate Campaign (2 Dec 2024 – 31 Jan 2025)

1. This campaign is for UOB Privilege Banking customers (i.e., individual customers with combined deposit and investment balance with United Overseas Bank (Thai) PCL or "the Bank" of THB 10 million and above, who have successfully applied to be UOB Privilege Banking members) only.
2. Customers must open a new US dollar savings account during 2 Dec 2024 – 31 Jan 2025 and the customer must not have had a US dollar savings account with the Bank prior to the new account opening.
3. The accounts that meet the conditions in 1 and 2 will receive 4.00% p.a. interest from "The Starting Date" until 31 March 2025.
4. The Starting Date for each account will be the next Wednesday after the account opening date. If it falls on a non-business day, the Starting Date will be the next business day. For example, 1) for customers who open a new account on Wednesday, 4 Dec 24 or Monday, 9 Dec 24, the Starting Date will be Wednesday, 11 Dec 24 and 2) for customers who open a new account on Wednesday, 25 Dec 24, the Starting Date will be Thursday, 2 Jan 25 as 1 Jan 25 is a bank holiday.



5. After the promotional interest rate period, all of the balance in the account will receive the normal interest rate per the prevailing Bank's Interest Rate announcement.
6. The Bank pays interest on the last business day of June and December.
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.

US Dollar Savings Special Rate Campaign (3 February 2025 – 28 March 2025)

1. This campaign is applicable for UOB Privilege Banking customers (i.e., individual customers with combined deposit and investment balance with United Overseas Bank (Thai) PCL or "the Bank" of THB 10 million and above, who have successfully applied to be UOB Privilege Banking members) only.
2. Customers must have an incremental balance of at least USD 30,000 in the US dollar savings account during 3 February 2025 – 28 March 2025, compared to the base balance as of 31 January 2025, either in an existing account or a newly opened one. In case of a new account, the base balance is zero.
Note: Incremental balance in the account that is transferred from another US dollar savings account that the customer holds with the Bank (if any) will not be eligible for the campaign.
3. All of the balance in the accounts that meet the conditions in Section 1 and 2 will receive 3.50% p.a. interest from "The Starting Date" until 31 March 2025.
4. "The Starting Date" for each account will be the next Monday after the customer has met the criteria.
5. Accounts that were eligible for US Dollar Savings Special Rate Campaign during 2 December 2024 – 31 January 2025 will not be eligible for this campaign.
6. The campaign is limited to one account per customer.
7. After the promotional interest rate period, all of the balance in the account will receive the standard interest rate per the prevailing Bank's Interest Rate announcement.
8. The Bank shall pay interest on the last business day of June and December.
9. 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 right to make decision on any disputes arising out of or in connection with this program. The Bank's decision shall be final.



Mr. Richard David Maloney
President & Chief Executive Officer
Announcement Date: 31 January 2025



