

United Overseas Bank (Thai) Public Company Limited  
 Table of Hire Purchase and Leasing Interest Rates (per annum)  
 For Juristic Person  
 No. 28/2010  
 Effective Date: October 1, 2010

Machinery Equipment and Vehicle (New and Used)

Hire Purchase/Lease Tenors	Flat Interest Rate	Effective Interest Rate *
Up to 24 months	2.50% - 4.00%	4.58% - 7.50%
36 months	3.00% - 4.50%	5.68% - 8.41%
48 months	3.50% - 5.00%	6.58% - 9.24%
60 months	4.00% - 5.50%	7.42% - 10.00%

\* The bank applies the 12 - 60 months in calculating the effective interest rate per annum.

Remarks:

1. The bank applies the flat interest rate per annum in calculation of hire purchase and leasing on entire hire purchase/lease tenors.
2. The rates are quoted as benchmark. The actual interest rates chargeable to customers may be varied, depending on the number of installments chosen by the customers while the down payment/deposit, tenors, type and model of the machinery, equipment, vehicle and other relevant factors.
3. Calculation of the effective interest rates per annum could be varied by reason of the number of installments chosen by the customers while one year has equal 12 monthly installments.
4. The bank reserves right to change the interest rates and other terms and conditions. The customers will be notified of the changes and the effective date (If any) on the date of application for hire purchase and leasing.
5. The interest rate is subject to change upon the bank announcements.

Announced on September 9, 2010

United Overseas Bank (Thai) Public Company Limited



(Mr. Wong Kim Choong)

President and CEO

