

United Overseas Bank (Thai) Public Company Limited would like to supercede the Bank Announcement # 029/2024 dated December 1, 2023 which effective from January 1, 2024 with the revised interest rates and conditions as follows

**United Overseas Bank (Thai) Public Company Limited**  
**Details on Interest Rate, Service Charges, Fees, and Actual Appropriate Expenses related to Personal Loan Business under Supervision (not related to Car Loan)**  
**No. 023/2024**  
**Effective Date: October 1, 2024**

1 Interest, Penalty Fee, Fees and Other Service Charges (Lowest rate to highest rate)	UOB Cash Plus		UOB I-Cash		
1.1 Normal Interest Rate*	Maximum 25% per annum				
Ceiling Interest Rate	25%				
1.2 Penalty Fee	The maximum normal interest rate actually charged as in the contract and plus 3% per annum but not exceeding ceiling interest rate at 25% per annum				
1.3 Prepayment Fee within the first year	N/A		N/A		
*Interest Rate, credit limit and monthly installment loan will be informed in the Approval letter					
<b>Actual Appropriate Expenses</b>					
2 Stamp Duty	0.05% of credit limit				
3 Cash Advance Transaction Fee	N/A				
4 Payment Service Fee					
	<b>Payment Channel</b>	<b>Service charges per Transaction</b>		<b>Service charges per Transaction</b>	
		<b>Bangkok and Greater Bangkok</b>	<b>Upcountry Province</b>	<b>Bangkok and Greater Bangkok</b>	<b>Upcountry Province</b>
	At Counter of United Overseas Bank (Thai)	Free	Free	Free	Free
	UOB Direct Debit	Free	Free	Free	Free
	Mailing Cheque	Free	Free	Free	Free
	UOB Personal Internet Banking (PIB)	Free	Free	Free	Free
	UOB TMRW Application / TMRW by UOB Application	Free	Free	Free	Free
	At UOB ATM	Free	Free	Free	Free
	Pay at Post	THB 10 / every THB 50,000		N/A	
	At Counter Service (Cash only and not more than THB 30,000/ time)	THB 15	THB 20	THB 15	THB 20
	Bank of Ayudhya				
	- At Counter of Bank of Ayudhya	THB 30	THB 40**	THB 30	THB 40**
	- Electronic Channels of Bank of Ayudhya	THB 10	THB 10	THB 10	THB 10
	Electronic Channels of Siam Commercial Bank	N/A	N/A	Free	Free
	Lotus's***	THB 10	THB 10	N/A	N/A
	mPay STATION	THB 15	THB 15	N/A	N/A
	Cross-Bank Bill Payment (PromptPay)****	Free	Free	Free	Free
	True Money	Maximum of THB 20	Maximum of THB 20	N/A	N/A
**When making payment of over THB 100,000 at Bank of Ayudhya in upcountry provinces, the additional fee of 0.10% of the payment amount or maximum of THB 1,000 shall be imposed.					
***Payment at Lotus's will be temporary out of service from 1 <sup>st</sup> October 2024 and we shall announce again once the service is back					
****PromptPay fees has been waived until further notice. Customer can check a list of participating banks in Cross-Bank Bill Payment (PromptPay) from the Bank of Thailand website.					
5 Credit Information Checking Fee	N/A				
6 Debt Collection Expense (In case the debtor has overdue debts or accumulated debts due in excess of 1,000 THB)	50 THB per statement cycle for one overdue payment and 100 THB per statement cycle for more than one overdue payment (exclude VAT)				
7 Electronic Know Your Customer Fee (Do not exceed the actual expense)	N/A				
8 Cheque Return Fee (Not over THB 200 per times)	N/A				
9 Card Replacement Fee (In case of using a card for withdrawal)	THB 200/card (exclude VAT)		N/A		
10 Statement Re-issuance Fee (The second issue onward)	THB 100 per statement cycle (exclude VAT)				
11 PIN Code Replacement Fee (In case of using a card for withdrawal)	THB 100 per transaction (exclude VAT)		N/A		
12 Transaction Inquiry Fee	THB 200 per transaction (exclude VAT)				

- The Bank will charge interest rate, service charges, penalty fee or any other fees in clause 1.1 – 1.3 in total not greater than 25% p.a. (Effective Rate)
- The Bank may change interest rates in connection with the personal loan product from time to time by informing the borrower of the change not less than 30 days in advance, except the change on MLR, MRR, MOR, deposit interest rate or default interest rate. For the Personal Loan business under supervision, the Bank will be able to change such rate in accordance with the BOT's regulation. However, the Bank will provide the written notice to borrowers, if that change affects benefits of the borrowers.
- Payment service fees in clause 4 are payable to the service providers at the payment channel and may be changed, subject to each service provider.
- In the event that there is an amendment to the terms and conditions of any product or service in relation to this terms and conditions that impacts on the customers' use of services such as fee adjustments for the use of financial products or services corresponding to the increased costs, changing service channels, changing conditions or benefits of a financial product or service, changing due date for debt settlement, the Bank shall communicate to or notify the Borrower of the material information of such amendment not less than 30 days prior to the effective date of such amendment, unless there may be significant damage to the Bank, such as the suspension or cancellation of credit card use in the event that the Bank detects fraud or where the customer defaults on the debt or fails to comply with the terms and conditions of using the financial services, the Bank shall be entitled to only notify such actions to the Borrower after such amendment within a reasonable period of time, except where the parties have agreed otherwise.
- In this regard, communicating or giving material information of the change under the preceding paragraph does not include cases where the Bank is required to take action under the law or order of the court or government agency. In the event that such amendment affects the service available to the Borrower, materially causing disadvantageous or increase burdens to the Borrower such as increasing credit card limit or cash card, changing method of notification, the delivery of information and documents from the original format to the electronic data format, the Borrower, has the right to give consent or deny such changes. In the event that Borrower wishes to change such conditions, the Borrower shall give consent for the change within the period and formats as specified by the Bank.

Announced of September 3' 2024  
United Overseas Bank (Thai) Public Company Limited



(Mr. Richard Maloney)  
President and CEO