



Siam Commercial Bank PCL

Table 4: Interest Rates (Percentage per Annum) for Foreign Currency Deposits No 2/2018

Effective on August 1, 2018

Currency	Type of Deposit	Customer Type					
		Resident			Non Resident		
		Individual	Juristic	Special Juristic	Individual	Juristic	Special Juristic
USD	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
	Savings Plus(7 days but less than 1 Month)	-	-	0.1000	-	-	0.1000
	Savings Plus(1 Month but less than 2 Months)	-	-	0.2000	-	-	0.2000
	Savings Plus(2 Months but less than 3 Months)	-	-	0.2500	-	-	0.2500
	Savings Plus(3 Months but less than 6 Months)	-	-	0.3500	-	-	0.3500
	Savings Plus(6 Months but less than 9 Months)	-	-	0.5000	-	-	0.5000
	Savings Plus(9 Months but less than 12 Months)	-	-	0.6000	-	-	0.6000
	Savings Plus(12 Months or Longer)	-	-	0.7000	-	-	0.7000
	3. Fixed						
	1 Month	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000
	2 Months	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	3 Months	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500
	6 Months	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
	9 Months	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000
	12 Months	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000
JPY	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Savings Plus(7 days but less than 1 Month)	-	-	-	-	-	-
	Savings Plus(1 Month but less than 2 Months)	-	-	-	-	-	-
	Savings Plus(2 Months but less than 3 Months)	-	-	-	-	-	-
	Savings Plus(3 Months but less than 6 Months)	-	-	-	-	-	-
	Savings Plus(6 Months but less than 9 Months)	-	-	-	-	-	-
	Savings Plus(9 Months but less than 12 Months)	-	-	-	-	-	-
	Savings Plus(12 Months or Longer)	-	-	-	-	-	-
	3. Fixed						
	1 Month	-	-	-	-	-	-
	2 Months	-	-	-	-	-	-
	3 Months	-	-	-	-	-	-
	6 Months	-	-	-	-	-	-
	9 Months	-	-	-	-	-	-
	12 Months	-	-	-	-	-	-

Currency	Type of Deposit	Customer Type					
		Resident			Non Resident		
		Individual	Juristic	Special Juristic	Individual	Juristic	Special Juristic
GBP	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
	Savings Plus(7 days but less than 1 Month)	-	-	0.2000	-	-	0.2000
	Savings Plus(1 Month but less than 2 Months)	-	-	0.2500	-	-	0.2500
	Savings Plus(2 Months but less than 3 Months)	-	-	0.3000	-	-	0.3000
	Savings Plus(3 Months but less than 6 Months)	-	-	0.3500	-	-	0.3500
	Savings Plus(6 Months but less than 9 Months)	-	-	0.5000	-	-	0.5000
	Savings Plus(9 Months but less than 12 Months)	-	-	0.5500	-	-	0.5500
	Savings Plus(12 Months or Longer)	-	-	0.6000	-	-	0.6000
	3. Fixed						
	1 Month	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	2 Months	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000
	3 Months	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500
	6 Months	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000
9 Months	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	
12 Months	0.6000	0.6000	0.6000	0.6000	0.6000	0.6000	
EUR	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Savings Plus(7 days but less than 1 Month)	-	-	-	-	-	-
	Savings Plus(1 Month but less than 2 Months)	-	-	-	-	-	-
	Savings Plus(2 Months but less than 3 Months)	-	-	-	-	-	-
	Savings Plus(3 Months but less than 6 Months)	-	-	-	-	-	-
	Savings Plus(6 Months but less than 9 Months)	-	-	-	-	-	-
	Savings Plus(9 Months but less than 12 Months)	-	-	-	-	-	-
	Savings Plus(12 Months or Longer)	-	-	-	-	-	-
	3. Fixed						
	1 Month	0.0000	-	-	0.0000	-	-
	2 Months	0.0000	-	-	0.0000	-	-
	3 Months	0.0000	-	-	0.0000	-	-
	6 Months	0.0000	-	-	0.0000	-	-
9 Months	0.0000	-	-	0.0000	-	-	
12 Months	0.0000	-	-	0.0000	-	-	
AUD	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	1.5000	1.5000	1.5000	1.5000	1.5000	1.5000
	Savings Plus(7 days but less than 1 Month)	-	-	1.6000	-	-	1.6000
	Savings Plus(1 Month but less than 2 Months)	-	-	1.7500	-	-	1.7500
	Savings Plus(2 Months but less than 3 Months)	-	-	1.9000	-	-	1.9000
	Savings Plus(3 Months but less than 6 Months)	-	-	2.0000	-	-	2.0000
	Savings Plus(6 Months but less than 9 Months)	-	-	2.2000	-	-	2.2000
	Savings Plus(9 Months but less than 12 Months)	-	-	2.3000	-	-	2.3000
	Savings Plus(12 Months or Longer)	-	-	2.3000	-	-	2.3000
	3. Fixed						
	1 Month	1.7500	1.7500	1.7500	1.7500	1.7500	1.7500
	2 Months	1.9000	1.9000	1.9000	1.9000	1.9000	1.9000
	3 Months	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000
	6 Months	2.2000	2.2000	2.2000	2.2000	2.2000	2.2000
9 Months	2.3000	2.3000	2.3000	2.3000	2.3000	2.3000	
12 Months	2.3000	2.3000	2.3000	2.3000	2.3000	2.3000	

Currency	Type of Deposit	Customer Type					
		Resident			Non Resident		
		Individual	Juristic	Special Juristic	Individual	Juristic	Special Juristic
CAD	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000
	Savings Plus(7 days but less than 1 Month)	-	-	0.1000	-	-	0.1000
	Savings Plus(1 Month but less than 2 Months)	-	-	0.1500	-	-	0.1500
	Savings Plus(2 Months but less than 3 Months)	-	-	0.2000	-	-	0.2000
	Savings Plus(3 Months but less than 6 Months)	-	-	0.2500	-	-	0.2500
	Savings Plus(6 Months but less than 9 Months)	-	-	0.2500	-	-	0.2500
	Savings Plus(9 Months but less than 12 Months)	-	-	0.2500	-	-	0.2500
	Savings Plus(12 Months or Longer)	-	-	0.2500	-	-	0.2500
	3. Fixed						
	1 Month	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
	2 Months	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000
	3 Months	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	6 Months	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	9 Months	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	12 Months	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
DKK	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Savings Plus(7 days but less than 1 Month)	-	-	-	-	-	-
	Savings Plus(1 Month but less than 2 Months)	-	-	-	-	-	-
	Savings Plus(2 Months but less than 3 Months)	-	-	-	-	-	-
	Savings Plus(3 Months but less than 6 Months)	-	-	-	-	-	-
	Savings Plus(6 Months but less than 9 Months)	-	-	-	-	-	-
	Savings Plus(9 Months but less than 12 Months)	-	-	-	-	-	-
	Savings Plus(12 Months or Longer)	-	-	-	-	-	-
	3. Fixed						
	1 Month	0.0000	-	-	0.0000	-	-
	2 Months	0.0000	-	-	0.0000	-	-
	3 Months	0.0000	-	-	0.0000	-	-
	6 Months	0.0000	-	-	0.0000	-	-
	9 Months	0.0000	-	-	0.0000	-	-
	12 Months	0.0000	-	-	0.0000	-	-
CHF	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Savings Plus(7 days but less than 1 Month)	-	-	-	-	-	-
	Savings Plus(1 Month but less than 2 Months)	-	-	-	-	-	-
	Savings Plus(2 Months but less than 3 Months)	-	-	-	-	-	-
	Savings Plus(3 Months but less than 6 Months)	-	-	-	-	-	-
	Savings Plus(6 Months but less than 9 Months)	-	-	-	-	-	-
	Savings Plus(9 Months but less than 12 Months)	-	-	-	-	-	-
	Savings Plus(12 Months or Longer)	-	-	-	-	-	-
	3. Fixed						
	1 Month	0.0000	-	-	0.0000	-	-
	2 Months	0.0000	-	-	0.0000	-	-
	3 Months	0.0000	-	-	0.0000	-	-
	6 Months	0.0000	-	-	0.0000	-	-
	9 Months	0.0000	-	-	0.0000	-	-
	12 Months	0.0000	-	-	0.0000	-	-

Currency	Type of Deposit	Customer Type					
		Resident			Non Resident		
		Individual	Juristic	Special Juristic	Individual	Juristic	Special Juristic
HKD	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
	Savings Plus(7 days but less than 1 Month)	-	-	0.0500	-	-	0.0500
	Savings Plus(1 Month but less than 2 Months)	-	-	0.1000	-	-	0.1000
	Savings Plus(2 Months but less than 3 Months)	-	-	0.1500	-	-	0.1500
	Savings Plus(3 Months but less than 6 Months)	-	-	0.2000	-	-	0.2000
	Savings Plus(6 Months but less than 9 Months)	-	-	0.2500	-	-	0.2500
	Savings Plus(9 Months but less than 12 Months)	-	-	0.3000	-	-	0.3000
	Savings Plus(12 Months or Longer)	-	-	0.3500	-	-	0.3500
	3. Fixed						
	1 Month	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000
	2 Months	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
	3 Months	0.2000	0.2000	0.2000	0.2000	0.2000	0.2000
	6 Months	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	9 Months	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000
	12 Months	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500
NZD	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	Savings Plus(7 days but less than 1 Month)	-	-	1.2500	-	-	1.2500
	Savings Plus(1 Month but less than 2 Months)	-	-	1.5000	-	-	1.5000
	Savings Plus(2 Months but less than 3 Months)	-	-	1.7500	-	-	1.7500
	Savings Plus(3 Months but less than 6 Months)	-	-	1.9000	-	-	1.9000
	Savings Plus(6 Months but less than 9 Months)	-	-	1.9000	-	-	1.9000
	Savings Plus(9 Months but less than 12 Months)	-	-	1.9000	-	-	1.9000
	Savings Plus(12 Months or Longer)	-	-	1.9000	-	-	1.9000
	3. Fixed						
	1 Month	1.5000	1.5000	1.5000	1.5000	1.5000	1.5000
	2 Months	1.7500	1.7500	1.7500	1.7500	1.7500	1.7500
	3 Months	1.9000	1.9000	1.9000	1.9000	1.9000	1.9000
	6 Months	1.9000	1.9000	1.9000	1.9000	1.9000	1.9000
	9 Months	1.9000	1.9000	1.9000	1.9000	1.9000	1.9000
	12 Months	1.9000	1.9000	1.9000	1.9000	1.9000	1.9000
CNY	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	Savings Plus(7 days but less than 1 Month)	-	-	0.2500	-	-	0.2500
	Savings Plus(1 Month but less than 2 Months)	-	-	0.2750	-	-	0.2750
	Savings Plus(2 Months but less than 3 Months)	-	-	0.3000	-	-	0.3000
	Savings Plus(3 Months but less than 6 Months)	-	-	0.3500	-	-	0.3500
	Savings Plus(6 Months but less than 9 Months)	-	-	0.4000	-	-	0.4000
	Savings Plus(9 Months but less than 12 Months)	-	-	0.4000	-	-	0.4000
	Savings Plus(12 Months or Longer)	-	-	0.4000	-	-	0.4000
	3. Fixed						
	1 Month	0.2750	0.2750	0.2750	0.2750	0.2750	0.2750
	2 Months	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000
	3 Months	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500
	6 Months	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000
	9 Months	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000
	12 Months	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000

Currency	Type of Deposit	Customer Type					
		Resident			Non Resident		
		Individual	Juristic	Special Juristic	Individual	Juristic	Special Juristic
SGD	1. Current	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2. Saving	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Savings Plus(7 days but less than 1 Month)	-	-	-	-	-	-
	Saving Plus(1 Month but less than 2 Months)	-	-	-	-	-	-
	Savings Plus(2 Months but less than 3 Months)	-	-	-	-	-	-
	Savings Plus(3 Months but less than 6 Months)	-	-	-	-	-	-
	Savings Plus(6 Months but less than 9 Months)	-	-	-	-	-	-
	Savings Plus(9 Months but less than 12 Months)	-	-	-	-	-	-
	Savings Plus(12 Months or Longer)	-	-	-	-	-	-
	3. Fixed						
	1 Month	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	3 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	6 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	9 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	12 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
MYR	1. Current	-	-	-	-	-	-
	2. Saving	-	0.7500	-	-	-	-
	Savings Plus(7 days but less than 1 Month)	-	-	-	-	-	-
	Saving Plus(1 Month but less than 2 Months)	-	-	-	-	-	-
	Savings Plus(2 Months but less than 3 Months)	-	-	-	-	-	-
	Savings Plus(3 Months but less than 6 Months)	-	-	-	-	-	-
	Savings Plus(6 Months but less than 9 Months)	-	-	-	-	-	-
	Savings Plus(9 Months but less than 12 Months)	-	-	-	-	-	-
	Savings Plus(12 Months or Longer)	-	-	-	-	-	-
	3. Fixed	-	-	-	-	-	-
	1 Month	-	1.0000	-	-	-	-
	2 Months	-	-	-	-	-	-
	3 Months	-	1.1500	-	-	-	-
	6 Months	-	1.2500	-	-	-	-
	9 Months	-	1.3000	-	-	-	-
	12 Months	-	1.4000	-	-	-	-
IDR	1. Current	-	-	-	-	-	-
	2. Saving	-	0.8500	-	-	-	-
	Savings Plus(7 days but less than 1 Month)	-	-	-	-	-	-
	Saving Plus(1 Month but less than 2 Months)	-	-	-	-	-	-
	Savings Plus(2 Months but less than 3 Months)	-	-	-	-	-	-
	Savings Plus(3 Months but less than 6 Months)	-	-	-	-	-	-
	Savings Plus(6 Months but less than 9 Months)	-	-	-	-	-	-
	Savings Plus(9 Months but less than 12 Months)	-	-	-	-	-	-
	Savings Plus(12 Months or Longer)	-	-	-	-	-	-
	3. Fixed	-	-	-	-	-	-
	1 Month	-	1.1500	-	-	-	-
	2 Months	-	-	-	-	-	-
	3 Months	-	1.2500	-	-	-	-
	6 Months	-	1.4000	-	-	-	-
	9 Months	-	1.5000	-	-	-	-
	12 Months	-	1.6000	-	-	-	-

Definition of Customer Type in the above Table

1. Resident individual means a Thai or foreign person who is permitted to reside in Thailand permanently.
2. Resident juristic person means (1) business, institution or company incorporated in Thailand (2) office, branch and agent of a foreign person or juristic person incorporated in Thailand (3) Thai government agency, government organization, state enterprise (4) juristic person established by specific law (5) government pension fund, social security fund, provident fund, mutual fund (6) securities company, insurance company, financial institution established by specific law.
3. Non-resident Individual means (1) foreign person who lives or works in Thailand temporarily (2) Thai person with permanent residence overseas (3) foreign officer or employee or specialist or other person who works for embassy, consulate, specialized agency of the United Nations, international organization or institution based in Thailand.
4. Non-resident juristic person means (1) office, branch and representative of a person or juristic person outside Thailand (2) business, institution or company incorporated in overseas (3) foreign government and organization (4) embassy, consulate, specialized agency of the United Nations, international organization or institution based in Thailand.
5. Special juristic person means juristic persons or company directors using or intending to use SCB Business Cash Management Service or other services of the Bank, who are qualified under the Bank's conditions and criteria and have entered into special arrangement with the Bank to:
 - 1) Deposit money in a savings and / or fixed deposit account according to the agreed amount and period as specified in the above table and will maintain each deposit amount continually according to the agreed amount and period, and will not exercise the right to withdraw the deposits before the agreed maturity date, or
 - 2) Will deposit money to the savings account according to agreed amount and period as specified in the above table and will not exercise the right to withdraw the deposits before the agreed maturity date, or
 - 3) Will deposit money to the savings account according to the agreed period and during such period will maintain the deposit amount or deposit period (whichever the case) (e.g. constant savings deposits) according to amounts as specified in the above table and per the calculation method of the Bank.

Conditions for Interest Payment

1. For other customers, who are not categorized in the above table and want to place deposits with the Bank, SCB shall pay interest to them as per deposit types and at the same rate provided to a similar group of customers with close deposit amounts.
2. Current deposits under Type 1 are non-interest bearing, while saving deposits under Type 2 will be entitled to interest payment every six month, except for savings deposit held by special juristic persons, which might be entitled to receive interest according to the agreed period (e.g. every month, every 3 months, or every 6 months). Savings deposits held by special juristic persons in the category of constant savings account withdrawn before the agreed period as specified in the above table will be entitled to receive interest for the entire amount according to the rate and conditions of normal savings deposits for juristic persons of the same category (which has been announced as specified in the above table). If the deposit has been withdrawn before the agreed period, and the Bank has paid interest for the withdrawn amount at a rate higher than they are entitled to receive, the Bank has the right to deduct the excess amount of interest from the depositor by debiting the depositor's account.
3. For fixed deposits under Type 3, SCB pays interest at an agreed rate of each item upon maturity. If the interest paid is tax deductible, SCB will have it deducted in an amount required by law.
4. In case there is a withdrawal of fixed deposits prior to the maturity date, SCB pays interest subject to the conditions as follows:
 - 4.1 For a deposit period less than one month, SCB does not pay interest.
 - 4.2 For a deposit period over one month, SCB pays interest for the actual deposit period at the lowest saving deposit rate provided to customers in the same category on the deposit date with a withholding tax deducted.
5. For calculation of the saving deposit interest rate, SCB counts on the rate it pays to customers in the same category and deposit amount as prescribed by the Bank on a case-by-case basis. For calculation of the fixed deposit interest rate, SCB counts on the rate it pays to customers in the same category and deposit amount as prescribed by the Bank on the deposit date. In case of withdrawal prior to the maturity date, SCB calculates the interest based on Item 3 (whichever the case may be).

6. The Bank may consider paying an additional margin rate as deemed appropriate to FCD customers who meet our criteria and have made special arrangements.
7. For deposit accounts, SCB calculates an interest rate (percentage per annum) announced in the above table and accrued daily based on the deposit period. *The number of days in a year used for interest calculation is 360 days (regardless of whether a calendar year in which a deposit is placed has either 365 or 366 days). **except for the number of days in a years used for interest calculation of deposit accounts which are in the currencies of British Pound Sterling (GBP), Hong Kong Dollar (HKD) , Singapore Dollar (SGD), Malaysia Ringgit (MYR) Rupiah Indonesia (IDR) and New Zealand Dollar (NZD) are 365 days (regardless of whether a calendar year in which a deposit is placed has either 365 or 366 days). The interest payment schedule and other conditions are provided in each deposit type set by the Bank. The interest calculation method are as follows (as the case may be):

$$\text{*The Amount of Interest Earned} = \frac{\text{Principal} \times \text{Interest rate} \times \text{Deposit period}}{360 \times 100}$$

$$\text{**The Amount of Interest Earned} = \frac{\text{Principal} \times \text{Interest rate} \times \text{Deposit period}}{365 \times 100}$$

8. SCB reserves the right to reject deposit taking in a whole or partial amount, or withdraw deposits or take any other actions immediately as it deems appropriate in case the deposit taking under the above-mentioned terms and conditions goes against or violates the law or regulations prescribed by the Bank of Thailand or authorized state agencies. Customers shall cooperate in any actions taken by the Bank to ensure the deposit taking does not goes against or violates the law and the regulations.
9. Principal and interest rate of foreign currency deposits are not guaranteed by the Deposit Protection Agency.
10. Terms and Conditions for Opening Malaysia Ringgit Currency (MYR) Deposit Account (“MYR Deposit Account”).
 - 10.1 Resident juristic person who wishes to open MYR Deposit Account shall have obligation or income from payment of goods or services with juristic person in Malaysia.
 - 10.2 The customer shall comply with Terms and Conditions Re: Deposit/Withdraw/ Transfer/Renewal Deposit and any other regulations announced by the Bank of Thailand and the Bank Negara Malaysia.
11. Terms and Conditions for Opening Indonesian Rupiah Currency (IDR) Deposit Account (“IDR Deposit Account”).
 - 11.1 Resident juristic person who wishes to open IDR Deposit Account shall have obligation or income from payment of goods or services with juristic person in Indonesia.
 - 11.2 The customer shall comply with Terms and Conditions Re: Deposit/Withdraw/ Transfer/Renewal Deposit and any other regulations announced by the Bank of Thailand and the Bank Indonesia.
12. SCB reserves the right to consider and change the conditions herein and the deposit interest rate as it deems appropriate in order to be in line with economic conditions.



(Mr. Arak Sutivong)

For President and CEO

Announced on July 31, 2018