Bank of China (Thai) Public Company Limited

Table 4 Foreign Currency Deposit Interest Rates (Percentage per annum)

Effective from May 10, 2019

FCY	Type of Deposits	Type of Customers			
		Resident		Non-Resident	
		Individuals	Juristic persons	Individuals	Juristic persons
USD	1. Current	N/A	N/A	N/A	N/A
	2. Saving*	0.125	0.125	0.125	0.125
	3. Fixed				
	1 month*	1.050	0.500	1.050	0.500
	3 months*	1.250	0.750	1.250	0.750
	6 months*	1.550	0.875	1.550	0.875
	12 months*	2.050	1.250	2.050	1.250
	***Plus Extra rate 0.1%**:Personal Banking Customers who place the USD time deposit by conversion of funds can enjoy extra 0.1% from the quotes by BOCT.**				
EUR	1. Current	N/A	N/A	N/A	N/A
	2. Saving	0.000	0.000	0.000	0.000
	3. Fixed				
	1 month	N/A	N/A	N/A	N/A
	3 months	N/A	N/A	N/A	N/A
	6 months	N/A	N/A	N/A	N/A
	12 months	N/A	N/A	N/A	N/A
CNY	1. Current	N/A	N/A	N/A	N/A
	2. Saving	0.350	0.350	0.350	0.350
	3. Fixed				
	1 month	2.000	2.000	2.000	2.000
	3 months	2.250	2.250	2.250	2.250
	6 months	2.750	2.750	2.750	2.750
	12 months	2.750	2.750	2.750	2.750
SGD	1. Current	N/A	N/A	N/A	N/A
	2. Saving	0.00010	N/A	0.00010	N/A
	3. Fixed				
	1 month	0.010	N/A	0.010	N/A
	3 months	0.010	N/A	0.010	N/A
	6 months	0.010	N/A	0.010	N/A
	12 months	0.010	N/A	0.010	N/A
GBP	1. Current	N/A	N/A	N/A	N/A
	2. Saving	0.000	0.000	0.000	0.000
	3. Fixed				
	1 month	N/A	N/A	N/A	N/A
	3 months	N/A	N/A	N/A	N/A
	6 months	N/A	N/A	N/A	N/A
	12 months	N/A	N/A	N/A	N/A
HKD	1. Current	N/A	N/A	N/A	N/A
	2. Saving	0.000	0.000	0.000	0.000
	3. Fixed				
	1 month	N/A	N/A	N/A	N/A
	3 months	N/A	N/A	N/A	N/A
	6 months	N/A	N/A	N/A	N/A
	12 months	N/A	N/A	N/A	N/A

Remarks: Condition of interest payment

1.Interest Calculation

The bank uses 360 days for interest calculation for USD, EUR, CNY and uses 365 days for interest calculation for SGD, GBP, HKD

The formula of interest calculation Interest of Deposit = $\frac{\text{Principle X Interest Rate(\%) X number of deposit days}}{\text{360 or 365}}$

2.For saving deposit accounts,the bank calculates interest on semi-annual basis as well as pays to the customer on 15th June and 15th December every year.

3.The bank doesn't pay the interest for deposit period less than 3 months in case that this is a withdrawal prior to the maturity date of time deposit account

4.The bank will use the saving deposit interest rate to pay the interest for deposit period more than 3 months in case the this is a wihdrawal prior to the maturity date of time deposit account.

5.The bank may pay interest rates higher than the announced rate which have to be approved by General Management to potential customer who is a large depositor or have the trend to use other bank's facilities.

6.The preferential interest rate is one-off privilege for each time deposit and subsequent renewal rates of time deposits will be subject to the quotes by BOCT.

Other Important Condition:

Principle and interest of Foreign Currency deposit account is not protected by Deposit Protection Fund.

Authorized Signature ....

(Mr. Li Feng)

Announcement on : April 29, 2019