

**CIMB Thai Bank PCL**

 Loan Interest Rates <sup>1/</sup> No. 4/2023

Effective from 4 October 2023

Unit : % per annum

**a. Reference Interest Rates**

|  |     |       |
|--|-----|-------|
| 1. Interest rate for prime large customers : term loan type (Minimum Loan Rate)      | MLR | 8.350 |
| 2. Interest rate for prime large customers : overdraft type (Minimum Overdraft Rate) | MOR | 8.750 |
| 3. Interest rate for prime retail customer (Minimum Retail Rate)                     | MRR | 9.250 |
| 4. Interest rate for prime Housing Loan (Housing Loan Rate)                          | HLR | 6.625 |
| 5. Interest rate for prime Personal Loan (Consumer Loan Rate)                        | CLR | 20.00 |

Unit : % per annum

**b. Maximum Interest Rates**

| <b>b.(1) Consumer Loan</b>   | <b>Secured Loan</b> | <b>Housing Loan</b> | <b>Wealth Credit Line - WCL<sup>3/</sup></b> |
|--|---------------------|---------------------|--|
| 6. Maximum interest rate: normal case  | MRR+2.75% (=12.00)  | MRR+2.75% (=12.00)  | MRR+2.75% (=12.00)                           |
| 7. Maximum interest rate: default case   | 15.00 <sup>2/</sup> | 15.00 <sup>2/</sup> | 15.00 <sup>2/</sup>                          |
| 7.1 Case when defaulted within one month after due date                              | MRR+3.75% (=13.00)  | MRR+3.75% (=13.00)  | MRR+3.75% (=13.00)                           |
| 7.2 Case when defaulted over one month, but not more than two months, after due date | MRR+4.75% (=14.00)  | MRR+4.75% (=14.00)  | MRR+4.75% (=14.00)                           |
| 7.3 Case when defaulted over two months  | MRR+5.75% (=15.00)  | MRR+5.75% (=15.00)  | MRR+5.75% (=15.00)                           |
| <b>b.(2) Commercial Loan</b>   | <b>O/D</b>          | <b>Others</b>       |  |
| <b><u>With Collateral</u></b>  |                     |                     |  |
| 8. Maximum interest rate: normal case  | MRR+4.35% (=13.60)  | MRR+4.35% (=13.60)  |  |
| 9. Maximum interest rate: default case   | MRR+7.35% (=16.60)  | MRR+7.35% (=16.60)  |  |
| 9.1 Case when defaulted within one month after due date                              | MRR+7.35% (=16.60)  | MRR+5.35% (=14.60)  |  |
| 9.2 Case when defaulted over one month, but not more than two months, after due date | MRR+7.35% (=16.60)  | MRR+6.35% (=15.60)  |  |
| 9.3 Case when defaulted over two months  | MRR+7.35% (=16.60)  | MRR+7.35% (=16.60)  |  |

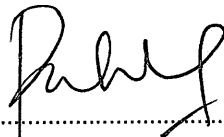
|   |                     |                     |
|---|---------------------|---------------------|
| <b><u>Without Collateral</u></b>  |                     |                     |
| 10. Maximum interest rate: normal case  | MRR+9.35% (=18.60)  | MRR+9.35% (=18.60)  |
| 11. Maximum interest rate: default case   | MRR+12.35% (=21.60) | MRR+12.35% (=21.60) |
| 11.1 Case when defaulted within one month after due date                              | MRR+12.35% (=21.60) | MRR+10.35% (=19.60) |
| 11.2 Case when defaulted over one month, but not more than two months, after due date | MRR+12.35% (=21.60) | MRR+11.35% (=20.60) |
| 11.3 Case when defaulted over two months  | MRR+12.35% (=21.60) | MRR+12.35% (=21.60) |
| <b>b.(3) Wholesale Loan</b>   | <b>O/D</b>          | <b>Others</b>       |
| <b><u>With Collateral</u></b>   |                     |                     |
| 12. Maximum interest rate: normal case  | MRR+4.35% (=13.60)  | MRR+4.35% (=13.60)  |
| 13. Maximum interest rate: default case   | 15.00               | 15.00               |
| <b><u>Without Collateral</u></b>  |                     |                     |
| 14. Maximum interest rate: normal case  | MRR+9.35% (=18.60)  | MRR+9.35% (=18.60)  |
| 15. Maximum interest rate: default case   | 23.00               | 23.00               |

**Remarks**

1/ Exclude the type of loans for which the Bank of Thailand stipulates specific criteria.

2/ In case that the Bank defines maximum interest rates based on Table a. Reference Interest Rates, where the sample of maximum interest rates calculation is based on the above Table a. Reference Interest Rates as of the effective date of this Announcement. When including fines, penalties, service charges or other fees, it shall not exceed the rate specified by the law or the Bank of Thailand's announcements.

3/ CIMB Thai's Wealth Credit Line is secured multi-purpose loan for investment.

  
 .....  
 (Mr. Paul Wong Chee Kin)  
 President and Chief Executive Officer  
 Announced on 3 October 2023