

CIMB Thai Bank PCL

 Loan Interest Rates ^{1/} No. 1/2021

Effective from 1 April 2021

Unit : % per annum

a. Reference Interest Rates

| | | |
|--|-----|-------|
| 1. Interest rate for prime large customers : term loan type (Minimum Loan Rate) | MLR | 6.350 |
| 2. Interest rate for prime large customers : overdraft type (Minimum Overdraft Rate) | MOR | 6.850 |
| 3. Interest rate for prime retail customer (Minimum Retail Rate) | MRR | 7.350 |
| 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.(1) Consumer Loan | Personal Loan | | Housing Loan | Wealth Credit Line - WCL ^{3/} |
|--|---------------------|-----------------------------------|---------------------|--|
| | Secured | Unsecured (not under supervision) | | |
| 6. Maximum interest rate : normal case | MRR+4.65% (=12.00) | 28.00 | MRR+4.65% (=12.00) | MRR+4.65% (=12.00) |
| 7. Maximum interest rate : default case | 15.00 ^{2/} | 28.00 | 15.00 ^{2/} | 15.00 ^{2/} |
| b.(2) Commercial Loan | O/D | | Others | |
| With Collateral | | | | |
| 8. Maximum interest rate : normal case | MRR+4.75% (=12.10) | | MRR+4.75% (=12.10) | |
| 9. Maximum interest rate : default case | MRR+7.75% (=15.10) | | MRR+7.75% (=15.10) | |
| Without Collateral | | | | |
| 10. Maximum interest rate : normal case | MRR+9.75% (=17.10) | | MRR+9.75% (=17.10) | |
| 11. Maximum interest rate : default case | MRR+12.75% (=20.10) | | MRR+12.75% (=20.10) | |
| b.(3) Wholesale Loan | O/D | | Others | |
| With Collateral | | | | |
| 12. Maximum interest rate : normal case | MRR+4.75% (=12.10) | | MRR+4.75% (=12.10) | |
| 13. Maximum interest rate : default case | 15.00 | | 15.00 | |
| Without Collateral | | | | |
| 14. Maximum interest rate : normal case | MRR+9.75% (=17.10) | | MRR+9.75% (=17.10) | |
| 15. Maximum interest rate : default case | 23.00 | | 23.00 | |

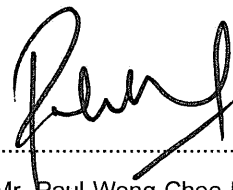
Remarks

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 31 March 2021