

**CIMB Thai Bank PCL**

 Loan Interest Rates <sup>1/</sup> No. 1/2022

Effective from 5 October 2022

Unit : % per annum

**a. Reference Interest Rates**

1. Interest rate for prime large customers : term loan type (Minimum Loan Rate)	MLR	6.750
2. Interest rate for prime large customers : overdraft type (Minimum Overdraft Rate)	MOR	7.250
3. Interest rate for prime retail customer (Minimum Retail Rate)	MRR	7.750
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>Personal Loan (Secured Loan)</b>	<b>Housing Loan</b>	<b>Wealth Credit Line - WCL<sup>3/</sup></b>
6. Maximum interest rate: normal case	MRR+4.25% (=12.00)	MRR+4.25% (=12.00)	MRR+4.25% (=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+5.25% (=13.00)	MRR+5.25% (=13.00)	MRR+5.25% (=13.00)
7.2 Case when defaulted over one month, but not more than two months, after due date	MRR+6.25% (=14.00)	MRR+6.25% (=14.00)	MRR+6.25% (=14.00)
7.3 Case when defaulted over two months	MRR+7.25% (=15.00)	MRR+7.25% (=15.00)	MRR+7.25% (=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% (=12.10)	MRR+4.35% (=12.10)	
9. Maximum interest rate: default case	MRR+7.35% (=15.10)	MRR+7.35% (=15.10)	
9.1 Case when defaulted within one month after due date	MRR+7.35% (=15.10)	MRR+5.35% (=13.10)	
9.2 Case when defaulted over one month, but not more than two months, after due date	MRR+7.35% (=15.10)	MRR+6.35% (=14.10)	
9.3 Case when defaulted over two months	MRR+7.35% (=15.10)	MRR+7.35% (=15.10)	

<b><u>Without Collateral</u></b>		
10. Maximum interest rate: normal case	MRR+9.35% (=17.10)	MRR+9.35% (=17.10)
11. Maximum interest rate: default case	MRR+12.35% (=20.10)	MRR+12.35% (=20.10)
11.1 Case when defaulted within one month after due date	MRR+12.35% (=20.10)	MRR+10.35% (=18.10)
11.2 Case when defaulted over one month, but not more than two months, after due date	MRR+12.35% (=20.10)	MRR+11.35% (=19.10)
11.3 Case when defaulted over two months	MRR+12.35% (=20.10)	MRR+12.35% (=20.10)
<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% (=12.10)	MRR+4.35% (=12.10)
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% (=17.10)	MRR+9.35% (=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 4 October 2022