

CIMB Thai Bank PCL

 Loan Interest Rates ^{1/} Number 1/2012

Effective from 1 November 2012

Unit : Percentage per annum

a. Reference Interest Rates

1. Interest rate for prime large customers : term loan type (Minimum Loan Rate)	MLR	7.625
2. Interest rate for prime large customers : overdraft type (Minimum Overdraft Rate)	MOR	8.00
3. Interest rate for prime retail customer (Minimum Retail Rate)	MRR	8.35
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 : Percentage per annum

b. Maximum Interest Rates

b.(1) Consumer Loan	Personal Loan		Housing Loan
	Secured	Unsecured (not under supervision)	
6. Maximum Interest Rate : normal Case	14.00	28.00	14.00
7. Maximum Interest Rate : default Case	15.00	28.00	15.00
b.(2) Commercial Loan	O/D		Other
With Collateral			
8. Maximum Interest Rate : normal Case	13.10 (MRR+4.75%)		13.10 (MRR+4.75%)
9. Maximum Interest Rate : default Case	15.00		15.00
Without Collateral			
10. Maximum Interest Rate : normal Case	18.10 (MRR+9.75%)		18.10 (MRR+9.75%)
11. Maximum Interest Rate : default Case	23.00		23.00

Remarks

- 1/ Exclude the type of loans that the Bank of Thailand stipulates specific criteria



(Mr. Subhak Siwaraksa)

President and Chief Executive Officer

Announced on 31 October 2012