

CIMB Thai Bank PCL

Loan Interest Rates " Number 1/2014

Effective from 9 January 2014

Unit : Percentage per annum

a. Reference Interest Rates

1. Interest rate for prime large customers : term loan type (Minimum Loan Rate)	MLR	7.50
2. Interest rate for prime large customers : overdraft type (Minimum Overdraft Rate)	MOR	7.75
3. Interest rate for prime retail customer (Minimum Retail Rate)	MRR	8.00
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	12.75 (MRR+4.75%)		12.75 (MRR+4.75%)
9. Maximum Interest Rate : default Case	15.00		15.00
Without Collateral			
10. Maximum Interest Rate : normal Case	17.75 (MRR+9.75%)		17.75 (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 6 January 2014