

ACL BANK Public Company Limited

Table Of Deposit Interest Rate (% per Annum)

Effective on March 10, 2006

Savings with Passbook, Call Deposit Receipt and Fixed Deposit Receipt	Types of Customer							
	Individual	Juristic Entities	Government Agencies	Non-profit Organizations	Institutions	Financial Institutions	Non-Residents	
							Individuals	Juristic Entities
1. Current Account								
1.1 All customers (From 10,000 Baht)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1.2 Employees of the Bank and its group companies (no minimum amount)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2. Savings with Passbook								
2.1 All customers (From 10,000 Baht)	1.250	1.250	1.250	1.250	1.250	0.000	1.250	1.250
2.2 Employees of the Bank and its group companies Premier Savings Account (no minimum amount)	2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3. Call/ Fixed Deposit Receipts (CDR/FDR)								
Individual: minimum amount 50,000 Baht								
Juristic person: minimum amount 100,000 Baht								
3.1 Call Deposit Receipt								
Less than 500 Thousand Baht	1.250	1.250	1.250	1.250	1.250	0.000	1.250	1.250
500 Thousand - less than 5 Million Baht	1.250	1.250	1.250	1.250	1.250	0.000	1.250	1.250
5 Million - less than 10 Million Baht	2.000	2.000	2.000	2.000	2.000	0.000	2.000	2.000
10 Million - less than 20 Million Baht	2.500	2.500	2.500	2.500	2.500	0.000	2.500	2.500
20 Million - less than 100 Million Baht	2.750	2.750	2.750	2.750	2.750	0.000	2.750	2.750
100 Million - less than 250 Million Baht	3.000	3.000	3.000	3.000	3.000	0.000	3.000	3.000
250 Million Baht	3.250	3.250	3.250	3.250	3.250	0.000	3.250	3.250
3.2 Fixed Deposit Receipt								
<u>3 Months</u>								
Less than 500 Thousand Baht	2.750	2.750	2.750	2.750	2.750	0.000	2.750	2.750
500 Thousand - less than 5 Million Baht	3.000	3.000	3.000	3.000	3.000	0.000	3.000	3.000
5 Million - less than 10 Million Baht	3.250	3.250	3.250	3.250	3.250	0.000	3.250	3.250
10 Million - less than 20 Million Baht	3.500	3.500	3.500	3.500	3.500	0.000	3.500	3.500
20 Million - less than 100 Million Baht	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
100 Million - less than 250 Million Baht	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
250 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000
<u>6 Months</u>								
Less than 500 Thousand Baht	2.750	2.750	2.750	2.750	2.750	0.000	2.750	2.750
500 Thousand - less than 5 Million Baht	3.250	3.250	3.250	3.250	3.250	0.000	3.250	3.250
5 Million - less than 10 Million Baht	3.500	3.500	3.500	3.500	3.500	0.000	3.500	3.500
10 Million - less than 20 Million Baht	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
20 Million - less than 100 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000
100 Million - less than 250 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000
250 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000

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							Individuals	Juristic Entities
<u>12 Months</u>								
Less than 500 Thousand Baht	2.750	2.750	2.750	2.750	2.750	0.000	2.750	2.750
500 Thousand - less than 5 Million Baht	3.250	3.250	3.250	3.250	3.250	0.000	3.250	3.250
5 Million - less than 10 Million Baht	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
10 Million - less than 20 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000
20 Million - less than 100 Million Baht	4.250	4.250	4.250	4.250	4.250	0.000	4.250	4.250
100 Million - less than 250 Million Baht	4.250	4.250	4.250	4.250	4.250	0.000	4.250	4.250
250 Million Baht	4.250	4.250	4.250	4.250	4.250	0.000	4.250	4.250
<u>18 Months</u>								
Less than 500 Thousand Baht	3.000	3.000	3.000	3.000	3.000	0.000	3.000	3.000
500 Thousand - less than 5 Million Baht	3.500	3.500	3.500	3.500	3.500	0.000	3.500	3.500
5 Million - less than 10 Million Baht	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
10 Million - less than 20 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000
20 Million - less than 100 Million Baht	4.500	4.500	4.500	4.500	4.500	0.000	4.500	4.500
100 Million - less than 250 Million Baht	4.500	4.500	4.500	4.500	4.500	0.000	4.500	4.500
250 Million Baht	4.500	4.500	4.500	4.500	4.500	0.000	4.500	4.500
<u>24 Months</u>								
Less than 500 Thousand Baht	3.250	3.250	3.250	3.250	3.250	0.000	3.250	3.250
500 Thousand - less than 5 Million Baht	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
5 Million - less than 10 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000
10 Million - less than 20 Million Baht	4.250	4.250	4.250	4.250	4.250	0.000	4.250	4.250
20 Million - less than 100 Million Baht	4.500	4.500	4.500	4.500	4.500	0.000	4.500	4.500
100 Million - less than 250 Million Baht	4.500	4.500	4.500	4.500	4.500	0.000	4.500	4.500
250 Million Baht	4.750	4.750	4.750	4.750	4.750	0.000	4.750	4.750
<u>36 Months</u>								
Less than 500 Thousand Baht	3.500	3.500	3.500	3.500	3.500	0.000	3.500	3.500
500 Thousand - less than 5 Million Baht	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
5 Million - less than 10 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000
10 Million - less than 20 Million Baht	4.250	4.250	4.250	4.250	4.250	0.000	4.250	4.250
20 Million - less than 100 Million Baht	4.500	4.500	4.500	4.500	4.500	0.000	4.500	4.500
100 Million - less than 250 Million Baht	4.750	4.750	4.750	4.750	4.750	0.000	4.750	4.750
250 Million Baht	4.750	4.750	4.750	4.750	4.750	0.000	4.750	4.750

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							Individuals	Juristic Entities
48 Months								
Less than 500 Thousand Baht	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
500 Thousand - less than 5 Million Baht	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000
5 Million - less than 10 Million Baht	4.250	4.250	4.250	4.250	4.250	0.000	4.250	4.250
10 Million - less than 20 Million Baht	4.500	4.500	4.500	4.500	4.500	0.000	4.500	4.500
20 Million - less than 100 Million Baht	4.750	4.750	4.750	4.750	4.750	0.000	4.750	4.750
100 Million - less than 250 Million Baht	4.750	4.750	4.750	4.750	4.750	0.000	4.750	4.750
250 Million Baht	4.750	4.750	4.750	4.750	4.750	0.000	4.750	4.750
3.3 Special " Fixed Deposit Receipt" (Savings Max Plus I)								
minimum amount 500,000 Baht per transaction								
Promotional Period from Feb 1 - Mar 15, 2006								
7 - 29 Days	2.000	2.000	2.000	2.000	2.000	0.000	2.000	2.000
30 Days	3.000	3.000	3.000	3.000	3.000	0.000	3.000	3.000
60 Days	3.500	3.500	3.500	3.500	3.500	0.000	3.500	3.500
90 Days	3.750	3.750	3.750	3.750	3.750	0.000	3.750	3.750
June 21 - 29, 2006	4.000	4.000	4.000	4.000	4.000	0.000	4.000	4.000

Remarks: Conditions of Interest Payments

1. Non-profit juristic organisations mean foundations, associations, religious institutions and government educational institutions
2. Employees of the Bank and its group companies means directors and employees of ACL Bank Public Company Limited, ACL Securities Company Limited
Leasing Sinn Asia Company Limited.
3. The bank will pay interest quarterly for any Fixed Deposit Receipt of amounts not less than 500,000 Baht (five hundred thousand Baht only)
and a minimum deposit period of 18 months.
4. Employees of the Bank shall not entitle to receive an extra interest at the rate of 0.25 % per annum for Special "Fixed Deposit Receipt" (Savings Max Plus I)
5. Terms and conditions are detailed below.

Terms & Conditions

Call and Fixed Deposit Receipts

1. The Bank will assign the interest rate according to the total amount of deposit of the particular individual or the total amount deposit of group customer.
For this purpose, group customer means the prime customer's family members and members' representatives, corporations and affiliates , executives and beneficiaries, and joint accounts.
2. The Bank reserves the right to pay the relevant interest rate according to the tenor as stipulated in the announcement of the Bank, at its mutual funds, provident funds , private funds, fund management companies, asset management companies, saving co-operatives , federations of credit , and life Insurance companies.
3. Any Deposit Receipt expecting periodical interest which is different from that announced by the Bank must have a deposit amount of not less than Baht 500,000.00 (Baht Five Hundred Thousand only). In this connection, the Bank may reduce the interest rate at the rate of 0.25% per annum below the announced rate.
- 4 The Bank will pay interest at the rate stipulated in the announcement. For any Deposit Receipt having a deposit term different from that stipulated in the announcement and where the maturity is in between the 2 terms stipulated in the announcement, the applicable interest rate shall be the lower than the rate the rate applied to the shorter term but in no event shall the rate be higher than the rate applicable to the longer term stipulated in the announcement at the Bank's sole discretion.
5. The Bank will pay interest at the rate of 0.50% per annum or not exceeding the rate as stipulated on such Fixed Deposit Receipt, as the Bank deems appropriate, for the withdrawal prior to its maturity provided that any early withdrawal of Fixed Deposit Receipt shall be subject to the Bank's sole discretion.
6. For Call Deposit Receipts, the Bank reserves the right to adjust /alter the interest rate to be in accordance with the Bank's announcement.

Other Terms & Conditions

1. The Bank reserves the right to assign the interest rates, applicable to savings accounts and deposit receipts to be pledged as a collateral facilities to the Bank, distinct from the announcement.
2. Employees of the Bank shall be entitled to receive additional interest at the rate of 0.25% per annum, provided that the increment of the interest shall apply only to those accounts under the staff members name and shall not apply to joint-name accounts nor group customer accounts.
3. Interest rates may be fixed only up to 4 working days in advance of the value date of the transaction.
4. The Bank reserves the right, at its sole discretion, to increase or to reduce the announced rate of interest not exceeding 0.50% per annum.
5. The Bank reserves the right, at its sole discretion, to amend the terms and conditions without prior notice as well to consider the acceptance of any amendments.
6. All deposit services shall be subject to the bank's announcement on the Bank's charges , fees and expenses.

This announcement shall come into force on March 10, 2006

ACL BANK Public Company Limited