



(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited	
Re: Interest Rates of High Volume Bills of Exchange for Corporate Investors	
(percentage per annum)	
Effective from 8 November 2011	
Tenor	Interest Rate (percentage per annum)
3 days - <14 days	3.15%
14 days - <1 month	3.15%
1 month - <2 months	3.20%
2 months - <3 months	3.30%
>3 months - <4 months	3.35%
>4 months - <5 months	3.35%
>5 months - <6 months	3.35%
>6 months - <7 months	3.40%
>7 months - <8 months	3.40%
>8 months - <9 months	3.40%
>9 months - <10 months	3.40%
>10 months - <11 months	3.40%
>11 months - <12 months	3.40%
>12 months - <24 months	3.45%
>24 months - <36 months	3.60%
>36 months - <48 months	3.60%
>48 months - <60 months	3.65%
60 months	3.65%

1. Type of Corporate Investors

- 1.1 Juristic persons who are legally registered or established under Thai laws such as limited companies, public limited companies, limited partnerships, juristic ordinary partnerships, associations, foundations, co-operatives and temples.
- 1.2 Government agencies, state enterprises and public agencies which are not classified as institutional customers.

2. Place of Issuance

- 2.1 The B/E is sold at the Head Office of the Bank of Ayudhya Public Company Limited only.
- 2.2 Corporate investors can contact branches/offices of the Bank nationwide to request and submit the B/E subscription form.
The branches/offices will coordinate the matter with the Head Office to facilitate convenience for corporate investors.



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3. B/E Conditions

- 3.1 The minimum purchase amount of each B/E is set at not less than Baht 50 million with a multiple of Baht 1 million for the incremental amount.
- 3.2 Early redemption of the B/E is not allowed.
- 3.3 Corporate investors shall be considered as creditors of the Bank. Principal and interest of the B/E are not guaranteed by the Financial Institutions Development Fund or the Deposit Protection Agency under the Deposit Protection Agency Act of B.E. 2551
- 3.4 The B/E cannot be transferred to other persons (non-transferable). Right of claim over the B/E cannot be transferred to other persons. The B/E cannot be pledged as collateral unless the Bank agrees thereto.

4. Determination of interest rate

- 4.1 For B/Es with a tenor of not more than 6 months, the Bank shall pay interest and principal at the maturity date of B/Es.
- 4.2 For B/Es with a tenor of more than 6 months, the Bank shall consider paying interest in installments as agreed upon with the corporate investors.

5. Interest calculation

- 5.1 For interest calculation, 1 year shall be equal to 365 days.
- 5.2 Interest shall be calculated starting from the date of B/E issuance to the date before the maturity date. In the case that the date of payment falls on a bank's public holiday, payment shall be made on the next business day. In such case, the Bank will count the said public holiday in the calculation of interest.
- 5.3 Interest before deduction of the withholding tax = $\frac{(\text{principal} \times \text{interest rate as per B/E} \times \text{number of days})}{100 \times 365}$
- 5.4 Interest rate as per 5.3 means the interest rate as specified on the face of the B/E.
- 5.5 The Bank shall deduct the withholding tax in accordance with the conditions of the Revenue Department unless exemption applies.

6. Principal redemption and interest payment

- 6.1 Corporate investors will receive principal and/or interest of the B/E at the maturity date as specified in the relevant B/E. The Bank will transfer such payment to the specified savings or current accounts of the corporate investors opened with the Bank. For corporate investors who do not have deposit accounts with the Bank, the Bank shall return the principal and/or pay interest of the B/E through other channels as agreed upon such as the BahtNet System.
- 6.2 In the case that the maturity date of the B/E falls on a bank's public holiday, the next business day shall be considered as the maturity date. In such case, the Bank will count the said public holiday in the calculation of interest using the interest rate specified in the B/E.

7. Custody of B/E

- 7.1 Corporate investors may choose to receive the B/E or to deposit the B/E with the custodian unit of the Bank free of charge. In this regard, corporate investors are required to notify the Bank's officer of their decision on the date they agree to purchase the B/E.
Exception: In the case where the tenor of the B/E is less than or equal to 1 month, corporate investors are required to deposit the B/E with the Bank's custodian unit only. The corporate investors will receive a confirmation letter of the issuance of the B/E and delivery of a copy of the B/E instead.
- 7.2 Methods for receiving the original or the copy of the B/E are as follows:
 - (1) The Bank delivers the B/E via registered mail with advice of delivery to the address specified by the corporate investors.
 - (2) Corporate investors receive the B/E themselves at the Head Office/branches of the Bank as specified in the B/E subscription form.



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7.3 As regards the time frame for delivery of the original or the copy of the B/E to corporate investors, the Bank shall make the delivery upon receiving payment for the B/E from the corporate investors as follows:

- (1) In cases where the corporate investors make a payment at the Head Office / branches located in Bangkok and vicinities, the Bank will deliver the B/E within 4 business days after having received payment for the B/E from the corporate investors.
- (2) In cases where the corporate investors make a payment through offices / branches located in provinces other than Bangkok and vicinities, the Bank will deliver the B/E within 10 business days after having received payment for the B/E from the corporate investors.

If the original B/E or the confirmation letter regarding the issuance of the B/E is not received within the specified period, please contact the Treasury and Capital Market Operations Department, Head Office Building, Bank of Ayudhya Public Company Limited, Telephone number 0-2296-2281.

8. Redemption of B/E

8.1 Corporate investors shall deliver the original B/E to the Bank prior to the maturity date in order to redeem the B/E in accordance with the Bank's conditions as follows:

- (1) Where corporate investors are holders of the original B/E;
 - If the original B/E is to be rendered to the Head Office, the corporate investors shall render it 2 business days prior to the maturity date.
 - If the B/E is to be rendered through the branch offices located in Bangkok and vicinities area, the corporate investors shall render it 5 business days prior to the maturity date.
 - If the B/E is to be rendered through the branch offices located in provinces other than Bangkok and vicinities, the corporate investors shall render it 7 business days prior to the maturity date.

- (2) Where corporate investors deposit the original B/E with the custodian unit of the Bank;

On the maturity date as specified in the B/E, the Bank will make a requisition for the original B/E from the custodian unit of the Bank and proceed with the payment of principal and interest thereof to the corporate investors within the maturity date of the B/E.

8.2 If the corporate investors do not render the original B/E to the Bank, the Bank reserves the right of redemption until the original B/E is rendered to the Bank and the Bank will not pay interest on the B/E after the maturity date.

9. In cases where the B/E is damaged / lost;

9.1 The corporate investors may contact officers at referring branches / departments or the Bank's Registrar at telephone number 0-2296-5690-2, 0-2296-5695-6. The corporate investors will receive a replacement B/E within 15 days from the date the corporate investors submit the request to the Bank.

9.2 Documents supporting the issuance of a replacement B/E in the place of the damaged/lost one are:

- (1) Police report of the lost B/E specifying the name of the corporate investor, reference number, issuance date, redemption date and the amount as per the face value of the lost B/E in the case of a lost B/E (In case of a copy of the police report, the document must be certified true copy by the police.)
- (2) Copy of the certificate of incorporation of the juristic person certified as a true copy by the registrar which has been issued for not more than 3 months
- (3) Copy of the national ID card of the authorized person of the juristic person

9.3 Fee for the issuance of a replacement B/E in the place of the damaged / lost B/E

- (1) In case of a damaged B/E, a fee of Baht 100 per bill is charged. (The corporate investors shall return the said B/E to the Bank.)
- (2) In case of a lost B/E, the fee of Baht 100 per bill is charged.



ธนาคารกรุงศรีอยุธยา
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10. The Bank reserves the right to consider changing conditions and/or interest rates of the B/E to be in line with the prevailing financial and economic situation. The Bank may consider paying an interest at the rate of 1.00% higher than the rate announced by the Bank for customers who meet the conditions and criteria specified by the Bank and who have special agreement with the Bank.
11. This notification shall take effect at the Head Office of the Bank of Ayudhya Public Company Limited only as from 8 November 2011 onward until any subsequent notifications of revision are made.
12. This notification of interest rates on B/E does not cover interest rates of B/E for individuals and general juristic persons as well as B/E for institutional investors which are separately announced in other notifications of the Bank.
13. For further information, please contact the Bank's officers at branches nationwide or www.krungsri.com or directly contact officers of the Assets and Liabilities Management Section at telephone number 0-2296-4357-8.

Authorized signature

- Signature -

(Mr. Pomsanong Tuchinda)

Head of Transformation

Issued on 7 November 2011