

## Announcement

F.A. 12//2020

Subject : Interest rates for credit balance account, and cash balance

Interest rates for cash balance account

Interest rates for net settlement account

Interest rates for deposits of derivative trading account

The Company hereby announces interest rates as follows:

1. The interest rate charged on the credit balance, the company will charge at the rate as follows.

1.1 Existing clients who have credit balance account.

The company will determine the interest rate by using trade volumes as a criterion, by meaning the highest trading volume in any one of the three consecutive months.

Trade Volumes (Baht)	Interest Rates on Credit Balance Account
No more 100,000	6.62% per annum
100,001 up to 5,000,000	4.95% per annum
5,000,001 up to 20,000,000	4.70% per annum
20,000,001 or above in total	4.00% per annum

1.2 New clients who open a credit balance account with the company

Trading	Interest Rates on Credit Balance Account
Trade in the same month as opening the account.	4.95% per annum
Trade after the month of opening the account.	Normal rate as in criteria 1.1

1.3 Penalty rate

For clients who have the credit balance account with their outstanding debt at the end of any month more than 5 million baht, while the trading volume in recent 90 days is less than 100% of the outstanding debt, the company will raise the interest rate further on the new announced rates by 2% per annum, with maximum rate of 12%.

Trading Volume that is used to indicate interest rate following item 1.1 and penalty rate following item 1.3, means trading volume from all customer accounts.



2. Interest rate on cash balance and interest on cash deposit for trading or placing as collateral. Company will pay at the rate as follows.

Cash Balance/ Cash Deposit for Trading or Placing as Collateral	Interest Rates
Deposit in credit balance account Deposit in Cash balance account Collateral in Net settlement account Collateral in Derivative trading account	0.5% per annum

The announcement will take effect on 1<sup>st</sup> January 2021.

Announced on 30<sup>th</sup> December 2020.

A handwritten signature in black ink, appearing to read "Pithayain Assavanig", written over a horizontal line.

(Mr. Pithayain Assavanig)

Chief Financial Officer