

May 14, 2002

Products Update

Launching New Product: Multi-purpose Loans

- Special offers for customers of home mortgages of the Bank, showing sound repayment records for no less than three years
 - Maximum lending of over 80 percent of total amounts paid, with minimum of 50,000 Baht
 - Maximum repayment period of 15 years
 - Interest rate: MLR
 - Front-end fee of 0.25 percent of total loan approved
 - Able to use existing collateral assets
 - Able to reduce the monthly installment payment, but not to exceed the designated maximum repayment period
 - The monthly installment payment, when the new loan included, not to exceed 40 percent of total income
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