

Interest Rate Swap

Swap your interest payment from floating to fixed rate, or vice versa, to hedge against interest rate rises

Key Benefits



Protect

Protect your business against interest rate volatility.



Cost

Manage your financial costs to be suitable with interest rate environment.

For example, when interest rate is stable or on a downward trend, you may choose to pay interest on floating rate, but when interest rate is on an upward trend, you may choose to pay interest on fixed rate.

Additional Information

Exchange interest payment in the same currency to hedge against interest rate rises

An Interest Rate Swap is an agreement to exchange fixed and floating interest rates which are calculated upon the specified principal with the net amount of interest payment of the two parties to be settled on the delivery date.

Efficiently manage risks as follows:

- **Floating to Fixed Rate**

Exchange your interest on floating interest rate to a fixed rate to manage interest rate risk.

- **Fixed to Floating Rate**

Exchange your interest on fixed interest rate to a floating rate to manage interest rate risk.

Service Conditions

- You must have a credit limit applicable to the IRS transactions.
- You must have underlying transactions as required by the regulations of the Bank of Thailand.
- You must receive or deliver currencies as agreed in the IRS transactions for the whole period of agreement.
- Charges may be applied for amendment/termination of the IRS transactions.

