

Unofficial Translation

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**Notification of the Bank of Thailand**

**No. FPG. 13/2560**

**Re: Regulations Procedures and Conditions for Conducting Credit Card Business  
for Credit Card Operators**

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**1. Rationale**

Credit card business may be regarded as a business that affects the greater public. At present, credit card is increasingly used to facilitate payment from purchase of goods and services in everyday life. The Bank of Thailand has regulated credit card business of credit card operators since 2002 for the benefit of consumer protection, enhancing prudent credit granting process, preventing credit card problems that may befall the public and credit card operators and determining that commercial banks and credit card operators are regulated by the same standard.

Recently, as country's household debt is quite high, such debt though does not directly impact stability of financial institution system but may be one of the factors contributed to household's fragility, affecting overall financial and economic system in the future. Furthermore, although credit card has an insignificant portion in household debt, with its characteristics of easily access such loan may weaken financial well-being of people which may lead to over-indebteness and loan default especially in low-income earners. The Bank of Thailand hence revised regulations on credit card, particular on limit of credit line and ceiling of interest rate. For credit line limits, granting credit line shall be base on level of cardholder's income to limit amount of debt, not to exceed their ability to repay especially in the segment that is vulnerable to over-indebteness. Such measure will apply only to new consumers applying for credit card from the effective date of this notification onwards. Nevertheless, in case of temporary credit line in cases of emergency, the Bank of Thailand allows Credit Card Operators to grant cardholders the temporary line with a specific credit period depend on their payment ability. For interest rate ceiling, the Bank of Thailand lowered the interest rate ceiling to be inline with current economic situation of lowering financial cost and to enhance credit card operators to focus more on their credit risk management and internal control. Moreover, the Bank of Thailand prescribes credit card operators to submit their annual financial statement to the Bank of Thailand and to their

branch relocation and closure 15 days in advance. However, other essence of the notification do not change.

## **2. Statutory Power**

By virtue of the power conferred by Section 6(1) and Section 8 of the Ministry of Finance Notification Re: Business Subject to Approval According to Section 5 of the Revolutionary Council) Decree No. 58 dated 11 November 2002 and the amendments, the Bank of Thailand hereby issues the Regulations Procedures and Conditions for Conducting Credit Card Business for Credit Card Operators to comply with.

## **3. Repealed Notification**

The Bank of Thailand Notification No. FPG. 18/2552 Re: Regulations Procedures and Conditions for Conducting Credit Card Business for Credit Card Operators dated 9 July 2009

## **4. Scope of Application**

This Notification shall apply to all credit card operators who conduct credit card business.

## **5. Content**

### **5.1 Definition**

“Credit card” means a card issued by a credit card operator to a cardholder or consumer according to the regulations and procedures stipulated by the credit card operator in order to be used for payment of goods, services or any other charge instead of payment by cash or to be used to withdraw cash. However, it shall not include prepaid card and debit card used for withdraw cash or payment of goods and services by deducting from deposit account instantly.

“Primary card” means a credit card issued by a credit card operator to a cardholder or consumer who earns or has financial position sufficiently to pay credit card debt.

“Supplementary card” means a credit card issued by a credit card operator to a cardholder or consumer whom is granted consent by the primary cardholder to utilize his/her card limit while the primary cardholder shall be responsible for all obligations arisen from the supplementary card.

“Business card / corporate card” means a credit card issued by a credit card operator as the request of a government agency, state agency, state enterprise or enterprise which such organization or enterprise shall be responsible for all obligations arisen from the usage of such credit card.

“Enterprise” means a company limited, public company limited, limited partnership, juristic partnership, other juristic person, or partnership which is not a juristic person.

“Credit card operators” means credit card operator licensed to operate credit card business by the Ministry of Finance Notification Re: Business Subject to Approval According to Section 5 of the Revolutionary Council) Decree No. 58 dated 11 November 2002 and the amendments.

“Branch Office” means any office which is separated from the Head Office of the credit card operators in order to do credit card business either handling of credit card approval or verifying customer information or receiving debt repayment or all of them with computer system that customer’s information can either be linked from its Head Office or any other office or not. Whereas Branch Office do not include

(1) Service Point to solicit new cardholders by distributing documents introducing service or accept and verify information in the application from normal people which does not enter into credit card approval process , does not verify customer information and no debt repayment received from customer.

(2) Office of the agent that credit card operator appointed to receive debt repayment or marketing including documents distribution introducing services or receive or verify information from customer’s application on behalf of credit card operator e.g. post office or other counter service which does not belong to credit card operator.

(3) Temporary Booth opened in any exhibition.

(4) Office or Booth or any place that the Bank of Thailand may prescribed in the future.

## **5.2 Application Submission and Approval**

Application to be the credit card operator must be submitted to the Ministry of Finance through the Bank of Thailand according to the application form as attached herewith (Attachment 1 and 2) at the Head Office or Regional Office of the Bank of Thailand

### 5.3 Regulations for conducting credit card business

In issuing credit card to cardholder or consumer, credit card operators must consider their qualifications according to documents provided with the credit card application where pre-approved card is forbidden if not requested from cardholder.

#### 5.3.1 Qualification of cardholder

##### (1) Primary cardholder

Credit card operators may issue primary card if the cardholder or consumer meets any one of the following qualifications:

(1.1) He/she has a total income from various sources of no less than THB 15,000 per month or no less than THB 180,000 per annum. Evidence clearly demonstrated the sources of income must be disclosed.

(1.2) He/she has income or has previously derived income from his/her work. Consideration shall be made from the cash flow in the past not less than 6 months which at least there must be average cash inflow of no less than THB 15,000 per month and credit card operators have considered that such person has sound financial status for credit card payments.

(1.3) He/she has deposits at credit card operators or debt instruments issued by credit card operators, state agency or state enterprise established under special law as collateral for the full credit line approved.

(1.4) He/she has fixed deposits at a financial institutions authorized to accept deposits of no less than THB 500,000 for a period not less than 6 months.

(1.5) He/she has fixed deposits at a saving cooperatives of no less than THB 1,000,000 for a period not less than 6 months.

(1.6) He/she has either fixed deposits or savings deposits at a financial institutions authorized to accept deposits or investment in debt instruments or investment in mutual funds or in aggregate of no less than THB 1,000,000 for a period not less than 6 months

(1.7) He/she has investment in private funds of no less than THB 1,000,000 for a period not less than 6 months.

For credit cardholder before 1 April 2004 whose total income is less than THB 15,000 per month or less than THB 180,000 per annum, credit card operators may renew the credit card to those cardholders if they have consistently good repayment records whereby within the past 1 year, there are no more than 2 late payments and each time is less than 30 days.

(2) Supplementary cardholder

Credit card operators may issue a supplementary card to a person without qualifications under section 5.3.1 (1.1) - (1.7) specified above, under agreement made with primary cardholder, whereby the spending limit of the supplementary cardholder must be within the credit line of the primary cardholder only. In addition, the primary cardholder must be responsible for all debt repayment arisen from the supplementary card.

(3) Corporate card

In issuing corporate card, credit card operators must consider the stability and financial position of the organization or enterprise applying for the card without having to examine the personal qualifications of the corporate cardholders.

In this regard, credit card operators must monitor that the regulations regarding qualifications of corporate cardholder is complied with such that it would not become a loophole to circumvent the credit card regulations regarding qualification of cardholder under section 5.3.1 (1) and credit line under section 5.3.2 (1).

### **5.3.2 Setting and increasing credit line**

(1) Primary cardholder

(1.1) setting credit line

Each credit card operator may approve credit line for each cardholder not over than following ratios or amounts:

(1.1.1) If the cardholder meets the qualifications under 5.3.1 (1.1) and (1.2), credit line each cardholder shall not exceed the following ratio or amounts

(a) 1.5 times of the monthly average income or cash inflow in the deposit account, if cardholder has monthly average income or cash inflow in the deposit account less than THB 30,000 per month.

(b) 3 times of the monthly average income or cash inflow in the deposit account, if cardholder has monthly average income or cash inflow in the deposit account from THB 30,000 per month to below THB 50,000 per month.

(c) 5 times of the monthly average income or cash inflow in the deposit account, if cardholder has monthly average income or cash inflow in the deposit account not less than THB 50,000 per month.

(1.1.2) If the cardholder meets the qualifications under 5.3.1 (1.3), credit line shall not more than the deposits amount at credit card operators or the value of debt instruments as collateral.

(1.1.3) If the cardholder meets the qualifications under 5.3.1 (1.4) and (1.5), credit line shall not more than 10 percent of the fixed deposit amount.

(1.1.4) If the cardholder meets the qualifications under 5.3.1 (1.6), credit line shall not more than 10 percent of the fixed deposits amount, saving deposit amount, value of investment in debt instruments and those in mutual funds.

(1.1.5) If the cardholder meets the qualifications under 5.3.1 (1.7), credit line shall not more than 10 percent of investment in private funds.

In this regard, in the case where a person has or used to have credit card before the effective date of this notification, financial institution may maintain or increase the credit line to such person in aggregate of not exceeding 5 times of the average monthly income or cash inflow in their deposit account unless in cases of granting temporary credit line for emergency cases under section 5.3.2 (1.1)

#### (1.2) Increasing credit line

The applicants who require to increase credit line must provide full and correct information regarding their qualifications, credit card and credit lines granted at the time of the application. Credit card operators must inform the cardholders the significant in providing such information as such information may cause the credit card operators to revoke the card if subsequently it should be discovered that the information is false.

#### (1.3) temporary credit line in cases of emergency

Credit card operators may grant a temporary credit line in excess of the limit, set under section 5.3.2 (1.1) above, to the cardholder in cases of emergency upon having considered the cardholder's repayment capabilities. For debt collection, credit card operators must comply with the section 5.3.2 (1.3)

In this regard, credit card operator must develop written on policy for granting credit line in cases of emergent and vital to life event situation including characteristics of situations regarded as emergent and vital to life event situation, credit approval criteria such as credit limit and term, including process for verification of such credit limit utilization. In addition, the credit card operator must specify authorities and responsibilities of persons in charge of approving such limit. Furthermore, the credit card operator must monitor to ensure that such temporary credit line granting does not circumvent the regulations under section 5.3.2 (1.1)

(2) Corporate card

The credit card operators shall set appropriate credit lines by exercising the same prudence as they would have done in granting credits to corporate debtors in general.

**5.3.3 Interests, fines, service charges and any fees related to credit card**

Credit card operators must comply with the regulations on collection of interests, fines, service charges and any fees related to credit card as follows :

(1) Credit card operators may collect interest on the outstanding balance of loans or interest over the default period of loans or may collect fines for late payment or fees or any service charges from the cardholders or consumers. The sum of Interests, fines, service charges or fees that credit card operator collects from a particular cardholders or consumers have not to exceed 18 percent per annum (effective rate). In addition, credit card operators may calculate interest from the date of that payment is advanced on behalf of the cardholder or consumer, the posting date of the transaction, or the due date that the cardholder or consumer must make payment or that the payment is deducted from his/her account according to the billing statement.

In this regard, fees and any service charges as mentioned above are excluded the operating expense which are specified in the table attached herewith (Attachment 3)

(2) Credit card operators may charge a fee on cash advance drawn by credit card in addition to the interest, fines, fees and service charges under 5.3.3 (1). The total additional charges shall not exceed 3 percents of the cash advance.

(3) In addition to interest, fines, fees and service charges under 5.3.3 (1) and (2), credit card operators may charge various expenses that are actually paid and are reasonable. However, these charges shall be in accordance with the list prescribed by the Bank of Thailand on the table attached to this notification and are of the following natures.

(3.1) It is an expense which causes credit card operator's operating cost to increase as regards to the using credit card to pay taxes, duties and fees to government agencies that have the duty to collect official taxes, duties and fees; whereby such agencies are unable to pay service charges to credit card operators as other commercial stores. In this regard, credit card operator shall take the following actions.

(3.1.1) Consent from the cardholder or consumer must be obtained or it is clearly specified in the agreement that the cardholder or consumer agrees to pay fees related to credit card usage on behalf of the government agencies.

(3.1.2) Service charges collected by credit card operators shall be no greater than 2 percents of the amount of taxes, duties and fees paid via credit card.

(3.2) It is an expense which causes credit card operator's operating cost to increase due to services provided to the cardholder or consumer or due to debt collection upon default, as specific to each case, that already contract cardholder or consumer via mails, phone, or customer visiting to collect the default debt.

(3.3) It is an expense that credit card operator must pay to a third party or outsider, provided that there is verifiable evidence of payment and is reasonable. Excluded are general expenses that occur regularly as part of the business such as cost of the automatic debt collecting system, utility expenses or employees' salaries, etc.

Moreover, credit card operators may not double charge the same service charges under two categories of expenses under (3.2) and (3.3).

(3.4) Fines for cheque returned shall not exceed THB 200 per transaction.

(4) In the case where any credit card operator wishes to collect service charges from cardholder or consumer above and beyond the items listed prescribed by the Bank of Thailand under 5.3.3 (3), prior approval must be obtained from the Bank of Thailand. In this regard, credit card operators must submit a written notice specifying rationale and the details related to those fees to the Financial Institution



Applications Department on a case by case basis. The Bank of Thailand shall complete its consideration within 45 business days from the date the Bank of Thailand receives the application and all relevant documents.

(5) Credit card operators are prohibited from adding Interests, fines, service charges and any fees under 5.3.3 (1) to (4) and the value added tax (VAT) related to the cash advance drawn by credit card services under 5.3.3 (2) to the outstanding debt in order to recalculate the interests and fines.

#### **5.3.4 Disclosure of Interest rates, fines, service charges and any fees related to credit card.**

Credit card operators shall comply with regulations regarding the disclosure of interest rate, fines, service charges and any fees related to credit card as follows.

(1) The table regarding interest rate, fines, service charges and any fees related to credit card attached to this notification shall be posted in a public area of every office on the same day that the credit card operator issues the announcement or modifies the content.

In this regard, in case of changing such rates or any conditions, credit card operator must inform cardholders or consumers in advance not less than 30 days.

(2) Post the table attached to this notification as specified in 5.3.4 (1) on the website of the credit card operators before the effective date of the such interest rate, fines, service charges and any fees related to credit card.

(3) Inform cardholders and consumers the current interest rate, fines, service charges and any fees related to credit card as specified in 5.3.4 (1) in the prospectus, application and contract in order to assist their decision making regarding credit card application.

#### **5.3.5 Demand for debt repayment and debt collection**

Credit card operators must comply with regulations on debt collection as follows:

(1) If credit card operators intend for cardholders or consumer to be able to pay in installment, they must set a rule regarding minimum payment per installment that the cardholder or consumer must make, which shall not be less than 10 percent of the total outstanding amount.

(2) Warning letter must be issued to the cardholder or consumer no less than 20 days in advance prior to undertaking a legal enforcement on debt settlement.

(3) Invoice must be delivered to the cardholder or consumer no less than 10 days in advance prior to the date of payment or of account deduction. In addition, the calculation of interest, fines and service charges must be demonstrated in details within the invoice when such charges are made.

(4) Where any cardholder misses payment for 3 consecutive months from the due date, credit card operators shall promptly revoke the credit card of such cardholder.

### **5.3.6 Changing debt type**

Credit card operators are prohibited from transferring debt or change the type of debt arisen from credit card usage to current account debt or other type of credit agreements, except the following actions are undertaken.

(1) Consent must be first obtained from the cardholder or consumer.

(2) A minimum payment of 10 percent of the total outstanding amount must be required except in the case of debt restructuring that is favorable to the cardholder, in particular where the interest, fines and service charges are reduced. Additionally credit card operators must prepare full documents of various contracts relevant to the debt restructuring which are enforceable by law.

(3) Collection of interest, fines and service charges must be in accordance with Section 5.3.3.

(4) Card usage and credit card account of such cardholder or consumer must be promptly revoked.

### **5.3.7 Managing of cardholders' or consumer's information**

(1) Credit card operators must give special importance to the card applicant's information and ensure that the information is correct and comprehensive to enable appropriate approval and limit setting process such that it would fit the debtor's repayment capability. Information from reliable central information sources may also be used such as the credit bureau, etc. Alternatively credit card operators may pool together to set up an information center to verify the card applicant's personal history, number of cards and limits granted in total as well as other information.

(2) Credit card operators must keep the cardholder's or consumer's information confidential except for the following cases.

(2.1) Disclosure with a written consent of the cardholder or consumer.

(2.2) Disclosure in the line of duty or to facilitate an investigation or a court proceeding.

(2.3) Disclosure to the auditor of such credit card operator.

(2.4) Submitting information to the credit bureau company.

(2.5) Disclosure to facilitate compliance as stipulated by law.

### **5.3.8 Practices for handling consumer complaints**

Credit card operators must conduct an investigation upon the receipt of complaints by cardholder or consumer and notify progress of the investigation and further process to the cardholder or consumer within 7 days from the day the complaints have been received. The complaints must be fully resolved and the cardholder or consumer shall be notified promptly.

In this regard, credit card operators must establish the procedure for cash rebates to cardholders or consumer in case of inaccurate collection. Credit card operator must provide cardholders or consumer an opportunity to choose how to receive such cash rebates through various channels such as cash, cheque or saving deposit account, apart from credit cash in credit card account.

### **5.3.9 Policy, operating plan, advertisement and risk management**

Credit card operator must establish policy, operating plan, advertisement and risk management of credit card business as follows :

(1) Credit card operators must establish policy and action plan for the credit card business. They are to be submitted for approval of the board of directors annually. Such policy and plan should consist of direction and guidance for providing credit card service as well as target in providing services to customers according to the income level of the cardholders and guidance for consumer protection.

(2) Credit card operators must establish rules or procedures for their staff or specify in the contract for appointing of agent to act on behalf of credit card operator in soliciting new cardholders or soliciting existed cardholders for new types of credits. The following shall also be complied with.

(2.1) New or existed cardholders may be solicited between 8:00 – 20:00 hours on Monday – Friday and 8:00 – 18:00 on public holidays.

In this regard, credit card operator must give cardholders or consumer an opportunity to decline further solicited from the credit card operator. The credit card operator shall also have in-place internal processes to aggregate information of cardholders or consumer who choose to decline further solicited from credit card operator and ensure that agents acting on credit card operator's behalf also comply with such procedures. Moreover, the credit card operator must maintain record of such information for the Bank of Thailand's examination.

(2.2) In case of using marketing media to promote credit card, the contents must be easy for customer to understand , must not be exaggerated and provide complete facts including interest rate, fines, service charges, fees and expenses that actually paid and reasonable for each type of credit card.

(2.3) It is prohibited to award any money, product or gift coupon to new applicants or upon new customers' card approval except after the card is used for at least 1 period.

#### **5.3.10 Accounting and report**

(1) Credit card operators must compile data in Data Set form according to data set and explanation in preparing data according to the format prescribed in this notification by submitting such data set on a monthly basis within 21 days from the end of the month reported according to procedure and guidelines prescribed in the Bank of Thailand Ruling Re: Electronic Services in transmitting data related to data management system of the Bank of Thailand B.E. 2546.

In this regard, the Bank of Thailand will consider receiving such data set through electronic communication system on the day that credit card operators transmit the data to the Bank of Thailand and pass the basic validation of the Bank of Thailand data management system.

(2) The credit card operator shall submit their annual financial statement certified by the authorized auditor to the Bank of Thailand within 180 days from the ending accounting period.

### 5.3.11 Office move or branch closure

The credit card operator who wants to move the office and close the branch shall inform the Bank of Thailand 15 days in advance of the move or closure date. If the Bank of Thailand does not have any written objection, it shall be deemed as approve for the credit card operator to move or close the branch. However, for temporary closure, the credit card operator can proceed and inform the Bank of Thailand promptly after such temporary closure.

The credit card operator must post the movement date or closure of the branch in public at such branch at least 15 days in advance and during that period, the operator must set out appropriate practices to facilitate their customers and people.

## 6. Transitional Provision

For debts with specific credit term that arising from the credit card transactions before the effective date of this notification, credit card operators are able to calculate the interests, fines and service charges specified in the contract until such debts are repaid completely.

## 7. Effective Date

This Notification shall come into force as from 1 September 2017

Announced on 17<sup>th</sup> July 2017

(Mr.Veerathai Santiprabhob)

Governor

Bank of Thailand

Regulatory Policy Department

Telephone 0 2283 5806, 0 2283 5805

Facsimile 0 2283 5938

**Application form on credit card business**

Date.....month.....B.E.....

Attention Governor Bank of Thailand,

I (name of the entity).....HQ.address.....

.....Tel.....

Fax..... and have ..... branches with details as follows:

1. ....branch at.....
2. ....branch at.....
3. ....branch at .....
4. ....branch at .....

(If the applicant has more than 4 branches, please list the name and address of all the branches attached together with this application)

would like to apply to operate credit card business in Thailand as specified in the Ministry of Finance Notification Re: Business Subject to Approval According to Section 5 of the Revolutionary Council Decree No. 58 date 11 November 2002 and the amendments.

I have attached documents and information as follows:

- (1) Copy of company registration
- (2) Copy of memorandum of association
- (3) Copy of company ruling
- (4) Copy of shareholders registration
- (5) Copy of latest Ministry of Commerce Certificate
- (6) Copy of Minutes of Board of Directors giving consent for the company to operate credit card business.
- (7) Qualification form of the company's directors, managers or (all) authorized personnel together with ID cards.
- (8) Policy and operating plans to operate credit card business including guidelines in screening customers, setting credit limit, debt collection process and grievance process.
- (9) Organization Chart.

(10) Documents showing financial status or latest audited financial statement

(11) Name, working record and qualifications of auditor which was certified by authorized director of the company attached with the application to operate credit card business herewith.

I, hereby, confirm that should the Bank of Thailand request for additional documents or information for consideration, I will submit within the time limit specified by the Bank of Thailand and when have been approved, I agree to comply with any conditions that the Ministry of Finance or the Bank of Thailand specified or will specify in the future.

Certify that the above information is correct complete and true.

Sign.....

(.....)

Position.....

(Company seal if any)

**Qualifying Certificate of Directors, Managers or Persons with of power of management of the company**

(To be submitted together with the application to be credit card operator)

**Name of the Company .....**

- 1. Name and Surname (1) Thai..... (Ex-surname.....)
- (2) English..... (Ex-surname.....)

2. Position.....

3 Birth date/month/year.....Age.....year

4. Nationality.....

5. Present Address: Number.....Village No.....Lane.....Street.....

Sub-district.....District.....Province.....

Postcode.....Tel.....Mobile phone.....

E-mail address.....

6. Marital Status ( ) Single ( ) Married ( ) Divorce

Spouse Name:.....(Old surname.....)

7. Degree and work experience

(1) Education degree (list from most recent ones)

<u>Name of institution</u>	<u>degree and major field</u>	<u>year of completion</u>
.....	.....	.....
.....	.....	.....

(2) Work experience up to present

<u>Name of company</u>	<u>type of business</u>	<u>work title</u>	<u>from...to .....</u>
.....	.....	.....	.....
.....	.....	.....	.....



8. Certification

I, hereby, certify that details listed above is correct complete and true and I do not have any forbidden qualifications in accordance to the Ministry of Finance Re: Business Subject to Approval According to Section 5 of the Revolutionary Council Decree No. 58 dated 11 September 2002 and the amendments and not prosecuted under law on Anti-Money Laundering and Combating the Financing of Terrorism.

Sign.....

(.....)

Date.....

**Disqualifications or prohibited characteristics**

**In accordance to the Ministry of Finance Re: Business Subject to Approval  
According to Section 5 of the Revolutionary Council Decree No. 58  
dated 11 September 2002**

Directors, Managers or persons with power of management of the company must not have any disqualifications or prohibited characteristics as listed below:

- (1) Being a bankrupt.
- (2) Having been imprisoned by a final court judgment for an offense related to property committed with dishonest intent.
- (3) Having been directors, managers or persons with of power of management in a company that the Minister removed the license.

..... Co., Ltd. / Public Company Limited

Details of Interest Rate, Fines, Service Charges and Other Fees Chargeable by credit card operator in Credit Card Business

Effective from ..... (Date).....

1. Interest, fines, service charge and other charges										
Interest										
Credit facility usage fee	..... % per annum									
Late payment fee	..... % per annum									
Service charge and other charges	..... % per annum									
Beginning date of interest calculation	..... % per annum									
	Beginning from [ ] date advance is made to merchant [ ] posting date [ ] payment due date									
2. Minimum payment required	..... % of total monthly billing statement or At least THB ...									
3. Cash advance fee	..... % of the total cash advance amount									
4. Interest fee period	Up to .... days from the posting date									
Operating fees	... card		... card		... card		... card		... card	
	Type	Type	Type	Type	Type	Type	Type	Type	Type	Type
5. Fees by card type										
Joining fee										
Annual fee										
6. Payment charges	Deducting from bank a/c		THB ..... / transaction			Cheque or money order			THB ..... / transaction	
	Bank's counter service		THB ..... / transaction			ATM			THB ..... / transaction	
	ATM of other banks		THB ..... / transaction			Phone			THB ..... / transaction	
	Other's counter service		THB ..... / transaction			Internet			THB ..... / transaction	
7. Fines for cheque returned	THB ..... / transaction									
8. Replacement card fee	THB ..... / transaction									
9. Copy of statement fee	THB ..... / transaction									
10. Copy of sales slip fee	THB ..... / transaction									
11. Replacement of credit card PIN fee	THB ..... / transaction									
12. Transaction verification fee	THB ..... / transaction									
13. Debt collection fee	..... (specify unit)									
14. Fees related to payment to governmental agency	..... of the amount of taxes, duties and fees paid via credit card									
15. Cost of FX risk	..... % of .....									

**Remark:** Credit card operators shall disclose to the cardholders of all other expenses related to credit card usage overseas charged by the overseas operators through credit card operators in Thailand, for example, fee for using ATM abroad, etc