

Unofficial Translation

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Notification of the Bank of Thailand

No. FPG. 14/2560

**Re: Regulations Procedures and Conditions for Undertaking Business of Personal Loan
under Supervision for Financial Institutions**

1. Rationale

Personal loan under supervision business may be regarded as a business that affects the greater public as they use personal loan under supervision to purchase goods and services in everyday life as well as doing business. The Bank of Thailand has regulated personal loan under supervision business of financial institution since 2005 for enhancing prudent credit granting process and preventing personal loan under supervision problems that may befall the public and financial institutions and determining that both financial institutions and operator who conduct personal loan under supervision business 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 personal loan under supervision 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-indebtedness and loan default especially in low-income earners. The Bank of Thailand hence revised regulations on personal loan under supervision such as granting credit line based on level of income to limit amount of debt not to exceed their ability to repay especially in the segment that is vulnerable to over-indebtedness. Such measure will apply only to new consumers applying for personal loan under supervision from the effective date of this notification onwards. Nevertheless, to not impede consumer access to financial resources in the case of emergency and vital to life event situations, the Bank of Thailand thus allows the financial institution to grant additional temporary emergency credit line to consumers. Other material regulations has remained unchanged.

2. Statutory Power

By the virtue of section 38, section 39, section 40, section 41, section 46 and section 71 of the Financial Institution business Act B.E. 2551 (2008), Bank of Thailand hereby issues the Regulations Procedures and Conditions for Undertaking Business of Personal loan under supervision for Financial Institutions to comply with as prescribed in this notification.

3. Repealed Notification

The Bank of Thailand Notification No. FPG. 1/2560 Re: Regulations Procedures and Conditions for Undertaking Business of Personal Loan Under Supervision for Financial Institutions date 23 January 2017.

4. Scope of Application

This Notification shall apply to all commercial banks and finance companies according to the law on financial institution business.

5. Content

5.1 Definition

“Personal Loan” means lending, purchasing, discounting or rediscounting bills or any negotiable instruments to natural person with or without purpose to get goods or services and to include lending with the purpose of doing business.

“Personal Loan under supervision” means Personal Loan without assets or property as collateral and for the benefit of this notification, it shall include lending originated from hire purchase and lease of goods that are not normally sold by the Operator except for cars and motorcycles.

Personal Loan under supervision shall exclude loan for education, traveling loan for overseas employment, loan for medical treatment, loan for staff welfare where the employer has signed contract with the financial institution and other loans as prescribed by the Bank of Thailand.

“Interest” means all the monies, properties or other things which can be determined in terms of money, which a financial institution, or an officer or employee of the financial institution receives in the course of carrying on business of the financial institution.

“Service Charges” means all the monies, properties or other things which can be determined in terms of money, other than interest that financial institution receives from the consumer due to credit granting, regardless of whether it is called service fee, charges or any other expense excluded penalties that may be demanded under Section 46 (7) of the Financial Institutions Businesses Act B.E. 2551.

“Financial Institution” means (1) Commercial bank and Finance company according to the Financial Institutions Business Act B.E. 2551.

“Consumer” means consumer according to the Consumer Protection Act.

5.2 Regulations for Undertaking Business of Personal Loan under supervision

5.2.1 Qualification of consumer of Personal Loans under supervision

Financial institution is allowed to grant Personal Loan under supervision to individual only when the financial institution has considered that such individual has sound financial status for debt repayment base on average monthly income or cash inflow in consumer’s deposits with financial institutions which are able to accepting deposits of money within the period not less than 6 months. In this regard, pre-approved credit is prohibited if not requested from consumer.

5.2.2 Granting credit line for Personal Loans under supervision

(1) Each financial institution may approve credit line for Personal Loans under supervision to each consumer not exceeding the following ratios or amounts:

(1.1) If the consumer has monthly average income or cash inflow in consumer’s deposits account under section 5.2.1, less than THB 30,000 per month

(1.1.1) The financial institution may approve credit line for Personal Loans under supervision to a consumer not exceeding 1.5 times of the average monthly income or cash inflow in the consumer’s deposit account.

(1.1.2) The financial institution shall not approve credit line for Personal Loans under supervision to consumer who already have credit lines for Personal Loan under supervision from other three financial institutions or Personal Loans under supervision Operators.

In this regard, the financial institution must establish processes for consumer who apply for new or increase credit lines to accurately and fully declare information regarding to credit line of Personal Loans under supervision, which are obtained or in the process of applying from other financial institutions or Personal Loans under supervision Operators over the past 2 months before the time of the application. Financial institution must inform the consumers significance of such information, which may cause the financial institution to decrease or revoke the credit line if found incomplete or inaccurate information. Also financial institution must have in place process to monitor and review their credit line for Personal Loan under supervision to each consumer at least 3 months after the approval date to ensure that credit line is in line with prescribed regulation.

(1.2) If the consumer has average monthly average income or cash inflow in consumer's deposits account under section 5.2.1, THB 30,000 per month.

The financial institution may approve credit line for Personal Loans under supervision to a consumer not exceeding 5 times of the average monthly income or cash inflow in the consumer's deposit account.

In this regard, in the case where a consumer has or used to have credit line for Personal Loans under supervision before the effective date of this notification, financial institution may maintain or increase the credit line to the consumer in aggregate of not exceeding 5 times of the average monthly income or cash inflow in the consumer's deposit account.

(2) Financial institution may grant a temporary credit line for Personal Loan under supervision with a clearly specific maturity, in excess of regulation prescribed under Section 5.2.2 (1), to a consumer in the case of emergency based on consumer's ability to repay debt. Such credit line, in aggregation with credit line granted under Section 5.2.2 (1) shall not exceed 5 times of average monthly income or cash inflow in consumer deposits.

In this regard, financial institution 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 financial institution must specify authorities and responsibilities of persons in charge of approving such limit. Furthermore, the financial institution must monitor to ensure that such temporary credit line granting does not circumvent the regulations under Section 5.2.2 (1)

5.2.3 Interests, service charges and fines related to Personal Loan under supervision

Financial institutions shall comply with regulations on collection of interest, service charges and fines related to Personal Loan under supervision as follows :

(1) Financial institutions may collect interests on the outstanding balance of loans or interest over the default period of loans or may collect service charges or fines for late payment from the consumers. The sum of Interests, service charges and fines that financial institution collects from a particular consumer must not exceed 28 percent per annum (effective rate)

(2) In addition to interest, service charges and fines under 5.2.3 (1), financial institutions may charge various expenses actually paid and reasonable. However, these charges shall be in accordance with the list prescribed by the Bank of Thailand on the table attached to this notification (attachment1) and are of the following natures.

(2.1) Expenses that the financial institution has to pay to government agencies.

(2.2) Expenses that the financial institution has to pay to the third – party person or external entity with payment documents which can be verified in accordance to the type of expenses specified in the table attached in this notification. Such expenses have to be in a personal amount and exclude the financial institution's regular expenses such as automatic-debt-collection-system expenses, utility expenses, and salary expenses.

(2.3) Expenses that result in an increase in financial institution's operating cost from providing services to consumer or collecting debts from default consumer in a specific case. Such mentioned expenses shall be arisen as the financial institution has already collected such debt such as sending post, phoning or visiting.

In this regard, such financial institution may not double charge expenses of the same type as specified above.

(3) In collecting expenses actually paid and reasonable from customer on top of expenses listed in the table specified by the Bank of Thailand under Section 5.2.3 (2), the financial institution must receive prior approval from the Bank of Thailand. The financial institution shall submit the application by stating reasons and details related to Financial Institutions Application Department, Financial Institutions Policy Group,

Bank of Thailand on a case by case basis where the Bank of Thailand will complete the consideration within 45 days from the date since the date that the Bank of Thailand receives the application with correct and complete documents.

(4) The financial institution are not allowed to include interests, service charges and fines under Section 5.2.3 (1) and expenses actually paid and reasonable under Section 5.2.3 (2) and 5.2.3 (3) in the outstanding balance debt to calculate further interests and fines.

5.2.4 Disclosure of interests rate, service charges and fines related to Personal Loan under supervision.

The financial institution shall comply with regulations on disclosure of interests rate, service charges and fines related to Personal Loan under supervision as follows.

(1) The table regarding interest rate, service charges and fines in the tables attached in this notification in public at every office on the day the announcement is made or amended.

In this regards, where there is an amendment in mentioned interests rate, service charges and fines which make customer lose benefits, the financial institution shall notify customer in writing in due time.

(2) Publicize the announcement as specified in Section 5.2.4 (1) on the financial institution's website before the effective date of the announcement.

(3) Keep the original copy of the announcement as specified in Section 5.2.4 (1) which may be in paper, electronic or any other formats, for at least 10 years from the day the announcement on interests rate, service charges and fines become effective as it may be requested by consumers, court or government entities.

(4) notify details of the announcement as specified in 5.2.4 (1) to customers or applicants of loans for their consideration in applying for loans in the prospect pamphlet, application and contract, for consumers consideration to apply for credit .

(5) Post the announcement of details of fees and expenses that are actually paid and reasonable under Section 5.2.3 (2) in public at every office.

In this regards, in case rates or conditions of expenses that are actually paid and reasonable are changed, the financial institution shall post the announcement of such changes in public at every office to inform customers at least 30 days in advance before such change become effective. Furthermore, in the case where

such change make consumer lose benefits, the consent from consumers shall be received prior to change unless the consumer choose to give rights to the do otherwise.

5.2.5 Preparation of loan repayment schedules and receipts

In order that consumers are clearly informed of necessary information, the financial institution shall:

(1) Prepare loan repayment schedules of each consumer, which indicate details of payment for each installment. The details must at least cover the repayment amount, separated into principle, interest and the outstanding balance of principle. The loan repayment schedules shall be given to consumers once the loan agreement is made or loans are approved. For consumers applying for revolving credits, the financial institution may provide consumers an example of loan repayment schedule.

(2) Prepare receipts which show debt payment details separated into principle, interest and other expenses for consumers to keep as evidence. In this regards, the financial institution must show the amount of debt both past due and undue balance by separating as principle, interest and other expenses in the loan statement or receipts.

The financial institution may refer to example of loan repayment schedule under Section 5.3.5 (1) and receipt example under Section 5.3.5 (2) from the example that the Bank of Thailand has attached herewith (Attachment 2). However, the financial institution may have its own design which contains key information items as specified above.

5.2.6 Notice and dement for debt repayment

The financial institution shall comply with regulations on debt collection as follows :

(1) The financial institution shall send loan statement to consumer 10 days prior to the payment date or debit date. In case that there is calculation of interests and expenses on past-due loans, the financial institution shall prepare details on calculation of such interests and expenses in the loan statement.

(2) The financial institution shall send the warning letter for past due payment to consumers at least 20 days before taking legal action for debt repayment.

5.2.7 Changing debt type

Financial institutions are prohibited from transferring debt from Personal Loan under supervision to current account debt or other type of credit agreements, otherwise receive prior consent in writing from consumer.

Regarding debt from Personal Loan under supervision that has not been transferred to current account debt, interest cannot be aggregated with the principal to be further charged with interest again.

5.2.8 Practices and management of consumer's information

(1) the financial institution shall give special importance and prepare accurate and complete consumer's information to enable appropriate approval and limit which is in line with the consumer's ability to repay debt. Information from reliable centralized information sources may be used such as the credit bureau, etc. Alternatively, the financial institution may pool information together to set up an information center to verify the consumer's personal Information, credit lines obtained, and the number of Personal Loan under supervision Operator or financial institutions granted such loan in total as well as other information as well as other information.

(2) The financial institutions shall keep the consumer's information confidential except for the following cases.

(2.1) Disclosure with a written consent of the 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 financial institution.

(2.4) Submitting information to the credit bureau company.

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

5.2.9 Practices for handling consumer complaints

The financial institution shall conduct an investigation upon the receipt of complaints by consumer related to usage of Personal Loan under supervision and notify progress of the investigation and further process to the consumer within 7 days from the day the complaints have been received. The complaints must be fully resolved and the consumer shall be notified promptly.

5.2.10 Policies, operating plans, advertisement and risk management

The financial institutions shall establish policies, operating plan, advertisement and risk management of Personal Loan under supervision business as follows :

(1) The financial institutions shall establish policies and operating plans for Personal Loan under supervision and propose for board of directors approval annually. Such policy and operating plan should consist of business directions and framework in providing Personal Loan business under supervision as well as target in providing services to customers in according to the consumers income level.

(2) Financial institutions must establish rules or procedures for their staff or specify in the contract for appointing of agent to act on behalf of financial institution in soliciting new consumers or soliciting existed consumers for new types of credits. The following shall also be complied with.

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

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

(2.2) In case of using marketing media to promote Personal Loan under supervision , the contents shall be easy for consumer to understand , shall not be exaggerated and provide complete facts including interests rate, fines , service charges , fines and expenses that actually paid and reasonable for each type of Personal Loans under supervision.

(3) Financial institutions must establish the following systems for managing risk associated with Personal Loan under supervision service.

(3.1) System for considering qualifications of Personal Loan under supervision applicants for the purpose of approval and setting credit limit consistent with debt repayment capability.

(3.2) System for debt collection able to alert when a debtor starting to have problem making repayment or unable to make contractual payment as well as collection strategies for various circumstances.

(3.3) Information technology system in managing rules, policies and plans related to Personal Loan under supervision service.

5.2.11 Accounting and report

The financial institution shall prepare the reports on a monthly basis by using the reporting forms as specified by the Bank of Thailand as attached in this notification (Attachment 3) and submit in the form of Excel file to the Bank of Thailand within 21 days from the end of the month. The financial institution shall submit such report in the form of Excel file to the Ministry of Finance as specified above as well through the E-mail address of the Fiscal Policy Office at fspolicy@fpo.go.th

6. Effective Date

This Notification shall come into force as from 1 September 2017

Announced on 17th July 2017

(Mr. Veerathai Santiprabhob)

Governor

Bank of Thailand

Regulatory Policy Department

Telephone 0 2283 5806, 0 2283 5805

Facsimile 0 2283 5938

Name of the financial institution.....

Details about interest rate, fines, service charges, fees and expenses that actually paid and reasonable related to personal loan under supervision

Effective from.....

1. Interest, fines, service charges and fees Interest, fine, service charges and fees	from.....% to% per annum			
Expenses that actually paid and reasonable				
2. Expenses paid to state enterprises 2.1 Stamp duty 2.2(If any)				
3. Expenses paid to third-party person or external entity 3.1 Expenses for payment 3.2 Expenses on credit information verification 3.3 Expenses in case of insufficient cash (In case of payment by debiting the account with financial institutions) 3.4 Expenses in debt collection*	Payment by debiting bank a/c Payment at bank counter Payment at counter service Payment by cheque or postal money orderTHB/transactionTHB/transactionTHB/transactionTHB/transaction	Payment through ATM Payment by automatic phone system Payment through internet systemTHB/transactionTHB/transactionTHB/transaction
4. Expenses which is the operating cost of the financial institution 4.1 Expenses in debt collection* 4.2 Expenses from returned cheque (not more than 200 baht per transaction) 4.3 New card issuance in case of lost/defect (in case using card for withdrawal) 4.4 Request for account statement for each period (from second copy onward) 4.5 Issuance of password for new card in replacement of old password (in case using card for withdrawal) 4.6 Expenses for transaction verification	THB/transactionTHB/transactionTHB/transactionTHB/transactionTHB/transactionTHB/transaction		

Footnote * Expenses of the same type under section 3.4 and 4.1 cannot be double collected from customer and can be collected in the amount that is actually paid and reasonable.

Example of Table showing total debt

In the case the customer apply for a loan amount 12,000 Baht and have repayment schedule for 12 months and the financial institution charges interest and fees (interest etc.) at the rate of 28% per annum (Effective Rate) Therefore, the customer has a monthly debt as follows:

Customer Name..... repayment schedule every(date).....

Period	Total repayment each month (1)	Payment of interest etc. ^{1/} (2)	Principal Repayment ^{2/} (3)	Principal Outstanding ^{3/} (4)
0				12,000
1	1,158	280	878	11,122
2	1,158	260	899	10,223
3	1,158	239	920	9,304
4	1,158	217	941	8,363
5	1,158	195	963	7,400
6	1,158	173	985	6,415
7	1,158	150	1,008	5,406
8	1,158	126	1,032	4,374
9	1,158	102	1,056	3,318
10	1,158	77	1,081	2,238
11	1,158	52	1,106	1,132
12	1,158	26	1,132	0
Total	13,897	1,897	12,000	

^{1/} Payment of interest etc, in each period is equal to the outstanding principal from previous period multiply by interest rate per month which is calculated from interest rate etc. per annum (Amortization basis) which is the rate set by the financial institution but not more than 28 % divide by 12 months (this example calculates interest etc. per month for the convenience to understand but in practice can be calculated per day. However, the effective rate for the entire contract must not exceed 28 % per annum.)

^{2/} Principal Repayment for each period is equal to the amount paid per month deduct by interest etc. for each period.

^{3/} Principal Outstanding for each period is equal to principal outstanding in previous period deduct by principal paid in this period.

Notice

- (1) Table showing total debt is prepared in compliance with the amount of loans and terms of borrowing of each customer
- (2) Amount of repayment will be in accordance to the above table only in the case that the borrower paid in full and on schedule time as agreed only.
- (3) Effective Rate for the entire loan contract must not exceed 28% per annum

Example of Receipt

	Principal		Interest		Other expenses		Total
Payment paid in this period	XXX	+	XX	+	X	=	XXX
(as specified in receipt or statement)							
Past due amount (In case late payment)	XXX	+	XX	+	X	=	XXX
Undue balance	XXX	+	XX	+	X	=	XXX

Report on Personal Loan under supervision

Name of the financial institution.....

As of end of month.....B.E.....

1. Personal Loan under supervision ^{1/}

Unit: Baht

Total income of customer (baht/month)	Total customer information		New loan information ^{4/}		Past due customer ^{5/}								Write - off ^{8/}	
	Number of account ^{2/}	Loan Outstanding ^{3/}	Number of account	New loan	more than 1 month up to 3 months		more than 3 months up to 6 months		more than 6 months up to 12 months		more than 12 months			
					Number of account ^{6/}	Loan Outstanding ^{7/}	Number of account ^{6/}	Loan Outstanding ^{7/}	Number of account ^{6/}	Loan Outstanding ^{7/}	Number of account ^{6/}	Loan Outstanding ^{7/}	Number of account	Loan Outstanding
Less than 5,000														
5,000.01 – 10,000.00														
10,000.01 – 15,000.00														
15,000.01 – 20,000.00														
20,000.01 – 25,000.00														
25,000.01 – 30,000.00														
30,000.01 – 50,000.00														
More than 50,000.01														
Others ^{9/}														
Total														

Footnote: Total Loan principal after deducted credit card loan and personal loan under supervision Baht

Explanation

^{1/} Personal Loan under supervision means personal loan only without assets or property as collateral including lending originated from hire purchase and lease of goods that are not normally sold by the financial institution except for cars and motorcycles. It is excluded loan for education, traveling loan for overseas employment, loan for medical treatment, loan for staff welfare where the employer has signed contract with the financial institution and other loans as prescribed by the Bank of Thailand

^{2/} Number of Account—means number of personal loan under supervision account which has outstanding as of end of the month reported.

^{3/} Loan outstanding means Outstanding Balance only principal of total personal loan under supervision (after deduction of deferred income) as of end of month reported.

^{4/} New Loan means new personal loan under supervision increased in the month reported , not including loan decrease from loan repayment by reporting number of account and new loans.

^{5/} Past due customer means personal loan under supervision customer who has not paid principal or interest for a period of (1) more than 1 month up to 3 months (2) more than 3 months up to 6 months (3) more than 6 months up to 12 months and (4) more than 12 months from due date regardless of conditions or time limit in accordance to contract or the date of debt collection whichever date is due before . The report shall separate number of account and outstanding balance reporting only principal (after deduction of deferred income)

^{6/} number of account means number of past due personal loan under supervision account according to period specified in section 5 as of the end of month reported.

^{7/} Loan Outstanding means outstanding balance of personal loan under supervision only past due account for the period as specified in section 5 as of the end of month reported

^{8/} Write-Off means personal loan under supervision which has been written off in the month reported by reporting as number of account and loan outstanding.

^{9/} Others means group of customer which has been considered their average monthly cash inflow in the deposit account of customer with financial institutions for the period not less than 6 months

Report on Personal Loan under supervision

Name of the financial institution.....

As of end of month.....B.E.....

2. Personal Loan under supervision which has the objective to be used as business^{1/}

Unit: Baht

Total income of customer (baht/month)	Total customer information		New loan information ^{4/}		Past due customer ^{5/}								Write - off ^{8/}	
	Number of account ^{2/}	Loan Outstanding ^{3/}	Number of account	New loan	more than 1 month up to 3 months		more than 3 months up to 6 months		more than 6 months up to 12 months		more than 12 months			
					Number of account ^{6/}	Loan Outstanding ^{7/}	Number of account	Loan Outstanding ^{7/}	Number of account	Loan Outstanding ^{7/}	Number of account ^{6/}	Loan Outstanding ^{7/}		
Less than 5,000														
5,000.01 – 10,000.00														
10,000.01 – 15,000.00														
15,000.01 – 20,000.00														
20,000.01 – 25,000.00														
25,000.01 – 30,000.00														
30,000.01 – 50,000.00														
More than 50,000.01														
Others ^{9/}														
Total														

Footnote: Total Loan principal after deducted credit card loan and personal loan under supervision Baht

Explanation

^{1/} Personal Loan under supervision which has the objective to be used as business means personal loan that the customer has the objective to use as business only.

^{2/} Number of Account—means number of personal loan under supervision account which has the objective to be used as business only that has an outstanding as of end of the month reported.

^{3/} Loan outstanding means Outstanding Balance only principal of total personal loan under supervision which has the objective to be used as business (after deduction of deferred income) as of end of month reported.

^{4/} New Loan means new personal loan under supervision which has the objective to be used as business increased in the month reported, not including loan decrease from loan repayment by reporting number of account and new loans.

^{5/} Past due customer means personal loan under supervision customer which has the objective to be used as business who has not paid principal or interest for a period of (1) more than 1 month up to 3 months (2) more than 3 months up to 6 months (3) more than 6 months up to 12 months and (4) more than 12 months from due date regardless of conditions or time limit in accordance to contract or the date of debt collection whichever date is due before. The report shall separate number of account and outstanding balance reporting only principal (after deduction of deferred income)

^{6/} number of account means number of past due personal loan under supervision which has the objective to be used as business account according to period specified in section 5 as of the end of month reported.

^{7/} Loan Outstanding means outstanding balance of personal loan under supervision which has the objective to be used as business only past due account for the period as specified in section 5 as of the end of month reported

^{8/} Write-Off means personal loan under supervision which has the objective to be used as business that has been written off in the month reported by reporting as number of account and loan outstanding.

^{9/} Others means group of customer which has been considered their average monthly cash inflow in the deposit account of customer with financial institutions for the period not less than 6 months

Report on Personal Loan under supervision

Name of the Financial institution.....

As of end of month.....B.E.....

3. Personal loan without assets or property as collateral which has no objective to be used as business ^{1/}

Unit: Baht

Total income of customer (baht/month)	Total customer information		New loan information ^{4/}		Past due customer ^{5/}								Write - off ^{8/}	
	Number of account ^{2/}	Loan Outstanding ^{3/}	Number of account	New loan	more than 1 month up to 3 months		more than 3 months up to 6 months		more than 6 months up to 12 months		more than 12 months		Number of account	Loan Outstanding
					Number of account ^{2/}	Loan Outstanding ^{7/}	Number of account ^{2/}	Loan Outstanding ^{7/}	Number of account ^{2/}	Loan Outstanding ^{7/}	Number of account ^{2/}	Loan Outstanding ^{7/}		
Less than 5,000														
5,000.01 – 10,000.00														
10,000.01 – 15,000.00														
15,000.01 – 20,000.00														
20,000.01 – 25,000.00														
25,000.01 – 30,000.00														
30,000.01 – 50,000.00														
More than 50,000.01														
Others ^{9/}														
รวม														

Footnote: Total Loan principal after deducted credit card loan and personal loan under supervision Baht

Explanation

^{1/} Personal loan without assets or property as collateral which has no objective to be used as business means personal loan under supervision only the part of personal loan without assets or property as collateral which has no objective to be used as business

^{2/} Number of Account—means number of personal loan without assets or property as collateral account which has no objective to be used as business only that has an outstanding as of end of the month reported.

^{3/} Loan outstanding means Outstanding Balance only principal of total personal loan without assets or property as collateral which has no objective to be used as business (after deduction of deferred income) as of end of month reported.

^{4/} New Loan means new personal loan without assets or property as collateral which has no objective to be used as business increased in the month reported , not including loan decrease from loan repayment by reporting number of account and new loans.

^{5/} Past due customer means personal loan customer without assets or property as collateral which has no objective to be used as business who has not paid principal or interest for a period of (1) more than 1 month up to 3 months (2) more than 3 months up to 6 months (3) more than 6 months up to 12 months and (4) more than 12 months from due date regardless of conditions or time limit in accordance to contract or the date of debt collection whichever date is due before . The report shall separate number of account and outstanding balance reporting only principal (after deduction of deferred income)

^{6/} number of account means number of past due personal loan without assets or property as collateral which has no objective to be used as business account according to period specified in section 5 as of the end of month reported.

^{7/} Loan Outstanding means outstanding balance of personal loan without assets or property as collateral which has no objective to be used as business only past due account for the period as specified in section 5 as of the end of month reported

^{8/} Write-Off means personal loan without assets or property as collateral which has no objective to be used as business that has been written off in the month reported by reporting as number of account and loan outstanding.

^{9/} Others means group of customer which has been considered their average monthly cash inflow in the deposit account of customer with financial institutions for the period not less than 6 months

Report on Personal Loan under supervision

Name of the Financial institution.....

As of end of month.....B.E.....

4. Personal loan in the type of hire purchase and lease of goods which has no objective to be used as business ^{1/}

Total income of customer (baht/month)	Total customer information		New loan information ^{4/}		Past due customer ^{5/}								Write - off ^{8/}	
	Number of account ^{2/}	Loan Outstanding ^{3/}	Number of account	New loan	more than 1 month up to 3 months		more than 3 months up to 6 months		more than 6 months up to 12 months		more than 12 months		Number of account	Loan Outstanding
					Number of account ^{6/}	Loan Outstanding ^{7/}	Number of account ^{6/}	Loan Outstanding ^{7/}	Number of account ^{6/}	Loan Outstanding ^{7/}	Number of account ^{6/}	Loan Outstanding ^{7/}		
Less than 5,000														
5,000.01 – 10,000.00														
10,000.01 – 15,000.00														
15,000.01 – 20,000.00														
20,000.01 – 25,000.00														
25,000.01 – 30,000.00														
30,000.01 – 50,000.00														
More than 50,000.01baht														
Others ^{9/}														
Total														

Footnote: Total Loan principal after deducted credit card loan and personal loan under supervision Baht

Explanation

^{1/} Personal loan in the type of hire purchase and lease of goods which has no objective to be used as business means personal loan under supervision only the part of lending originated from hire purchase and lease of goods that are not normally sold by the financial institution except for cars and motorcycles which has no objective to be used as business.

^{2/} Number of Account—means number of personal loan in the type of hire purchase and lease of goods which has no objective to be used as business only that has an outstanding as of end of the month reported.

^{3/} Loan outstanding means Outstanding Balance only principal of personal loan in the type of hire purchase and lease of goods which has no objective to be used as business (after deduction of deferred income) as of end of month reported.

^{4/} New Loan means new personal loan in the type of hire purchase and lease of goods which has no objective to be used as business increased in the month reported , not including loan decrease from loan repayment by reporting number of account and new loans.

^{5/} Past due customer means personal loan customer in the type of hire purchase and lease of goods which has no objective to be used as business who has not paid principal or interest for a period of (1) more than 1 month up to 3 months (2) more than 3 months up to 6 months (3) more than 6 months up to 12 months and (4) more than 12 months from due date regardless of conditions or time limit in accordance to contract or the date of debt collection whichever date is due before . The report shall separate number of account and outstanding balance reporting only principal (after deduction of deferred income)

^{6/} number of account means number of past due personal loan in the type of hire purchase and lease of goods which has no objective to be used as business account according to period specified in section 5 as of the end of month reported.

^{7/} Loan Outstanding means outstanding balance of personal loan in the type of hire purchase and lease of goods which has no objective to be used as business only past due account for the period as specified in section 5 as of the end of month reported

^{8/} Write-Off means personal loan in the type of hire purchase and lease of goods which has no objective to be used as business that has been written off in the month reported by reporting as number of account and loan outstanding.

^{9/} Others means group of customer which has been considered their average monthly cash inflow in the deposit account of customer with financial institutions for the period not less than 6 months