

Unofficial Translation

This translation is for the convenience of those unfamiliar with the Thai language
Please refer to the Thai text for the official version

Notification of the Bank of Thailand

No. FPG. 15/2560

**Re: Regulations, Procedures and Conditions for Undertaking Business of
Personal Loan under Supervision for Non-Bank Operator**

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 the non-bank operator since 2005 for enhancing prudent credit granting process and preventing personal loan under supervision problems that may befall the public and operator 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 operator to grant additional temporary emergency credit line to consumers. Other material regulations has remained unchanged.

2. Statutory Power

By virtue of the power conferred by Section 3, Section 5, Section 6, Section 7, Section 8, and Section 14 of the Ministry of Finance Notification Re: Business Subject to Approval According to Section 5 of the Revolutionary Council) Decree No. 58 (Personal Loan Under Supervision) dated 9 June 2005 and the amendments, the Bank of Thailand hereby issues the Regulations, Procedures and Conditions for Undertaking Business of Personal Loan under Supervision for Non-Bank Operator to comply with as prescribed in this notification.

3. Repealed Notification

The Bank of Thailand Notification No. FPG. 2/2560 Re: Regulations, Procedures and Conditions for Undertaking Business of Personal Loan under Supervision for Non-Bank Operator date 23 January 2017.

4. Scope of Application

This Notification shall apply to all non-banks who undertake business of personal loan under supervision.

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 Operator and other loans as prescribed by the Bank of Thailand.

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

“Operator” means non-bank who undertakes Personal Loan under supervision as their normal business.

“Branch Office” means any office which is separated from the Head Office of the Operator in order to undertake business of Personal Loan under supervision either to handle credit approval procedure or verify consumer information or debt repayment or all of them with or without computer system that consumer’s information can either be linked from its Head Office or any other office. Whereas Branch Office does not include:

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

(2) Office of the agent that the Operator appointed to receive debt repayment or marketing including documents distribution, introducing services or receive or verify information from consumer’s application on behalf of the Operator e.g. post office or other counter service which does not belong to the 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 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 undertaking business of Personal Loan under supervision

5.3.1 Qualification of consumer of Personal Loan under supervision

The Operator is allowed to grant Personal Loan under supervision to individual only when the Operator has considered that such individual has sound financial status for debt repayment based 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, a pre-approved credit is prohibited if not requested from consumer.

5.3.2 Granting credit line for Personal Loan under supervision

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

(1.1) If the consumer has average monthly income or cash inflow in consumer's deposit account under Section 5.3.1, less than THB 30,000 per month,

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

In this regard, the Operator must establish processes for consumer who apply for new credit line or increase credit lines to accurately and completely declare information regarding to credit line for Personal Loan under supervision, which are obtained or in the process of applying from other Operators or financial institutions over the past 2 months before the time of the application. The Operator must inform the consumers the significance of such information which may cause the Operator to decrease or revoke the credit line if found incomplete or inaccurate information. Also, the Operator must has 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 income or cash inflow in consumer's deposit account under Section 5.3.1, equivalent to or greater than THB 30,000 per month,

The Operator may approve credit line for Personal Loan 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 Loan under supervision before the effective date of this notification, the Operator 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) The Operator may grant a temporary credit line for Personal Loan under supervision with a clearly specific maturity, in excess of regulation prescribed under Section 5.3.2 (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 5.3.2 (1) shall not exceed 5 times of average monthly income or cash inflow in consumer deposits.

In this regard, the Operator must develop written policy on 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 Operator must specify authorities and responsibilities of persons in charge of approving such limit. Furthermore, the Operator must monitor to ensure that such temporary credit line granting does not circumvent the regulations under Section 5.3.2 (1)

5.3.3 Interests, fines, service charges, fees and any expenses actually paid and reasonable related to Personal Loan under supervision

The Operator must comply with the regulations on collection of interests, fines, service charges, fees and any expenses actually paid and reasonable related to Personal Loan under supervision as follows :

(1) The Operator may collect interests, fines, service charges and any fees related to Personal Loan under supervision from a particular consumer must not exceed 28 percent per annum (Effective rate).

(2) Apart from interests, fines, service charges or fees related to Personal Loan under supervision under 5.3.3 (1), the Operator may collect expenses that are actually paid and reasonable as specified by the Bank of Thailand listed in the table attached in this notification (Attachment 3) only as follows:

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

(2.2) Expenses that the Operator 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 has to be in a reasonable amount and exclude the Operator’s regular expenses such as automatic-debt-collection-system expenses, utility expenses, and salary expenses.

(2.3) Expenses that result in an increase in Operator’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 Operator has already collected such debt such as sending post, phoning or visiting.

In this regard, such Operator 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 5.3.3 (2), the Operator must receive prior approval from the Bank of Thailand. The Operator 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 Operator are not allowed to include interests, fines, service charges and any fees under Section 5.3.3 (1) and expenses actually paid and reasonable under Section 5.3.3 (2) and 5.3.3 (3) in the outstanding balance debt to calculate further interests and fines.

5.3.4 Disclosure of interests, fines, service charges, fees, and any expenses that are actually paid and reasonable related to Personal Loan under supervision.

The Operator shall comply with regulations on disclosure of interest rates, fines, service charges, fees and expenses that are actually paid and reasonable related to Personal Loan under supervision as follows.

(1) Post the announcement of details of interest rates, fines, service charges and fee 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 interest rates, fines, service charges, fees and expenses which make customer lose benefits, the Operator shall notify customer in writing in due time.

(2) Publicize the announcement as specified in Section 5.3.4 (1) on the Operator's website before the effective date of the announcement.

(3) Keep the original copy of the announcement as specified in Section 5.3.4 (1) which may be in paper, electronic or any other formats, for at least 10 years from the day the announcement on interest rates, fines, service charges, fees and any expenses that are actually paid and reasonable become effective as it may be requested by consumers, court or government entities.

(4) Notify details of the announcement as specified in Section 5.3.4 (1) to consumers or applicants of loans for their consideration in applying for loans in the prospect pamphlet, application and contract for consumer's consideration to apply for credits.

(5) Post the announcement of details of expenses that are actually paid and reasonable under Section 5.3.3 (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 Operator 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.

5.3.5 Preparation of loan repayment schedules and receipts

In order that consumers are clearly informed of necessary information, the Operator 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 Operator 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 Operator 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 Operator 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 4). However, the Operator may have its own design which contains key information items as specified above.

5.3.6 Notice and dement for debt repayment

The Operator shall comply with regulations on debt collection as follows:

(1) The Operator 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 Operator shall prepare details on calculation of such interests and expenses in the loan statement.

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

5.3.7 Practices and management of consumer's information

(1) The Operator 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 Operator 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 Operator 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 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

The Operator 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.

5.3.9 Policies, operating plans, advertisement and marketing strategies

The Operator shall establish policies, operating plans and marketing strategies related to Personal Loan under supervision as follows:

(1) The Operator shall establish policies and operating plans for Personal Loan under supervision and propose for board of directors approval annually. They are to be submitted for approval of the board of directors annually. Such policies and operating plans should consist of business directions and framework in providing Personal Loan business under supervision as well as target in providing services to

consumers in accordance to the consumer's income level and guidance for consumer protection.

(2) The Operator shall establish rules or procedures for their staffs or specify in the contract appointing an agent to act on Operator's behalf in soliciting new consumers or existed consumers for offering 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 regards, the Operator must give consumers an opportunity to decline further solicited from the Operator. The Operator shall also have in-place internal processes to aggregate information of consumer who choose to decline further solicited from Operator and ensure that agents acting on Operator's behalf also comply with such procedures. Moreover, the Operator 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 interest rates, fines, service charegs, fees and expenses that are actually paid and reasonable for each type of Personal Loan under supervision.

5.3.10 Accounting and report

(1) The Operator 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 5) and submit in the form of Excel file to the Bank of Thailand within 21 days from the end of the month. The Operator 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

(2) The 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 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 Operator to move or close the branch. However, for temporary closure, the

Operator can proceed and inform the Bank of Thailand promptly after such temporary closure.

The Operator shall post the movement date or closure of the branch in public at such branch at least 15 days in advance. During that period, the Operator shall set out appropriate practices to facilitate their consumers and people as deemed appropriate.

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

Application form on personal loan under supervision business

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

Attention Governor Bank of Thailand,

I.(name of the entity).....Ho.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 personal loan under supervision 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 (Personal Loan Under Supervision) date 9 June 2005 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 personal loan under supervision 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 personal loan under supervision including guidelines in screening customers and debt collection 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 personal loan 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 personal loan under supervision 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 (Personal Loan Under Supervision) dated 9 June 2005 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 (Personal Loan Under Supervision) (Second edition) dated 17 December 2015

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 judgement 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.
- (4) Being a person having any prohibited characteristics or having other disqualifications as prescribed in the notification of the Bank of Thailand.

In case of change of Director, Manager or persons with power of management of the company, the operator must inform the Bank of Thailand in letter within 15 working days from the date of such change

..... Co., Ltd. / Public Company Limited
 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 order |THB/transactionTHB/transactionTHB/transactionTHB/transaction | Payment through ATM Payment by automatic phone system Payment through internet system |THB/transactionTHB/transactionTHB/transaction |
| 4. Expenses which is the operating cost of the operator 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 operator 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 operator 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

| | <u>Principal</u> | | <u>Interest</u> | | <u>Other expenses</u> | | <u>Total</u> |
|--|------------------|---|-----------------|---|-----------------------|---|--------------|
| 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 Operator.....

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 | 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 50,000.01 | | | | | | | | | | | | | | |
| 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 operator 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 operator 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 Operator.....

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 | Loan Outstanding |
| | | | | | 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 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 Operator.....

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/} | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | |

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 Operator.....

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/

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 ^{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 50,000.01 baht | | | | | | | | | | | | | | |
| 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 operator 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