



ธนาคารแห่งประเทศไทย

ข่าว ธปท.

สำนักสื่อสารสัมพันธ์ ฝ่ายบริหารการสื่อสารองค์กร
โทรศัพท์ 0 2283 5016-7 โทรสาร 0 2283 6969 www.bot.or.th

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Bank of Thailand and Relevant Agencies Discuss Guidelines on Usage of Digital Assets as
Payment for Goods and Services

Ms. Siritida Panomwong Na Ayudhya, Assistant Governor of Payment Systems Policy and Financial Technology Group, Bank of Thailand (BOT) states that the BOT has continuously monitored the adoption of digital assets in the form of investments and innovative financial services, including the usage of digital assets as payment for goods and services, which has seen recent growth.

As previously reiterated, the BOT does not support the use of digital assets as a means of payment for goods and services. Digital assets are associated with high price volatility and risks of cyber theft, personal data leakage and money laundering, which could be detrimental to merchants, businesses and consumers. If digital assets become widely used as a means of payment for goods and services, such risks could affect payment system stability, financial stability and consumer protection. This view is consistent with that of other regulators in countries such as the United Kingdom, the European Union, South Korea and Malaysia. Some countries have recently restricted the usage of digital assets primarily for investment purposes, such as Indonesia and Vietnam, while many countries are considering appropriate oversight of such activities.

The BOT, in coordination with the Securities and Exchange Commission (SEC) and other relevant agencies, is considering guidelines to regulate the usage of digital assets as a means of payment for goods and services to limit risks. Priority will continue to be placed on the usage of technology to promote financial innovation, enhancing the efficiency and security of the payment system, and safeguarding the stability of the overall economic and financial system.

Bank of Thailand

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For further information, please contact:

Payment Systems Policy Department

Tel: +66 2283 6415

Digital Currency Team, Office of Corporate Strategy

Tel: +66 2356 7235

E-mail: DigitalCurrencyTeam@bot.or.th
