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**The Bank of Thailand Enact Regulation to Enable Consumers and Businesses  
to Exercise Their Right to Share Data held by Financial Service Providers  
for Better Financial Services**

On 30 October 2025, the Bank of Thailand (BOT) enact a regulation to establish mechanisms that enable consumers and businesses to exercise their right to share personal financial data held by financial service providers to other financial service providers under the BOT supervision. This data includes deposit account information, loan information, and payment information via accounts, electronic money (e-Money), and credit cards. Such information reflects financial status, spending behavior and debt repayment patterns, allowing financial service providers to better understand their customers and to personalize financial services that more effectively meet users' needs.

This regulation is one of the key components of the Project **“Your Data: From Your Data to Better Financial Services”**, through which the BOT and relevant agencies<sup>1</sup> aim to empower users to share their own data held by financial institutions or other entities, both within and beyond the financial sector through digital channels.

Under this regulation, financial service providers are required to implement mechanisms that allow users to share their data conveniently and securely with other financial service providers via standardized digital channels. Service providers must also implement robust risk management measures, including data security and consumer protection. Furthermore, any conditions or fees related to data sharing must comply with prescribed principles and guidelines, ensuring they do not hinder necessary data sharing, create excessive data sharing, or impose undue burdens on any stakeholder. Financial service providers are expected to gradually enable data sharing mechanism by the end of 2026, beginning with individual deposit account information, followed by a phased expansion to other types of information between 2027 and 2028.



This regulation would allow both users and financial service providers to effectively leverage data that is currently dispersed across multiple providers. It will support the development of financial innovations and services tailored to individual needs, particularly for unserved and underserved populations. Expected benefits include improving access to credit at reasonable costs, reducing reliance on informal financing, and facilitating data flow for broader applications in other sectors, such as capital markets and insurance. Ultimately, this regulation will lay the foundation for a robust data ecosystem that supports Thailand's transition to a digital economy.

Previously, the BOT, in collaboration with the Digital Government Development Agency (DGA), the Metropolitan Electricity Authority, the Provincial Electricity Authority, the Metropolitan Waterworks Authority, and the Provincial Waterworks Authority, launched a service for issuing water and electricity usage and payment records through the government application called "Tang Rat" on 30 June 2025. These records can be used as supporting documents when applying for loans. This milestone marks the first achievement of Project "Your Data" in leveraging non-financial data to broaden access to financial services

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