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**The Bank of Thailand Requests Financial Institutions and Non-Banks to Assist  
Borrowers Affected by Earthquake Disaster**

Mr. Somchai Lertlapwasin, Assistant Governor of the Financial Institutions Policy Group at the Bank of Thailand (BOT) made the following announcement in response to the earthquake on March 28, 2025, which caused widespread impact and damage to people's property.

The BOT is requesting cooperation from financial institutions, specialized financial institutions, and non-bank credit providers under its supervision to urgently consider providing appropriate assistance to those affected by the aforementioned earthquake. The guidelines are as follows:

1. Credit Card Loans: Financial institutions and non-banks could consider reducing the minimum monthly repayment rate for affected borrowers to levels below the BOT's prescribed rate for a period not exceeding 12 months from the date the area in which the borrower resides is declared a disaster zone.

2. Personal Loans and Digital Personal Loans: Financial institutions and non-banks could consider temporary emergency credit limits at levels exceeding the BOT's prescribed limit to ensure affected borrowers have sufficient emergency funds for recovery. Approval of such credit limits should be expedited and implemented within a period not exceeding 12 months from the date the area in which the borrower resides is declared a disaster zone.

3. All Types of Loans: Financial institutions and non-banks could consider providing financial and liquidity assistance to borrowers for the purpose of repairing their residences or maintaining their jobs and business operations. This includes adjusting conditions such as reducing or waiving interest and fees, easing repayment conditions, or restructuring debt. Approval of such assistance should be expedited and implemented within a period not exceeding 12 months from the date the area in which the borrower resides is declared a disaster zone.





During the relief period, the BOT will relax the debt classification criteria by allowing the pre-disaster classification to remain unchanged. The BOT expects all affected borrowers to receive appropriate and timely assistance. The BOT would like to also express our heartfelt encouragement and support to those affected by the earthquake, wishing them strength to overcome this difficult time.

Bank of Thailand

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