

Announcement on Adjustment of Daily Debit Card Spending Limits and ATM Transaction Limits

Dear Valued Customers,

To further safeguard customers' funds, strengthen risk controls for Debit Card services, and align with the Bank of Thailand's Cybercrime prevention measures, Bank of China (Thai) Public Company Limited (hereinafter referred to as "the Bank") will adjust the daily Debit Card spending limits and ATM transaction limits, effective from 13 September 2026. Details are as follows:

- 1. Daily Spending Limit:** Refers to the daily spending limit of Debit Card purchases made through In Store and Online channel.
- 2. Daily ATM Limit:** Refers to the daily limit of cash withdrawals and fund transfers through ATMs.
- 3. Effective Date:** 13 September 2026 onwards.
- 4. Details of the Daily ATM Transaction Limits Adjustment:**

Customer Types	Cash Withdrawal/ Fund Transfer
New Customers	50,000 THB
Customers aged 18 or below, and aged 60 and above	50,000 THB
General Customers	150,000 THB
Wealth Management Customers	250,000 THB
Payroll Customers	250,000 THB
Embassy Customers	250,000 THB

5. Details of the Daily Spending Limits Adjustment:

Customer Types	In-Store	Online
All Customers	200,000 THB	200,000 THB

Remarks:

- (1) “New customers” refer to customers who apply for a Debit Card on or after 13 September 2026.
- (2) “General customers” refer to individual customers aged 19 to 59, excluding new customers.
- (3) “Wealth management customers” refer to customers who have met the Bank’s wealth management eligible criteria and have completed the required arrangements.
- (4) “Payroll customers” refer to customers who use the bank’s payroll service.
- (5) “Embassy Customers” refer to employees of embassies.

6. ATM transaction limit Increase Instructions:

- (1) At present, the Bank only accepts applications for ATM transaction limits increases submitted through the customer’s account-opening branch. If a customer wishes to apply for a limit increase, please visit the account-opening branch for assistance.
- (2) New customers may apply for a limit increase after their Debit Card has been issued for at least 6 months.
- (3) Limit-increase applications are subject to the Bank’s review and will be processed in accordance with the Bank’s relevant policies. Approval for any limit increases is at the Bank’s sole discretion, considering the customer’s risk profile and the Bank’s risk management requirement.
- (4) The Bank reserves the right to adjust ATM transaction limits (increase or decrease) based on the customer’s risk profile and will implement relevant measures in accordance with risk management requirements without prior notice.

For more details, please contact Call Center 02 679 5566 or your account opening branch. We apologize for any inconvenience caused.

Bank of China (Thai) Public Company Limited

31 July 2026