中國銀行 (泰国) 股份有限公司
BANK OF CHINA (Thai) Public Company Limited

Announcement on Adjustment of Daily Transfer Transaction Limits for Personal Mobile Banking

To further safeguard your funds in online transactions and reduce the risk of fraud and financial loss, Bank of China (Thailand) Company Limited (hereinafter referred to as "the Bank") will adjust customer classifications and the corresponding daily transaction limits for Personal Mobile Banking, and expand the scope of transactions subject to the combined daily transfer transaction limit, starting from 6 December 2026. Details are as follows:

1. Scope of Transactions Subject to the Combined Daily Transfer Transaction Limit

The following transfers via Personal Mobile Banking are subject to a single combined daily transfer limit:

(1) PromptPay transfers transaction and QR transfers transaction
(2) Real-time transfers transaction
(3) Transfers within BOCT transaction
(4) Transfer to other banks transaction (Bulk Payment DC2- 1 Business day, DC3-2 Business days and BahtNet)

The amounts of the above transfers will be aggregated, and the total daily transfer amount must not exceed the daily transfer transaction limit applicable to the customer.

2. Customer Types and Daily Transfer Limits

Customer Types	Daily Transfer Transaction Limit
Customers aged 16 to under 18	10,000 THB
Customers who registered mobile banking on or after 1 October 2025; Customers aged 18 to under 20; Customers aged 60 or above	50,000 THB
Existing General Customers (including Payroll Customers)	500,000 THB
Wealth Management Customers	2,000,000 THB

Remarks:

(1) "General customers" refer to individual customers excluding customers who registered mobile banking on or after 1 October 2025, customers aged 16 to not exceeding 20 years old, customers aged 60 years old or above, and wealth management customers including payroll customers.
(2) "Wealth management customers" refer to customers who meet the Bank's wealth management criteria and have completed the required arrangements.

(3) If you have reached your applicable combined daily transfer limit for Mobile Banking and need to make additional transfers on the same day, you may visit the Bank's branch counter for assistance during the Bank's regular business hours.

3. Limit Increase Instructions

(1) Currently, the Bank only accepts applications for increasing transaction limits submitted by customers through their account-opening branch. If you urgently need to apply for a temporary increase in the limit, please contact the Bank's Call Center or visit the account-opening branch for assistance.
(2) Customers who registered mobile banking on or after 1 October 2025 may apply for a limit increase after 6 months from their mobile banking registration date.
(3) Limit-increase applications are subject to the Bank's review and will be processed in accordance with relevant policies. Approval of a limit increase is at the Bank's discretion, based on customer profiling and the Bank's risk management requirements.
(4) The Bank reserves the right to adjust transfer 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.

4. Other Information

From the effective date of this announcement, the provisions relating to Personal Mobile Banking in the "Announcement on Adjustment of Daily Transfer Limits for Electronic Banking Channels" dated 22 December 2025 will be superseded by this announcement. The daily transfer limits and related arrangements for Personal Internet Banking remain unchanged.

For more details, please contact Call Center 02 679 5566 or your account-opening branch. Thank you for your understanding and support.

Bank of China (Thai) Public Company Limited

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