

Announcement on Personal Electronic Banking Charges and Conditions

Effective from 25 December 2025

Personal Electronic Banking Charges	
Service Types	Fee
Service Registration	Free
E-Token Replacement	Free
Own Account Transfer (same currency)	Free
Own Account Transfer (different currencies)	Free
Transfer to third party within BOCT (same currency)	Free
Transfer to third party account – Other Bank (Real-time)	Free
PromptPay Transfer (Personal only)	Free
Transfer to other banks' account via BahtNet system (BahtNet)	For transferring funds to other domestic banks, BOCT charges 150 baht per transaction and the destination bank charges 100 baht per transaction. For other provinces will charge an additional of 10 baht per ten thousands and not exceed 750 baht.
ITMX Bulk Payment Credit, Same Day (DC2)	Not more than 100,000 baht
	More than 100,000 but not more than 500,000 baht
	More than 500,000 but not more than 2,000,000 baht
ITMX Bulk Payment Credit, Next Day (DC3)	0 baht to 2,000,000 baht
Outward Remittance, Normal Transfer (TT Remittance) in USD, EUR, AUD, JPY, SGD, HKD, and GBP	500 baht per transaction (without conversion, please refer to "Banking Fee Rate")
Outward Remittance, RMB Pre-settlement	To branches of BOC in China 500 baht per transaction
	To other banks in China 550 baht per transaction

Personal Electronic Banking Transaction Limits

Transactions Types	Mobile Banking	Internet Banking

	Per Transaction	Per Day	Per Transaction	Per Day
Domestic Transfer				
Own Account Transfer (same currency) within BOCT	No Limit	No Limit	No Limit	No Limit
Own Account Transfer (different currencies) within BOCT	THB 4,500,000	THB 4,500,000	THB 4,500,000	THB 4,500,000
Transfer to third party within BOCT (same currency)	THB 1,500,000	THB 1,500,000	THB 1,500,000	THB 1,500,000
PromptPay Transfer & Transfer to other bank (Real-time) (*The per day transaction limit via mobile banking varies by customer types, please refer to Announcement on Adjustment of Daily Transfer Limits for Electronic Banking Channels effective from 25 December, 2025)	Less Than THB 700,000	THB 50,000 to THB 2,000,000*	THB 50,000	THB 50,000
Transfer to other banks' account via BahtNet system (BahtNet)	THB 2,000,000	THB 2,000,000	THB 2,000,000	THB 2,000,000
ITMX Bulk Payment (DC2 and DC3)	THB 2,000,000	THB 2,000,000	THB 2,000,000	THB 2,000,000
International Transfer				
Outward Remittance, Normal Transfer (TT Remittance): USD, EUR, AUD, JPY, SGD, HKD, GBP	THB 1,500,000	THB 1,500,000	THB 1,500,000	THB 1,500,000
Outward Remittance, RMB Pre-settlement	THB 300,000	THB 1,500,000	THB 300,000	THB 1,500,000

Service Time for Remittance Transactions	
Transaction Types	Working Hours for Personal Customer

Own Account Transfer (same currency)	Service is available 24 hours, except during the system maintenance period
Own Account Transfer (different currencies)	Mon – Fri 8:30 – 16:30
Transfer to third party account – Other Bank (Real-time)	Service is available 24 hours, except during the system maintenance period
PromptPay Transfer	Service is available 24 hours, except during the system maintenance period
Transfer to other banks' account via BahtNet system (BahtNet)	Mon – Fri 9:00 – 15:30
ITMX Bulk Payment Credit, Same Day (DC2)	Service is available 24 hours .Transaction done before Mon - Fri 11:30 a.m. payee will receive money within T. Otherwise will receive within T+1.
ITMX Bulk Payment Credit, Next day (DC3)	Service is available 24 hours .Transaction done before Mon - Fri 12:00 a.m. payee will receive money within T+1. Otherwise will receive within T+2.
Outward Remittance, Normal Transfer; TT Remittance (same currency: EUR,AUD,JPY,SGD,USD,HKD and GBP)	Mon – Fri 8:30 – 15:30
Outward Remittance, Normal Transfer TT Remittance (different currencies)	Mon – Fri 8:30 – 15:30
Outward Remittance, RMB Pre-settlement	Mon – Fri 8:30 – 15:30

Notice:

1. Peronsal Mobile banking added facial recognition for the following transactions effective from 31 July 2025 onwards.

Transfer to others via Account No./PromptPay/QR code or Cross-border Remittance for these conditions:

(1) A transaction of THB 50,000 or more;
 (2) Transactions with a cumulative transfer amount reaching THB 200,000 or more within a day period

(Remark: For transaction made in a foreign currency will be converted into its equivalent in Thai Baht according to the real-time exchange rate of the remittance.)

2. According to BOC Head Office's arrangement, the earliest crediting to account time of CNY Pre-settlement remittance is adjusted to T+1 day since August 2025.