中国银行 (泰国) 股份有限公司
BANK OF CHINA (Thai) Public Company Limited

# Announcement on Personal Electronic Banking Charges and Conditions

***Effective from 1 October 2026***

| Personal Electronic Banking Charges | | |
|---|---|---|
| **Service Types** | | **Fee** |
| Service Registration | | Free |
| E-Token Replacement | | Free |
| Own Account Transfer within BOCT (same currency) | | Free |
| Own Account Transfer within BOCT (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 60 baht per transaction and the destination bank charges 40 baht per transaction. |
| ITMX Bulk Payment Credit, Same Day (DC2) | Not more than 2,000,000 baht | 20 baht per transaction |
| ITMX Bulk Payment Credit, Next Day (DC3) | Not more than 2,000,000 baht | 12 baht per transaction |
| Outward Remittance, Normal Transfer (TT Remittance) in USD, EUR, AUD, JPY, SGD, HKD, and GBP | | 500 baht per transaction (in case of 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 | |
| | Maximum Amount Per Transaction | Maximum Amount Per Day | Maximum Amount Per Transaction | Maximum Amount Per Day |
| **Domestic Transfer** | | | | |
| Own Account Transfer within BOCT (same currency) | No Limit | No Limit | No Limit | No Limit |
| Own Account Transfer within BOCT (different currencies) | 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)<br><br>(*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 |
| **QR Payment** | | | | |
| PromptPay QR Payment | Less Than THB 700,000 | THB 1,000,000 | – | – |
| UnionPay QR Payment | THB 25,000 / CNY 5,000 | THB 25,000 / CNY 5,000 | – | – |
| **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 |

| Transaction Types | Mobile Banking/ Personal Internet Banking | |
|---|---|---|
| | From Currency | To Currency |
| **Domestic Transfer** | | |
| Own Account Transfer within BOCT (same currency) | THB | THB |
| Own Account Transfer within BOCT (different currencies) | THB | CNY/USD/EUR |
| | CNY/USD/EUR | THB |
| Transfer to third party within BOCT (same currency) | THB | THB |
| Transfer to third party's account - Other banks (Real-time) | THB | THB |
| PromptPay Transfer | THB | THB |
| Transfer to other banks' account via BahtNet system (BahtNet) | THB | THB |
| ITMX Bulk Payment DC2 and DC3 | THB / USD | THB |
| **International Remittance** | | |
| Outward Remittance, Normal Transfer (TT Remittance) | THB/USD/EUR | EUR/AUD/JPY/ SGD/USD/HKD/ GBP |
| RMB Pre-settlement | THB/USD/EUR | CNY |

| Service Time for Remittance Transactions | |
|---|---|
| **Transaction Types** | **Working Hours for Personal Customer** |
| Own Account Transfer within BOCT (same currency) | Service is available 24 hours, except during the system maintenance period |
| Own Account Transfer within BOCT (different currencies) | 6:30 – 17:30, Weekdays |
| 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) | 9:00 – 15:30, Weekdays |
| 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) | 8:30 – 15:30, Weekdays |
| Outward Remittance, Normal Transfer TT Remittance (different currencies) | 8:30 – 15:30, Weekdays |
| Outward Remittance, RMB Pre-settlement | 8:30 – 15:30, Weekdays |

**Notice:**

1. Personal 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 effective from August 2025.