



Announcement PFM-01/2019

Re. Market Conduct Announcement

Bank of China (Thai) Public Company Limited ("Bank") has established and implemented on fair customer treatment (market conduct) by aligning with the Bank of Thailand notification no. SorGorSor. 1/2561 regarding guideline on market conduct which effective since January 31, 2018.

There are 9 market conduct arrangements are in the bank focus and encourage all staffs to engage and perform in accordance with follow topics including; (1) The roles and responsibilities of the board of directors and senior management is promoting fair market conduct as a core corporate culture within the bank. (2) To provide appropriate product development and client segmentation suitable to customer needs, staff's skill and capability to control overall quality of bank services. (3) To establish properly remuneration scheme and punitive measure by focusing on service quality which providing from staff to customers. (4) To provide the efficient sales process to customers which includes received sufficient information for further operate and decision as well as protect privacy of customer's information. (5) To provide effective communication and training to ensure that all relevant parties have sufficient knowledge and understand accuracy process to perform their tasks. (6) To concentrate on customer privacy and data security. (7) To provide properly problem solving and complaint handling solutions. (8) To provide effective service management there must be sufficient control, oversight and audit. (9) The operations and business continuity plans must be implementing to avoid disorganize of bank's services.

Bank's intention is concentrated aforementioned arrangement to ensure that customers are fairly treated and protected in appropriate way from the bank services.

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CEO & Country Head

Bank of China (Thai) Public Company Limited