

Payday Loans Market Assessment

Thailand



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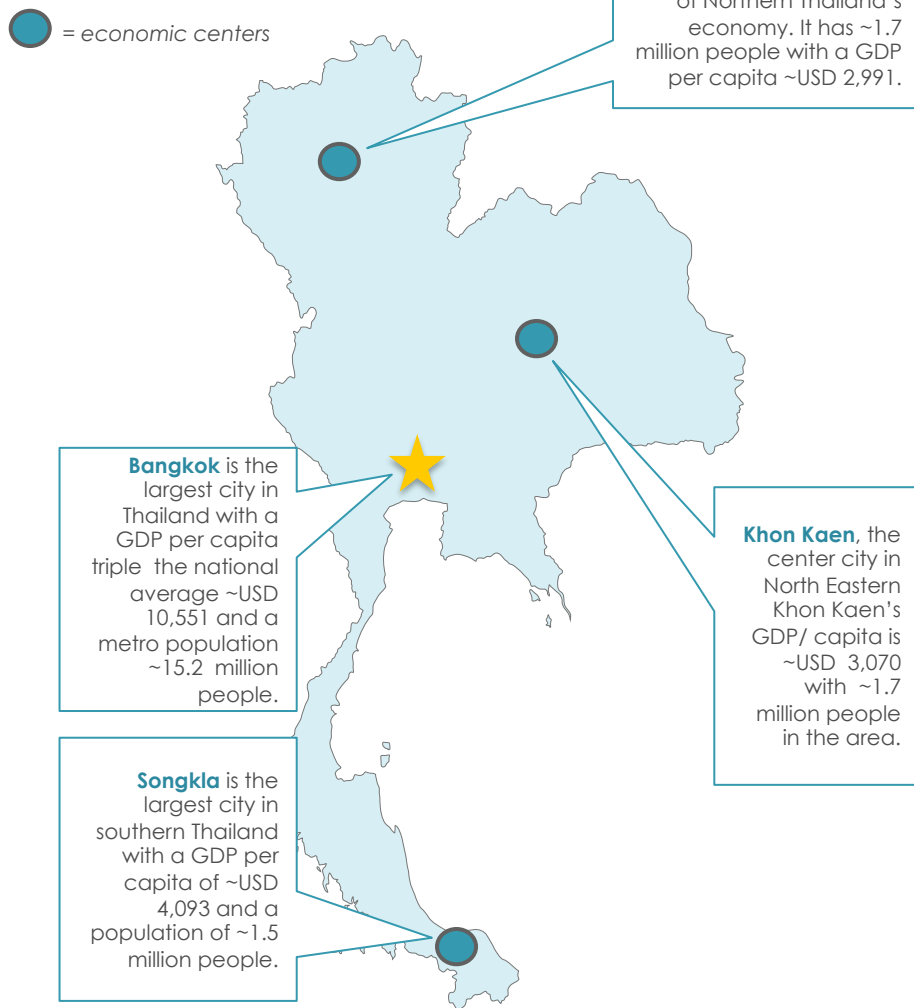
Executive Summary



Thailand Country Overview

Geographic Breakdown – Key Cities

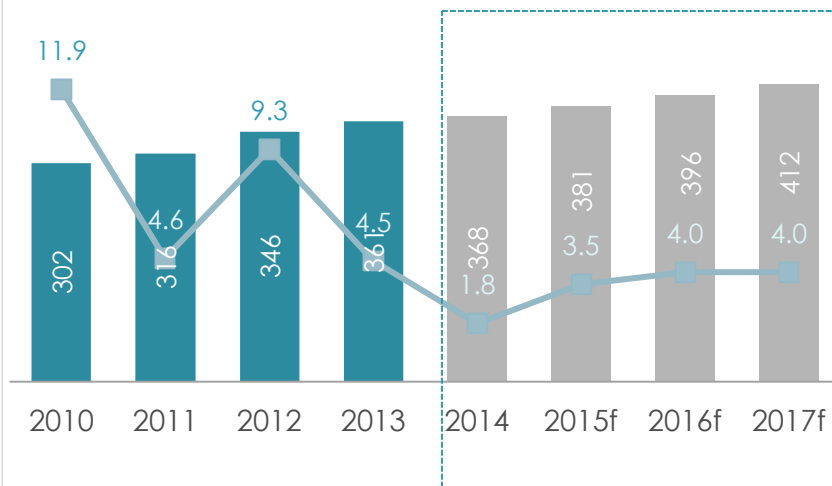
Thailand Geography



Key Indicators

- **Population:** 67.2 Mn (2014)
- **Annual population growth:** 0.3%
- **Total area:** 510,890 km²
- **Key cities:** Bangkok, Chiangmai, Khon Kaen, SongKhla
- **Poverty Rate:** 12.6%
- **Unemployment rate:** 0.83% (2015)
- **Literacy rate:** 96%
- **GDP per capita:** USD 5,571

Current GDP (Bn USD)* and Economic Growth (%)

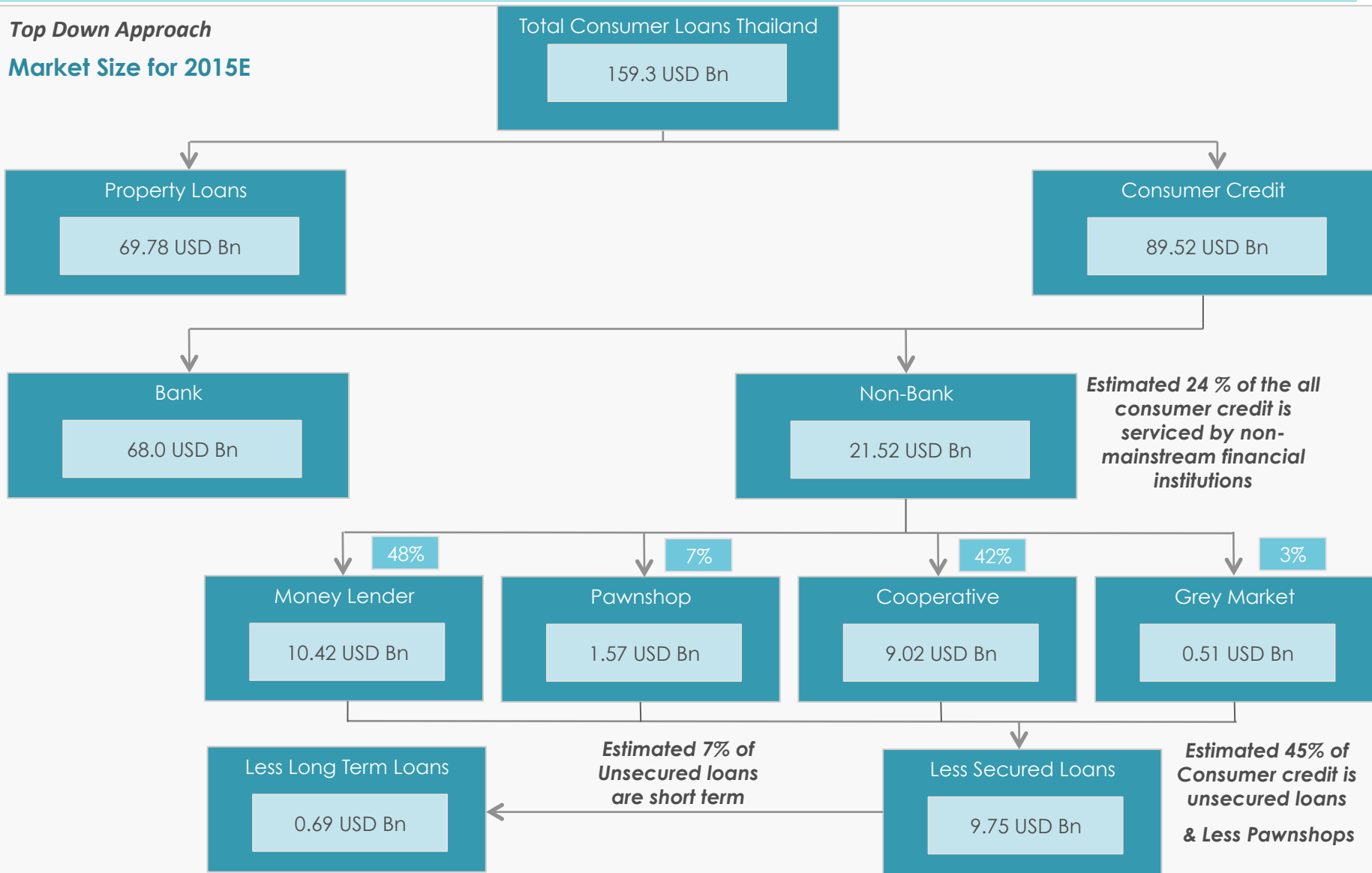


Thailand Consumer Loan Market

Market Model and Assumptions

Top Down Approach

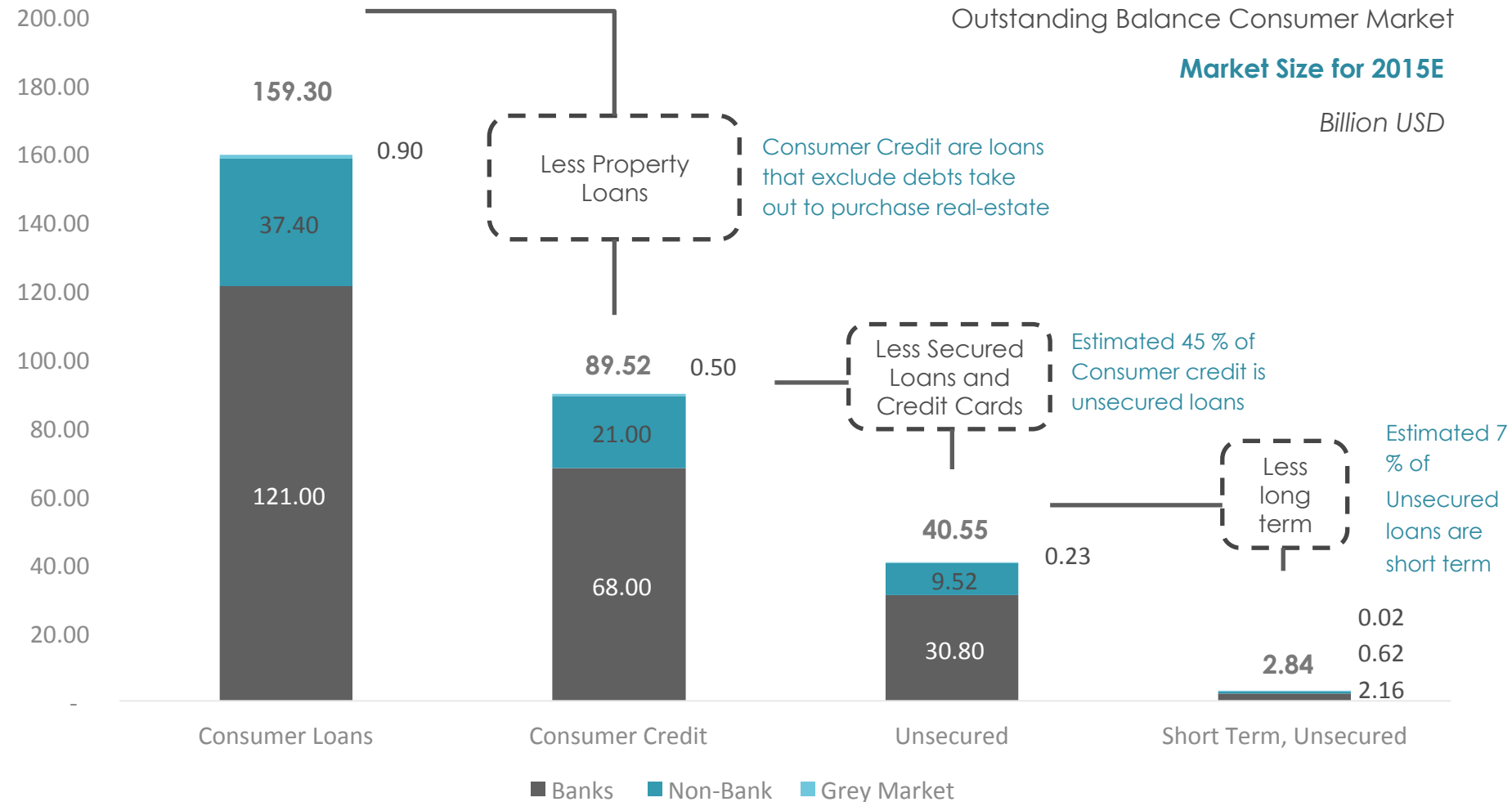
Market Size for 2015E



Thailand Consumer Loan Market

Consumer Loans Total Market Break Down

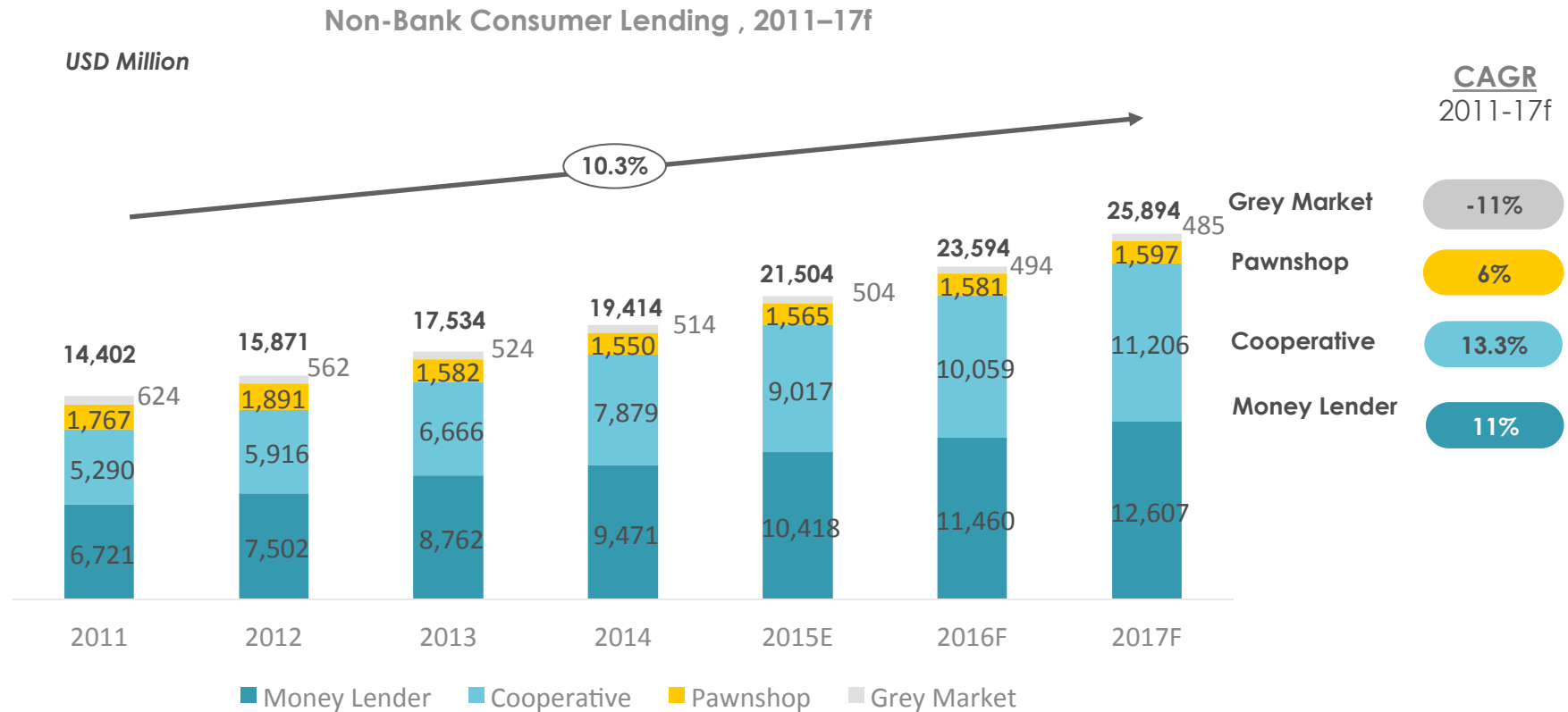
Due to a higher customer base of bank, this has led to the majority of the consumer loan market is served by banks, yet non- bank played more role in small loan such as short-term unsecured loan



Thailand Consumer Loan Market

Non-Bank Consumer Lending

Money lender is the majority source of non-bank lending and expecting to play a bigger role as people are more educated and the competitive rate offered by personal loan companies

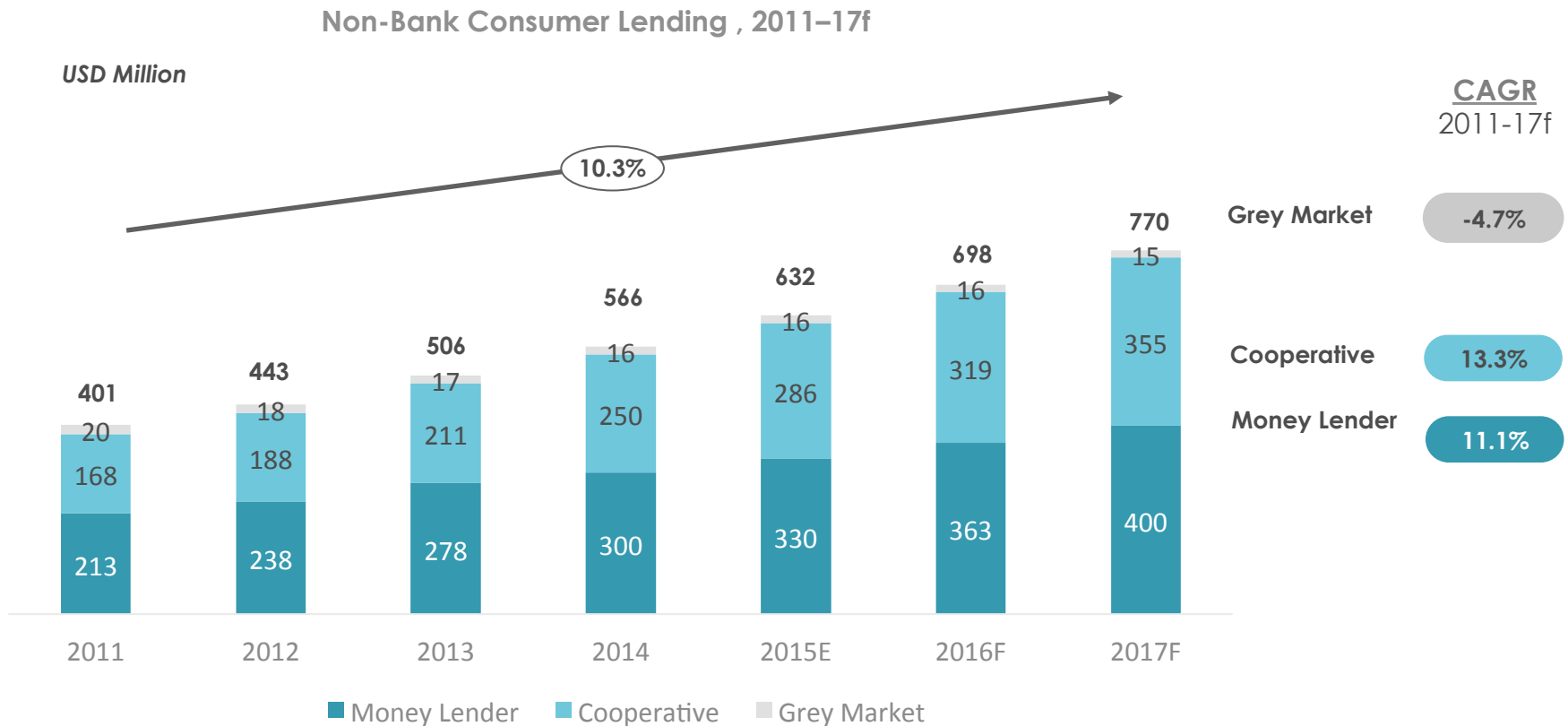


- Only official statistic grey market is taken into account, the size of real grey market is anticipated to double the statistics data

Thailand Consumer Loan Market

Short Term, Unsecured Market Size

The majority of short-term unsecured lending is from Cooperative & money lender customer base which is low income people both in rural and urban area



- The customer base of cooperative & money lender is similar to microfinance borrower which is a poor income that could be a farmer in rural areas or could be a shopkeepers, service providers or street vendors in urban areas to fund their personal or business expenses in a very small amount

Personal Loan Lending

Competitor product parameters

The loan shark rate is 10 times double than the formal interest rate charged without being formally employed and receive money in a faster manner with less complicated process

Source	%per annum	Loan tenor	Loan amount	Time-to-Money	Loan disbursal	Comment
Loan shark	240-480%	Varies from weekly or monthly	\$28-\$1,000	1 hour - 1 day	Cash	Unsecured/ sometimes using collateral for high loan amount
Pawnshop	15-24%	5 months	Maximum \$ 2,800/ collateral asset	1 hour - 1 day	Cash in Pawn shop	Collateralized loans
Village Fund	5% -17%	Maximum 1 year	Maximum \$656	1 day – 1 week	Bank account	Secured loan requiring collateral asset & collateral person
Credit Card	20%	Unspecified	Maximum 5 times a borrower's income	1 hours four counter application, 7 -14 days for online application	Credit card	Unsecured, but has to be formally employed
Personal Loan Company	15 – 28%	6 – 60 months			Bank account/ Branches	
Bank						

*The interest rate fee is the nominal interest rate including the interest & late penalty fee excepting pawnshop that the collateral asset of the borrower will be asset of the shop automatically after the due date

Executive Summary

Outlining Market Approach

Disbursement

Bank Transfer

Current practice:

The common method to distribute the loan is the bank transfer

Payment Channel

Current practice:

Disbursement via payment channel such as counter service is also possible, but the maximum amount is limited to \$280 for one time withdrawal

Payment Collection



Payment collection can be easily done through counter service platform. This allows convenient payment for borrowers over 10,000 affiliate 7-11 stores nationwide

-Or-



Another option could be via the mobile service shops. With over 3,000 Mpay shops nationwide, the customer can conveniently pay back loan together with mobile phone bills

Debt Collection

Collection Agencies

Current practice:

Debt collection outsourcing is possible in Thailand. There are around 100 debt collection agencies in Thailand. The major one such as ACS servicing or JMT Network services is recommended due to their professional practice

Debt Buying

Current practice:

Another option in dealing with delinquent debts is to sell of the debts to 3rd party collection agencies which is normally bought by the major debt collection agencies

Market Entry




Market Entry Scenario

Market	License	Process	Marketing	Risk
Key Potential / Options for Process	Can be outsourced to a law firm or business processing agent	Can be outsourced through various companies	Can be done by partner with well-known payment channel or digital marketing agency	Registered with credit bureau & outsource to personal investigation vendor are suggested to screen the loan applicant
Key Constraint for Process	Very strict requirements for BOT to issue the license, the process can take longer than expect	E-signature is not yet allowed, hindering the possibility to adopt pure online process	Consumers are stick to the well-known existing personal loan provider	Fake ID card in Thailand is easily made with low cost
Key Potential Partner for Process	Zicolaw or Tilleke & Gibbins or SCL Law Group, a firm with Asia country focus could better understand local firm	Mazars or B-accounting; the full payroll, accounting and tax reporting service	A partner with a well-known payment channel can be the marketing channel without investing much cost	Silkspace, the loan application platform outsource or Zele investigators; the personal investigation vendor
Recommendation for Process	Carefully check on the licenses required before applying the personal license as the foreigner investor	Outsource the process to full payroll, accounting and tax reporting service is suggested to reduce time to set up	Marketing with a payment channel is the easiest way to get the customer acceptance and trust to try the product	Outsource with the vendor specialized in personal details screening could help reduce the risk in taking the application

Market Entry Assessment

Market Entry Option

Despite the high risk of foreign Direct Investment, FDI is suggested in order to secure the know-how of the company, however, networking with strong foothold payment channel which is counter service is suggested in order to gain the customer trust in trying new online payday loan service

Market Entry Mode Suggesting	Pros	Cons	Rating Assessment
Acquisition	<ul style="list-style-type: none"> Quick access for international expansion Gain to local market easily 	No potential target company existing in Thailand	
Joint Venture	<ul style="list-style-type: none"> Access to customer base of partner Gain to partner advertising 	<ul style="list-style-type: none"> Risk of losing know-how in long term Decision can be conflicted with partner Sharing profit 	
FDI	<ul style="list-style-type: none"> Fit with the company with innovative products & services Preserve know – how in long term Secure profit 	<ul style="list-style-type: none"> High risk due to the cost of paid-in capital requirement Taking time to increase the product awareness May lack of local market insight 	

Note: A public or private company limited license & a foreign business license issuing by the Department of commerce is a requirement before the company is entering in any suggested market entry mode

Thailand Regulatory Landscape

Licensing Options

There is no cap on foreign investment levels for personal loan or nano-finance firms in Thailand. However only Banks & FIs are allowed to collect deposit

Parameters	Banks	SFIs	Personal Loan Company	Credit Card Company	Nano-Finance Company	Pawnshop
Main Purpose	Full range lending for corporate & personal lending	Providing loan for personal & business purpose	Providing loan for personal purpose without collateral	Providing loan on credit card for personal purpose without collateral	Providing loan for Micro-lending business purpose	Providing personal loan & business loan with collateral
Number of Active Licenses	14	9	25	10	5	1,391
Foreign Ownership	Maximum 49%	State-owned	No cap (Foreign Business License Required)			No cap
Minimum Paid-in	\$ 0.28 Billion	No minimum	\$ 1.4 Million	\$ 2.8 Million	\$ 1.4 Million	No cap
Possible to sell retail credit	Yes, including credit cards	Yes, including credit cards	Yes, excluding credit cards	Yes, including credit cards	Yes, excluding credit cards	Not possible
Interest rate cap	11%-28%	7%-14%	11%-28%	15%-20%	12 - 36%	15 – 24%
Term of getting license	NA	NA	60 days	60 days	60 days	NA
100% online legality	No	No	No	No	No	No
Deposit Possibility	Yes		No	No	No	No
Ease of License	Selective	N/A	Normal Process			Selective
Regulator	Bank Department, Bank of Thailand		Non-Bank Department, Bank of Thailand			Ministry of Interior

Country Overview



Digital Maturity



Banking System



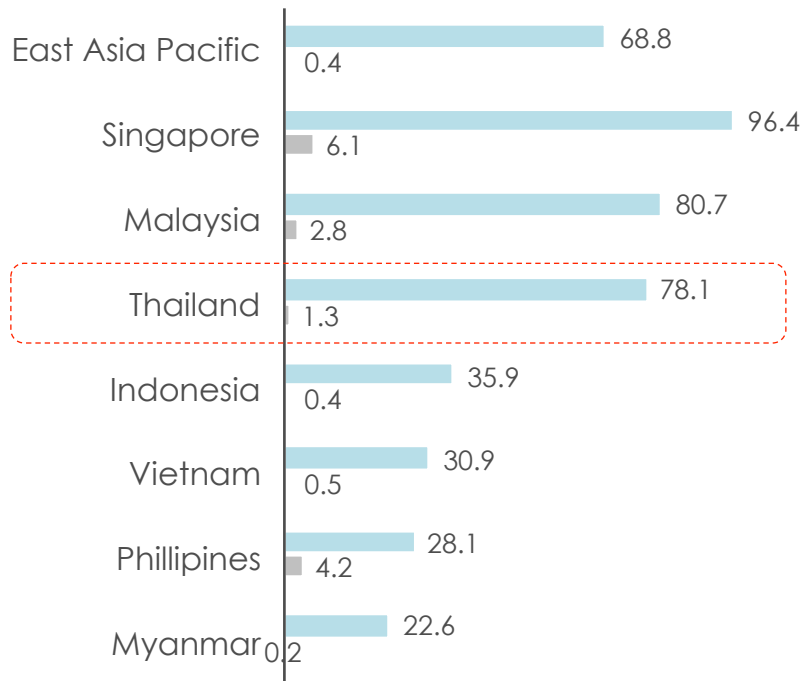
Thailand Banking System Overview

Financial Inclusion

Financial inclusion in Thailand is high relative to many of its ASEAN neighbors, with 50.9% of households funded through Informal channels

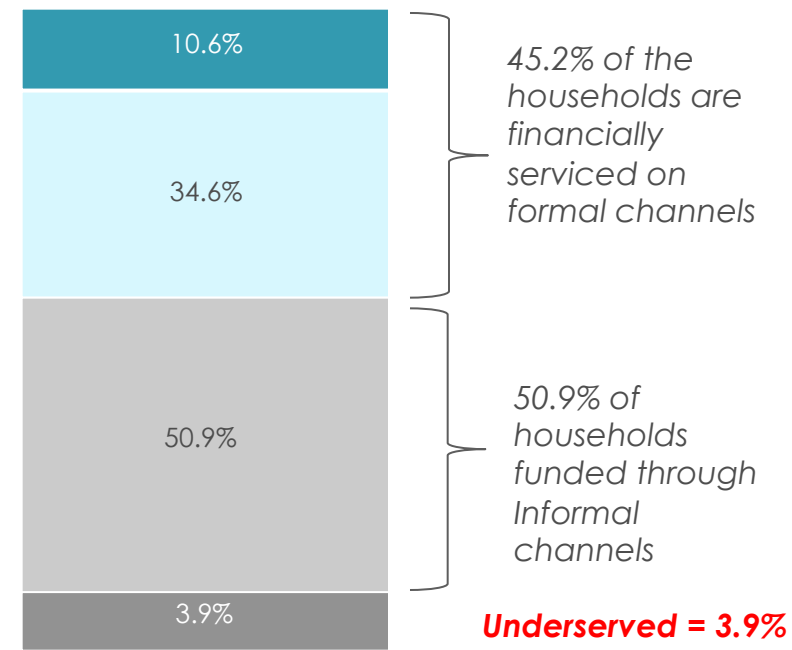
Thailand Financial Inclusion Among ASEAN Countries, 2014*

Financial Institution Account (% of age >15)
Total Population > 15 y.o. = 54.8 Mn



Financial Institution Account (% of adult)
Mobile Account

Financial Inclusion on Poor Households, Thailand



Bank
Formal Non-bank
Informal**
Underserved

**Informal non-bank channel is the Specialized Financial Institutions, including GSB, BAAC, GHB, IBT & other finance companies

*Evidence from World Bank Survey

<div>General Information</div> <div>  </div>	Created	1961
	Location	Bangkok
	Owned by	Bank & Non - bank
	Type of Business	Credit Bureau is the financial data collector company to record the loan history of individual & business account

History	Statistics	Evaluation System	Request Cost
<p>The credit bureau has been in operation since 1961.</p> <p>Members include banks, SFIs, non-bank including financial corporation, leasing companies, personal loan companies securities company and insurance companies.</p>	<p>Members currently include 72 financial institutions.</p> <p>62.11 million account records, of which are 58.36 individual accounts and 3.75 commercial accounts.</p> <p>As of 2015, the number of individual borrowers recorded in the credit bureau has risen from 18 million to 27 million.</p> <p>The credit bureau does not have the right to identify if an individual is on any financial blacklist, only to disclose the financial information without comment.</p>	<p>Since 2010, the credit bureau undertakes credit scoring of borrowers.</p> <p>The members of NCB is obliged to report the credit record monthly, otherwise the members are under criminal by financial institutions act</p> <p>The system allow the member to transfer data online with the NCB</p> <p>The measurement of credit scoring is from 300 – 900 scores with HH – AA defined as a credit level judgment.</p>	<p>The financial institutions who are members of the credit bureau are required to pay the transaction fee monthly</p> <p>The individual is also allowed to check their record with a fee.</p>

General Information



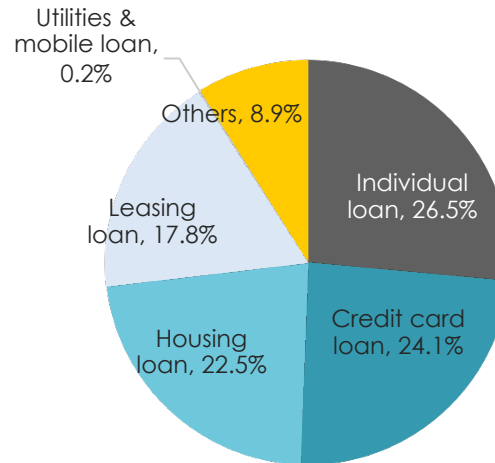
Created	1961
Location	Bangkok
Owned by	JMT Network Service Public Company Limited
Type of Business	JMT Network is a debt collection agency that covers consumer loan, credit card loan, housing loan, leasing loan, mobile phone & utility bills

Service

- Credit record investigation
- Issuing warning letter
- Phone collector
- Field collector when phone collector is failed
- Prosecution to the court
- Debt Repayment verification

Debt collection period : 6 – 9 months

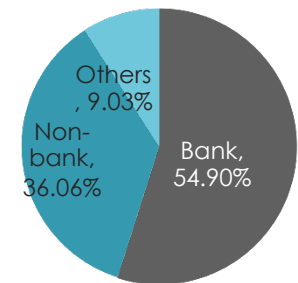
Debt collection by type, 2014



Commission = Debt x
Success Rate x
Commission Rate

- **Success Rate** = 3-5%
- **Commission Rate** = 22 – 25%

Proportion of proprietor



Loan Market

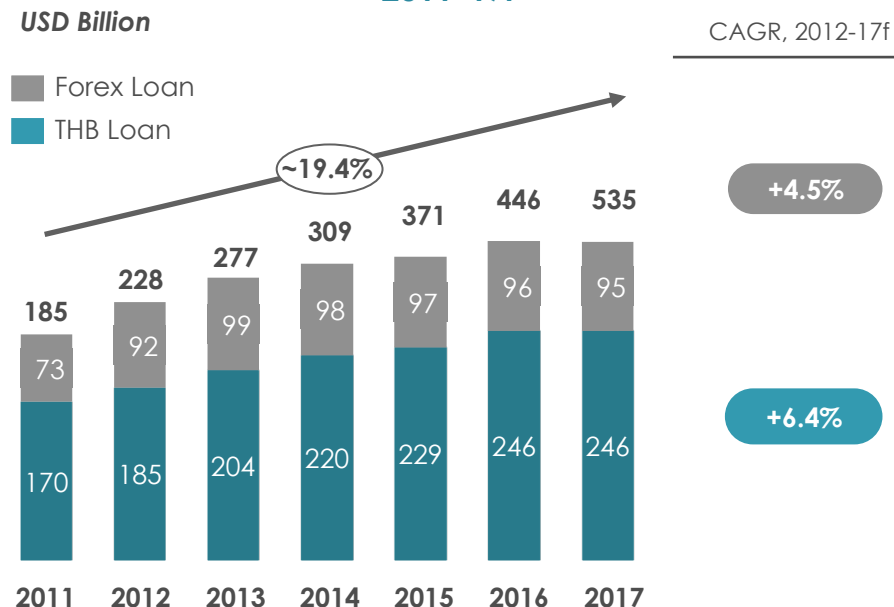


Thailand Loan Market Overview

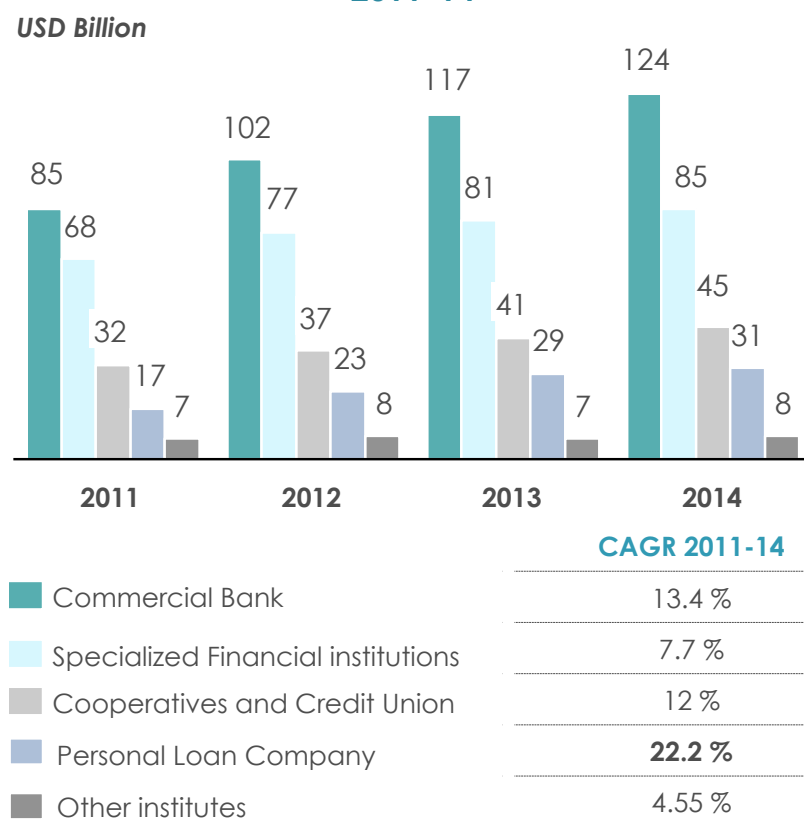
Outstanding Loan Growth and Trend

Thailand's loan market is growing at ~19.4%, with commercial banks as the primary source of household lending. Personal loan companies experienced the highest growth at 22% in the past 4 years among group of banks

Overall Outstanding Loan by Type of Currency, 2011-17f



Outstanding Household Loan by Group of Banks, 2011-14



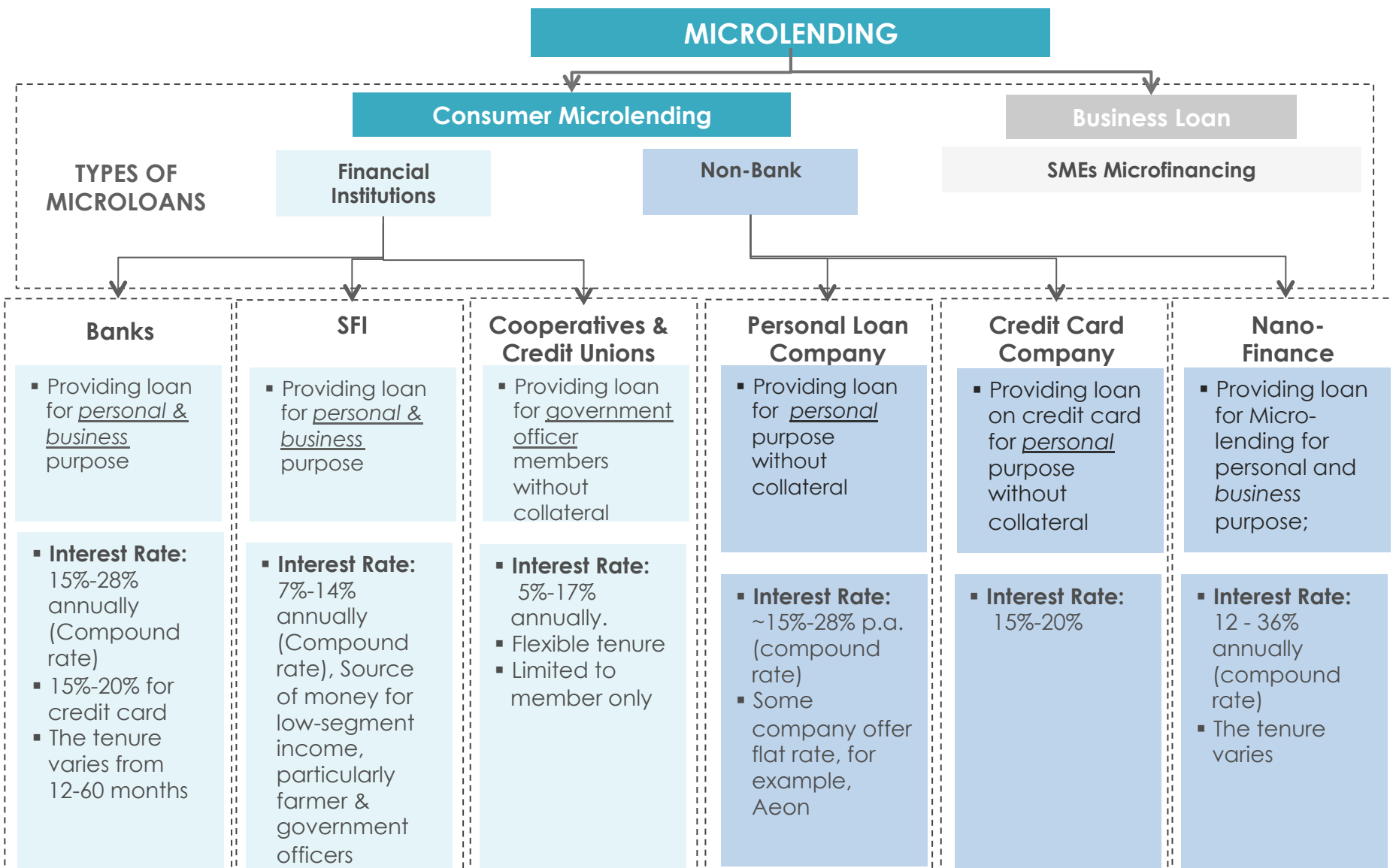
Other institutes are securities companies insurance companies, asset management companies, pawnshop and other finance companies

Micro- and Nano Finance



Thailand Loan Market Overview

Microlending Channels



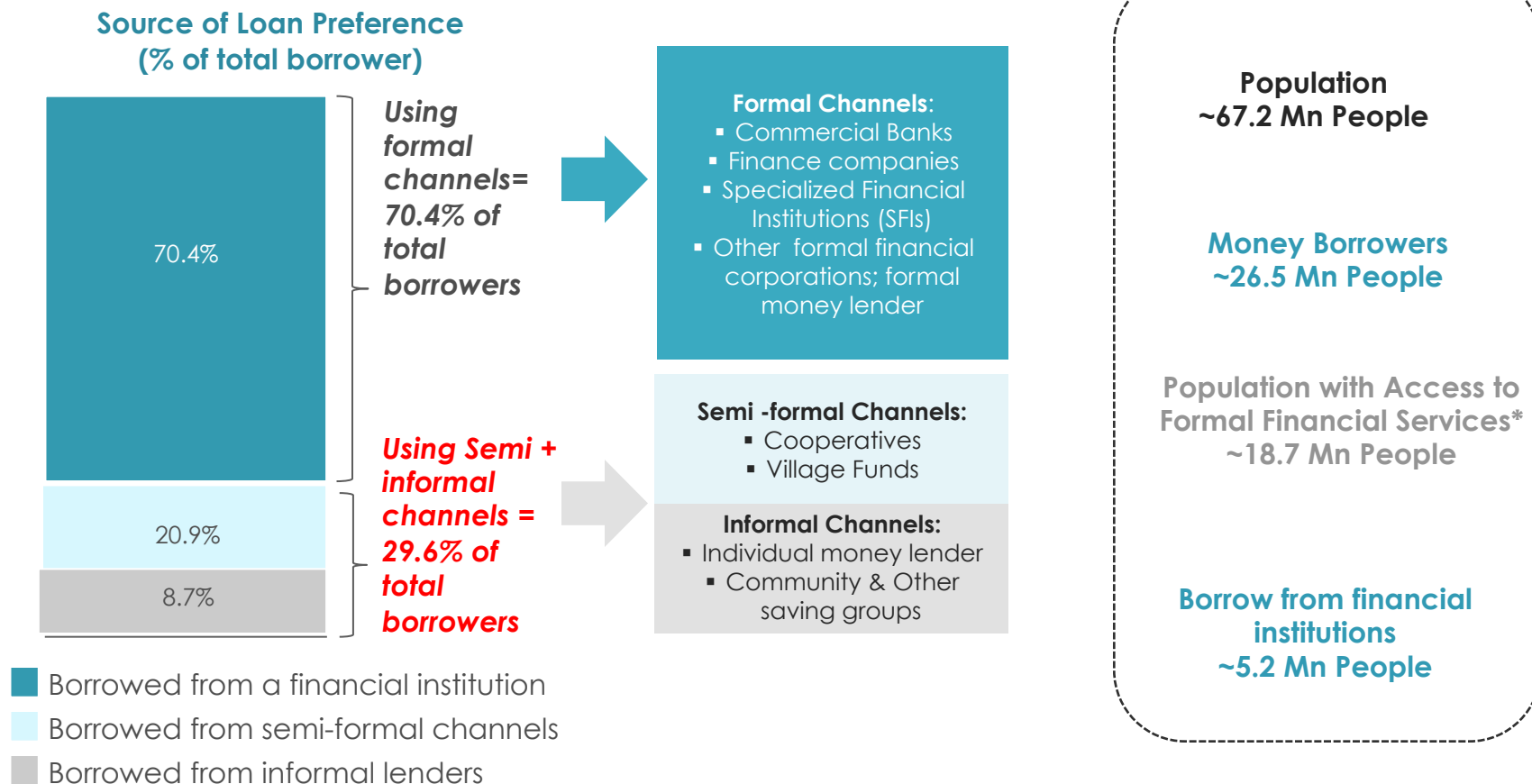
Consumer Loans



Short-term Consumer Lending

Current Market Preference & Trend

Formal channels are the primary source to meet borrowing needs, especially from the SFIs provided by the government, as only ~27% of the adult population has a financial services account



*Bank or other formal financial service (if available)

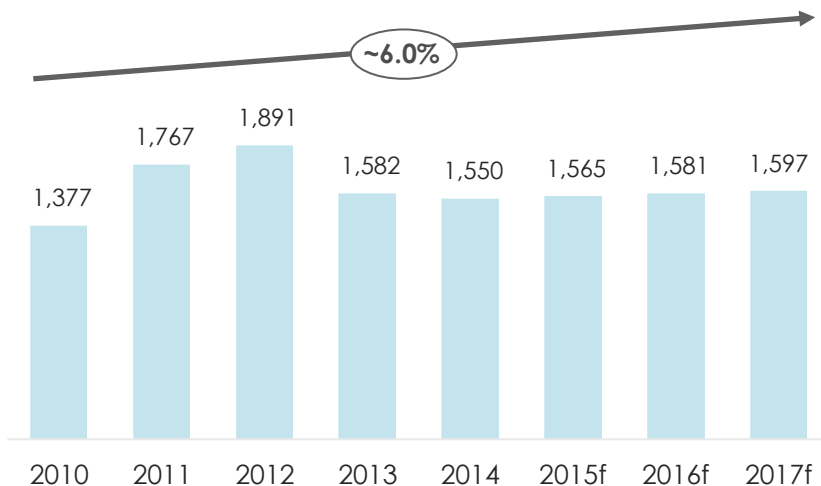
Pawnshops and Loansharks



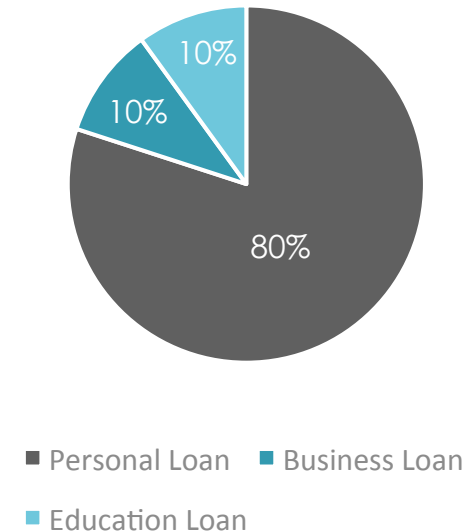
The fall in pawnshop lending in 2013 was attributable in part to a slowing economy that saw GDP growth fall by ~3%. However, the pawnshop market is forecast to move sideways over the the next three years as consumers begin shifting towards alternative forms of borrowing, including from personal finance companies

Pawnshop Loan Outstanding, 2011 – 2017f

USD Million



Pawnshop Loan Proportion by Type , 2014



*The pawnshop cannot outsource the collateral or letting third parties to store the collateral asset

Market Entry



Regulatory Framework



Online Lending Models



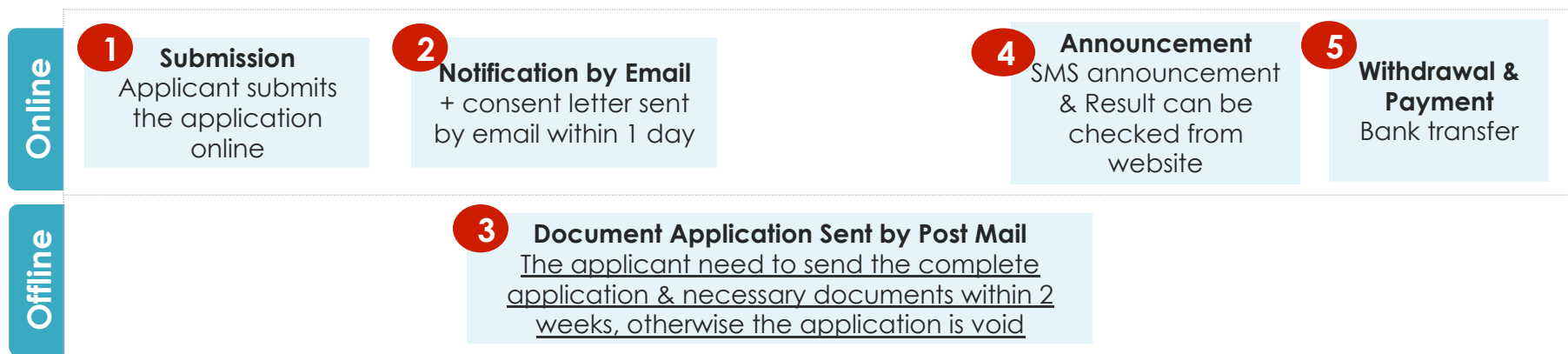
Online Consumer Lending

Current Business Model

KTC also offers another convenient service for customers during the application process by providing a messenger delivery for the application and consent letter plus picking up the required documents



KTC & Other online providers



KTC also offer the online application service like the other company providers, yet the service is outsources to silkspan; the financial comparison providers

Channels and Marketing



Online Consumer Lending

Sales Channel Approach

Despite the availability of online application via website, all providers intensively rely on offline sales channel with the emphasis of store network to attract new application instead of investing on their own branches, AEON is the leading in term of sales channel

Sales Channel		KTC	CEC	Umay +	AEON
Offline	Strategy	<ul style="list-style-type: none"> Cooperative promotion with hotel & restaurant to attract borrower to apply Offering as a payment channel for online store 	Focusing on credit card; Network with a variety chain store under central department store	Focusing on revolving loan; networking with hypermarket Such as Lotus & Big -C	Focusing on Installment loan; networking with Key bank ATM; K Bank Thanachart Bank
	Branches	22 service branches limited to Bangkok	24 branches	58 branches	118 branches; 60 outside Bangkok
	Store network	<ul style="list-style-type: none"> Over 600 hotels network Over 100 Japanese restaurant network 	Network with 48 chained restaurants, 63 sports outlets, 118 home appliance outlets and bookstores	300 vendor shops nationwide for installment loan; 100 services for revolving loan	1,660 dealers altogether; especially for installment loan
	Own ATM	Using KTB ATM (mother company)	-	91	464
	Website application	Just initial request	Applicable	Applicable	Effective for only credit card application

*CEC is central exclusive cash

Online Consumer Lending

Marketing Strategy

While KTC & CEC are more focusing on urban dweller, AEON & Umay + are more focusing on rural dweller

Target Segment

KTC

Urban dweller



Shopper



Office worker



Family



CEC

Urban dweller



Shopper



Office worker



Family



AEON

Rural dweller



Shopper



Office worker



Family



Umay +

Rural dweller



Shopper



Office worker



Family



Advertising for money lenders is regulated in Thailand, only royal family content is prohibited, the financial provider need to follow 5 principles issued by the Bank of Thailand strictly to ensure that the customer make the right decision

Channels Available

Online

- SEO (Search Engine Optimization)
- Banner Ads
- Inbound Marketing
- Social Media

Mobile

- Mobile ads
- Mobile website integration
- App banner ads

Direct

- Email/SMS
- Sales teams
- Point of Purchase

Traditional

- TV
- Posters
- Billboards

The direct channel is recommended in the first phase to access to the right customer and online channel is recommended in the latter phase to reach a wide range of customers/borrowers

Advertising Regulations for Money Lenders

The principles that the money lenders must compile :

- 1** The information must contains necessary requirement, interest rate, all kinds of fee, payment channel and must clarify on the risk involved in the financial products
- 2** The information must be accurate and details enough to make the customer able to compare with other financial products
- 3** The information must be up to date in any forms of advertising
- 4** If the money lender is operated offline, there should be a leaflet published the details of all financial products offered by the money lender, if the money lender operate online, such information must be published clearly online as well
- 5** The advertising is encouraged in order to reduce the public complaints from making the wrong decision from inadequate financial product information

Matters that Cannot be mentioned in the ads:

- **Any Member of the Royal Family**

Fee: The fee is range from \$3,300 for online banner to \$5,600 for one time TV ads

Risk Management



Personal Loan Risk Situation in Thailand

Personal Loan Delinquency records

The approval rate is the key factor affecting the lending risk , AEON is lifting the income criteria from \$140 to \$224 in order to reduce the amount delinquent loan. This practice has spread toward the other personal loan providers as well

Cash Loan Risk Level	Currently, the level of delinquent loans is around 5% of total personal loans in 2014
Causes of Delinquency	Debtor's weakening ability to pay debts as a result of rising costs of living
Factors affecting risk	The approval rate; risk management system, warning system
Fraud Prevention	The update of high value fraud should be done in the company database frequently; relevant parties get the alert info to reduce the risk

Borrower evaluation main stages

- 1) ID verification procedure by requiring the copy of ID card
- 2) Employment/income verification procedure by calling to the working place
- 3) Address verification procedure by requiring the copy housing certification and check if it's matched the address on ID card
- 4) Phone verification procedure by calling the applicant
- 5) Weighted bureau data

Easy Buy (Umay+) is using the cooperative teamwork between front-end staff and back-end staff. A regular report from the back-end staff to front-end staff on a type of borrower risking engaging in high value fraud, so that the front-end staff is making a strict borrower evaluation

Lending Platforms



Online Lending Platforms



Thailand Online Consumer Lending

Online Money Lender: Easy Buy

General Information



Established	1996
Location	Thailand
Owned by	ACOM Co., Ltd (Japan)
Type of Business	EASY BUY offers two types of consumer financial products representing (i) revolving loan and (ii) installment loan under "Umay+" brand

History

Easy Buy co., Ltd was incorporated in 1996 in a joint venture between Siam A&C Company Limited and ACOM Co., Ltd., a leading consumer financial company in Japan.

Umay+'s core revenue came from revolving loans, accounting for 99.65% of total revenue.

Installment loans are now available to customers in over 300 vendor shops nationwide.

Holding Company

About the Holding Company :

ACOM is one of the leading consumer finance companies in Japan.

Easy Buy has served more than 2 million customers over ~20 years.

Easy Buy Coverage: 58 branches nationwide

Products

1. Revolving Loan
2. Installment Loan

Minimum Borrower's Income : \$196/month

Features:

1. No Collateral
2. Require ID card or Umay+ Card
3. Online Application
4. Transfer payment from any ATM or any shops with Umay+ sign to virtual account
5. No installment required at the purchasing date
6. Extendable Credit lines limit
7. Minimum Repayment: \$11/month
8. Zero interest rate charged for 2 months for cash withdrawal within 30 days after approval

USD Million

Distributed Loan	973
Net Income	65

Offline Lending Platforms



Parameter Highlight

Loan available : \$ 14,000/ person/day

Loan Period : 5 months

Interest : 0.25% - 1.25%/month

Program availability : 33 outlets; mainly in Bangkok

Application to loan withdrawal duration : Within 24 hours



1

Application

1. Prepare the collateral asset including warrantee certificate if necessary and the identification card before visiting State Pawnshop. The borrower needs to be over 15 years old
2. State Pawnshop assess the value of the collateral. The opening time is 8:00 a.m. to 4 p.m. Monday to Friday
3. The borrower shows identification card and is fingerprinted

2

Loan Agreement

The borrower receive cash with pawn ticket as an evidence in exchange for the collateral asset

Interest Term:

Principal < \$140 : 0.25%/month
 Principal \$141 - \$280 : 0.75%/month
 Principal \$281 - \$560 : 1.00 %/month
 Principal \$561 - \$2,800 : 1.25 %/month

Collateral asset:

- Gold & Diamond : < \$1,680
- Others : < \$560

3

Loan Payment

The borrower needs to pay the interest fee at the pawn shop. A third party cannot act as a representative or be responsible for fee payment

Late payment penalty : The asset will belong to the State Pawnshop after the designated period

Offline Consumer Lending

State Pawnshop

General Information



Established	1954
Location	Nationwide
Owned by	State-owned
Type of Business	State Pawnshop is a stated-owned enterprise, operated under the Department of Social Development and Welfare, Ministry of Social Development and Human Security, Thailand.

History

1954s:

State Pawnshop was established in 1954

Its mission is to provide low interest rates to public with transparency management under the office of the government pawnshop board control



About the State Pawnshop

State Pawnshop has 33 operational offices; 29 are in Bangkok and 4 offices is in Nonthaburee, Rayong Pathumthanee and Samutprakarn.

Estimated 1.18 million customers in 2014

Products

Core business:

Consumer loan,
Emergency loan,
Short-term loan,
SME loan,
Occupation loan,
Education loan

Statistics

USD Million

Distributed Loan	505
Net Income	16

Offline Consumer Lending

EasyMoney Pawnshop

General Information



Established	2005
Location	Nationwide
Owned by	Private-owned
Type of Business	EasyMoney is a private-owned enterprise.

History

2005s:

EasyMoney was established in 2005 as a traditional pawnshop, beginning with 4 branches in Bangkok

2015s:

EasyMoney is Thailand's largest private pawnshop operator.

Customer growth is estimated at 15-20% over the past 3 years.

The company has posted an annual average growth rate of 50-60% in the value of pawned assets since it opened in 2005.

Holding Company



About the Holding Company

EasyMoney has 30 operational offices with 3 million customers across 13 cities in Thailand.

Products

Core business:

Consumer loan,
Emergency loan,
Short-term loan,
SME loan,
Education loan

Statistics

USD Million

Distributed Loan		160
Net Income		28

Parameter Highlight

Loan available : Maximum \$ 2,800/ collateral asset

Loan Period : 5 months

Interest : 1.25% - 2% per month

Program availability : 30 outlets in 13 cities throughout Thailand

Application to loan withdrawal duration : Within 24 hours



1

Application

1. Prepare the collateral asset including warrantee certificate if necessary and the identification card before visiting the branch
2. EasyMoney assess the value of the collateral
3. The borrower shows identification card and is fingerprinted

2

Loan Agreement

The borrower receives cash with pawn ticket as an evidence in exchange for the collateral asset

The borrower can pay the interest fee at the redeemed time

Interest Term:

Principal < \$56 : 2.00%/month

Principal > \$56 : 1.25%/month

Interest is deducted by half if the lending period is within 15 days

3

Loan Payment

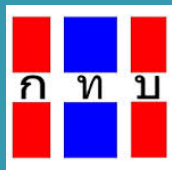
The borrower needs to pay the interest fee at the pawn shop. A third party cannot act as a representative or be responsible for fee payment

Late payment penalty : The asset will belong to the pawnshop after the designated period

Offline Consumer Lending

Village and Urban Revolving Fund

General Information



Created	2001
Location	Nationwide
Owned by	State-owned
Type of Business	A village fund which focuses on creating self-sustaining microfinance banks in each of Thailand's villages

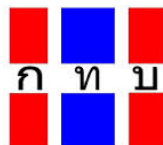
History

2001s:

Village and Urban Revolving Fund was initiated by Dr. Taksin Shinnawattra, Prime Minister from 2001- 2006. The scheme is funded by government grants and funds are handled by intermediaries such as the Bank for Agriculture and Agricultural Cooperatives (BAAC), a state-run bank, each village pot is run by an elected local committee that has some discretion in setting loan amounts and interest rates.

The government set THB 1 million for each village fund at the beginning as a source of revolving funds for village development

Holding Company



About the Village and Urban Revolving Fund :

Village and Urban Revolving Fund now has a network of nearly 80,000 village banks nationwide. The number of active borrowers that year stood at 8.5m in 2013

Products

Loan :

Daily loan
Revolving loan
Emergency loan
Occupation loan
Education loan

Statistics

USD Million



Offline Consumer Lending

Village and Urban Revolving Fund

Parameter Highlight

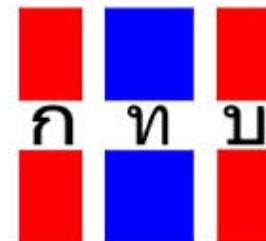
Loan available: \$656 without collateral

Loan Period: < 1 year

Interest: 6% -18% per annum (as low as possible); no fee during the first 2 years

Program availability: Nearly 80,000 village banks nationwide

Application to loan withdrawal duration: Flexible



1

Application

1. Applicant needs to be a member of the village fund.
2. Applicant can get the application form from the village fund website and submit the completed hard copy to the village fund.
3. The applicant needs provide monthly income and expense details.
4. Village and Urban Revolving Fund do a check on the borrower's profile, fund request, collateral and the ability to pay back loans
5. The decision is made by 10 village fund committee members

2

Loan Agreement

- The loan repayment is calculated from the template provided by the committee
- If the borrower is using the loan for other purpose unspecified in the loan agreement, the committee can cancel the loan agreement and call back the loan amount together with the interest fee immediately. The borrower then will be dismissed from member status and will be forbidden to participate in the village fund for 2 years.

3

Loan Payment

Payment can be done via ATM to the Village and Urban Revolving Fund account

Payment Postponement:

- The borrower can postpone the payment if the borrower is in a situation requiring emergency cash

Appendix



Loan Market Back-Up

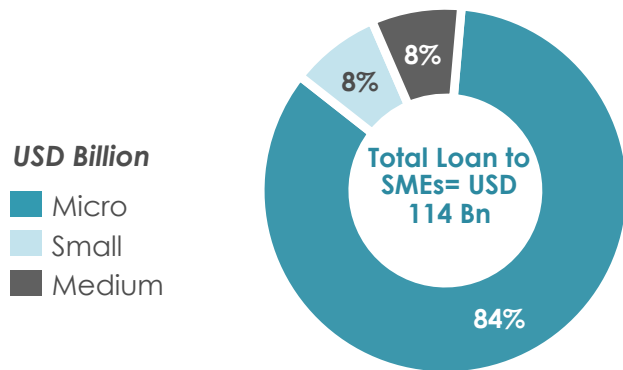


Thailand Loan Market Overview

Loans to SMEs

Micro-scale businesses receive the largest amount of SME lending, specifically in the wholesale & retail sector as this sector requires low amount of investment for a start-up company, with e-commerce companies the fastest growing borrowing source

Outstanding Loans to SMEs by Business Scale, 2014

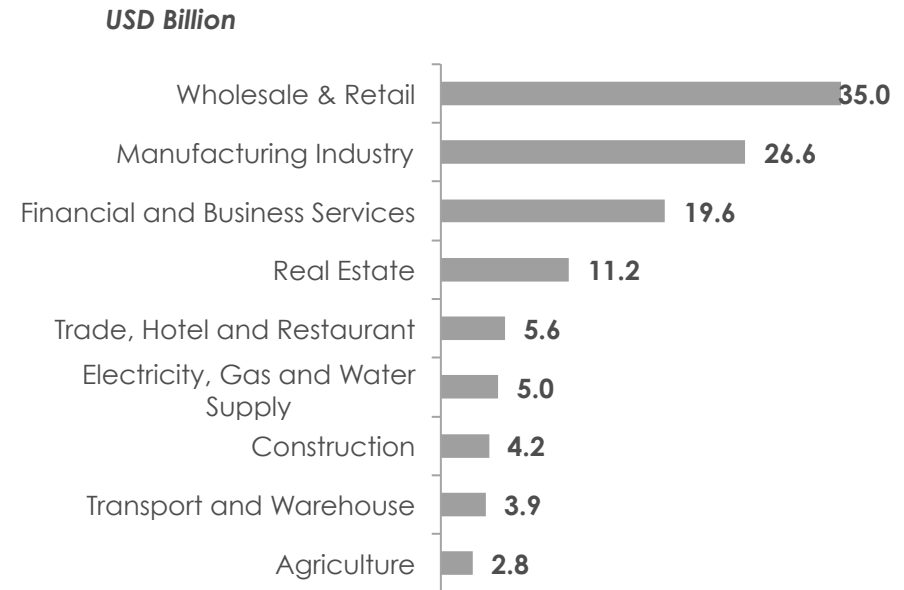


SMEs Classification Criteria

- Micro – fewer than 10 employees
- 10 – 50 employees
- 50 – 250 employees

At conversion rate USD 1 = THB 35.83

Outstanding Loans to SMEs by Business Sector, 2014



Partner Lists



Mystery Shopping Back-Up



Consent Letter

หนังสือให้ความยินยอมในการเปิดเผยข้อมูล RS

ข้าพเจ้า นาย/นาง/นางสาว (ชื่อ-นามสกุล)
ตำแหน่ง/วิชาชีพ
สาขา
วันที่ทำหนังสือให้รายงานข้อมูล เดือน พ.ศ.

ข้าพเจ้า นาย/นาง/นางสาว (ชื่อ-นามสกุล)
วันเดือนปีเกิด น.ศ.ประจำตัวประชาชน เลขที่ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

ข้าพเจ้าขอให้ความยินยอมให้บริษัท ข้อมูลเครดิตแห่งชาติ จำกัด (บริษัท) เป็นแหล่งรับข้อมูลของข้าพเจ้าแก่บริษัท วัชรี นาย จำกัด (มหาชน) ซึ่งเป็นสมาชิกหรือผู้ให้บริการของบริษัท เพื่อประโยชน์ในการวิเคราะห์ความเสี่ยง การฉ้อฉล/การทุจริต ตามลักษณะ/พฤติกรรมการ
เครดิตของข้าพเจ้าที่ข้าพเจ้าได้รับบริษัทดังกล่าวข้างต้น รวมทั้งเพื่อประโยชน์ในการทบทวนความเสี่ยง ต่อข้อมูลด้านอื่นซึ่งบริษัทเครดิต การ
บริหารและเปิดเผยข้อมูลของข้าพเจ้าที่ข้าพเจ้าขอให้ความยินยอมแก่บริษัทไทย และให้ข้อมูลอื่น และบรรดาข้าพเจ้า ข้าพเจ้าขอ
เปิดเผยข้อมูล หรือเอกสารที่ทำขึ้นมาจากหนังสือให้รายงานข้อมูลฉบับนี้ โดยข้าพเจ้ายินยอมว่า ข้าพเจ้า หรือข้าพเจ้า ไม่สามารถ
รูปแบบใด ๆ เป็นหลักฐานในการให้รายงานข้อมูลของข้าพเจ้าแก่บริษัท

ข้าพเจ้าจึงได้ลงลายมือชื่อไว้เป็นสำคัญ

X ผู้ให้รายงานข้อมูล
(.....)

.....
(.....)

หมายเหตุ: ข้อมูลของบริษัทนี้เปิดเผยให้แก่สมาชิกหรือผู้ให้บริการเป็นองค์ประกอบหนึ่งในการพิจารณาความเสี่ยงของสถาบันการเงิน แต่
การเปิดเผยข้อมูล ดังกล่าวเป็น สิทธิของเจ้าของข้อมูลที่จะให้รายงานข้อมูลหรือไม่ก็ได้

Consent Letter is the agreement letter signed by the applicant to allow the company to disclose their financial information to the credit bureau