

Additional conditions for Financial and Securities Business

- Must comply with all regulations of the BOT and the SEC, particularly the provisions in respect of business operation, advertisement, marketing, solicitation and customer services at all time.
- Must clearly disclose information on the service provision, including price, fees, other expenses and conditions with the use of easy to understand languages, in the manner that is align with the rules and regulations of the BOT and/ or the SEC.
- Must not request any information from users, unless it is necessary for the service requested by the users
- Must comply with rules and regulations relevant to the advertisement and/or business operation under financial business law, such as regulations on credit card business, regulations on personal loan under supervision, regulations on nano-finance business, regulations on pico-finance business, regulations on peer-to-peer lending business, and/or regulations relevant to market conduct for financial business, including but not limited to the following requirements. However, in all cases, the business operators must comply with the rules and regulations specified by the regulators, which may be amended from time to time.
 - Must consider the appropriate channels for offering products or services for sale and contain necessary information according to relevant laws and regulations.
 - The offer of comprehensive products or services, must be communicated clearly and with cautions to ensure that customers receive accurate and sufficient information.
 - The offering of products or services must be arranged in a way that customers can differentiate the operator's main products or services from other products to ensure that customer will not be confused or misunderstand.
 - If the sales personnel of the business operators cannot communicate with the customer directly, the supportive equipment or tools should also be arranged in such manner as to ensure sufficient information and explanation.
- Must comply with rules and standards relevant to the offering of financial products, in the case of products relating to foreign currency (e.g. FX transactions), by applying the minimum standards for the offering of the main financial products (e.g. deposit, debit card, credit card, e-money service, various types of loan facilities, and other products as prescribed by the BOT) as appropriate in light of the target customers and the varying complexity and nature of the FX product being offered.
- Must comply with rules and standards relevant to the advertisement of securities and derivatives contracts, including but not limited to the following requirements.
 - Advertisement must be appropriate in respect of its content, proportion, and method of presentation
 - Advertisement must offer a complete set of information that is material and crucial to investment decisions
 - Advertisement must not contain false statements, overstatement of facts, distortion of facts, and must not conceal facts or contain substantive misleading information

- Advertisement must not urge investors in deciding whether to use services or invest in securities or derivatives contracts being advertised
 - Advertisement must contain an appropriate warning of investment risks and specify a channel through which investors may inquire for more information regarding the advertised services or investment
- Must comply with rules and regulations relevant to the advertisement and/or business operation of digital token offering and digital asset business under the digital asset law including but not limited to the following requirements. However, in all cases, the business operators must comply with the rules and regulations specified by the regulators, which may be amended from time to time.
 - Digital token offering
 - The advertisement must contain the clear and noticeable warning
 - The advertisement must at least contain the information in Thai language
 - The advertisement must not contain false, overstated, distorted, concealed or misleading information; and must contain material information that is not different from information presented in the registration statement and draft prospectus submitted to the SEC.
 - Digital asset business
 - The advertisement must not false, overstated, distorted, concealed or cause any material misunderstanding.
 - The digital asset business operator must provide details of the advertisement to the SEC in the manner as specified in the relevant regulations.
 - The advertisement must have an investment risk warning and it must be clear and obvious, along with the information that is useful for decision-making.
 - The advisement of cryptocurrencies must be carried out via the digital asset business operator's own official channels.
- Must comply with rules and regulations relevant to the advertisement and/or business operation of regulated payment service under the payment law. However, in all cases, the business operators must comply with the rules and regulations specified by the regulators, which may be amended from time to time.