

# Sustainable World for Future Generations



# FINANCIAL HIGHLIGHTS



## CONSOLIDATED

	2025	2024	2023	2022	2021
Total assets (Million Baht)	234,877	260,408	272,731	289,221	302,799
Loans to customers and accrued interest receivables, net (Million Baht)	119,095	136,547	152,389	157,325	158,744
Deposit (Million Baht)	139,519	149,499	153,589	162,982	158,928
Net profit after tax (Million Baht)	2,934	2,485	2,949	2,908	2,652
Capital adequacy ratio (Percentage)	26.46	24.41	22.03	20.63	18.08
Gross of Non-performing loans to total loans (Percentage)	0.83	0.96	1.01	0.46	0.42
Coverage ratio (Percentage)	417.46	297.17	344.20	808.74	772.18

*Fitch Ratings AAA(tha) for National long-term rating for the fourteenth consecutive years*

# RELIABLE

Stronger with highest attainable credit rating of AAA(th) for National Long-Term Rating from Fitch Ratings for the 14<sup>th</sup> consecutive year





# SUSTAINABLE BANKING

Promoting social responsibility and driving sustainable growth

# GLOBAL NETWORK

Expanding your business confidently worldwide  
through our robust global network





## WHO WE ARE

### Background

The Bank was incorporated on 26 August 1969 and obtained a license from the Ministry of Finance to undertake finance and securities business on 26 October 1973 and listed on the Stock Exchange of Thailand on 22 November 1978. On 24 December 2004, the Ministry of Finance approved the merger of Asia Credit Public Company Limited and Bualuang Finance Company Limited

to establish a new commercial bank. The Company commenced its commercial banking operations under the name “ACL Bank Public Company Limited” on 23 December 2005.

On 26 February 2010, the Ministry of Finance granted a waiver to the Bank, thereby allowing the Industrial and Commercial Bank of China Limited or ICBC, a foreign bank established in P.R. China, to hold more than 49% of the Bank’s total issued shares through

ICBC's tender offer. ICBC, made a voluntary tender offer for all shares of the Bank during the period of 9 March 2010 to 16 April 2010. Through the said tender offer, ICBC acquired 97.24% of the total issued shares of the Bank. As a result, ICBC became the Bank's major shareholder when the first tender offer was completed on 21 April 2010. The Bank consequently changed its name from "ACL BANK Public Company Limited" to "Industrial and Commercial Bank of China (Thai) Public Company Limited - ICBC (Thai)" on 8 July 2010.

On 21 December 2010, the Ministry of Finance granted another waiver to the Bank, which allowed up to 100% of its total issued shares to be held by foreigners through the tender offer for the purpose of its delisting from the Stock Exchange of Thailand (SET). Pursuant to the waiver, ICBC made another voluntary offer which resulted in ICBC's holding of 97.70% of the Bank's total issued shares. The Bank delist from the SET on 19 March 2011.

In 2014, the Bank achieved a capital increase plan of Baht 5,945 million in order to enhance the capital fund of the Bank as well as to support the future business expansion in various dimensions. As a result, ICBC's holding of the Bank is increased to 97.86%. Due to the cancellation of the unsold portion of repurchased shares in 2022, thus the total number of shares reduced resulting in the holding of ICBC increasing to 97.98%.

On 6 January 2015, ICBC (Thai) was the only commercial bank in Thailand which was designated as the RMB Clearing Bank in Thailand by the People's Bank of China (PBOC). This is a significant opportunity for the Bank to promote the utilization of RMB for cross-border trades and investments, aligning with the increasing popularity of the RMB in the world currency market.

ICBC (Thai) aims to be on the forefront of commercial banks in Thailand to provide professional financial services to various business sectors to strengthen the economy and to support cross-border businesses, especially between Thailand and China. Being a part of the ICBC Group means customers of the Bank are able to fully utilize the services provided by the Group's network which is growing at a rapid pace in China and around the world. At the end of June 2025, ICBC Group had 15,333 branches in China, Self-service banks in China 19,456 locations and 413 overseas branches in 49 countries.

At present, the Bank has 3 subsidiaries, ICBC (Thai) Leasing Company Limited, which the Bank owns 99.99%, the company offers leasing and hire purchase services; Sky High Li Leasing Designated Activity Company Limited; and ICBC (Thai) Insurance Broker Company Limited which are indirect subsidiaries.

For the past 16 years since ICBC has been operating in Thailand, the Bank has been continuously developing new products and services in order to broaden its coverage of customers' needs. In particular, the Bank has expanded its products and services to both juristic person customers, to facilitate their business needs, and individual customers, to reflect their lifestyles such as credit cards, debit cards, internet banking, mobile banking, PromptPay service and CNY 1 day remittance. At present, the Bank has a total of 21 branches across the country.

ICBC (Thai) continues to hold its credit rating by Fitch Ratings at the highest attainable rating of AAA (tha) for National Long-Term Rating for the fourteenth consecutive year confirming the Bank's strong financial position.



## ICBC NETWORK

Industrial and Commercial Bank of China (Thai) Public Company Limited or ICBC (Thai) is a subsidiary of Industrial and Commercial Bank of China Limited or ICBC which is the largest commercial bank in China with the Chinese Government holding more than a 70% stake and it is a bank with the largest Tier I Capital in the world\*. Moreover, the total assets of ICBC as of the end of June 2025 were more than RMB 46 trillion or approximately Baht 206 trillion demonstrating the strength and stability of its financial status.

With a network spanning 6 continents across the globe, ICBC (Thai) is able to connect businesses around the world and provide convenience to its customers in conducting the various transactions.

Moreover, ICBC has been appointed by the Eastern Economic Corridor Office (EECO) to be the financial supporter and advisor to Chinese investors who are interested in the EEC.

Corporate Customers	14.1 million
Personal Customers	770 million
Branches in China	15,333 branches
Self-service banks in China	19,456 locations
Overseas Branches	413 branches in 49 countries

\*The Banker, 2025

# BANKING PRODUCTS AND SERVICES

ICBC (Thai) is ready to serve the needs of both personal and corporate customers with a wide range of financial products and services. Together with the support from ICBC, the largest commercial bank in China with extensive network in Mainland China and worldwide, the Bank is well-equipped to provide world class services, global connection and great convenience to our valued customers.

## Deposits

The Bank's deposits accounts are available to various types of customers such as individual persons, juristic entities, non-profit organizations, government agencies, financial institutions, etc. Below are the types of deposits provided by the Bank:

1. **Normal Savings Account:** Allowing easy deposits and withdrawals in an unlimited amount of money and number of transactions.
2. **Hi-Speed Savings Account:** Enabling personal and corporate customers to broaden their earnings with an interest rate higher than normal savings accounts while giving high liquidity without limits on the time or number of deposits and withdrawals.
3. **Gold Savings Account (For Individual):** Offering premium interest rates similar to fixed deposits with high liquidity much like savings accounts.
4. **Basic Banking Account:** Savings account eligible for persons holding valid National Welfare Cards or Thai nationals ages 65 and above. Allowing easy deposits and withdrawals same as Normal Savings Account, and also get the privilege to waive account maintenance fee, enrolment fee and annual fee for Debit Card.
5. **Green Savings Account (For Individual):** A deposit account without passbook, can be deposited, withdrawn, transferred, paid through any channel (Branch counter/ATM/Internet Banking/Mobile Banking) plus full value with higher interest rate than Normal Savings Account.
6. **Savings Account with Tiered-Rate:** More options for corporate customers who want a Savings Account that offers tiered-rate and full flexibility like Normal Savings Account.
7. **Normal Current Account:** A non-interest bearing account that helps enhance business flexibility through the use of cheque for an unlimited amount of funds and allows customers to track their transactions from the monthly statements.
8. **Super Cheque Account:** A current account with attractive interest at a rate higher than normal savings accounts, with the interest calculable on a daily basis and transferred into customers' account every June and December.
9. **Foreign Currency Deposit Account:** Offering two types of accounts: savings account and fixed deposit account of 1 month to 12 months, available in 10 major currencies, which are USD, EUR, GBP, JPY, SGD, HKD, NZD, AUD, AED and CNY.
10. **FCD Multi-Currency Account (For Juristic Entity):** A more convenient and efficient way to manage business with multiple foreign currencies under a single savings account.
11. **FCD Savings Account with Tiered-Rate:** For juristic entities who want to manage their business conveniently and efficiently by depositing foreign currency with a tiered-rate, available in CNY and USD currency.
12. **Savings Multi-Currency Account:** A Savings account that manages THB and foreign currencies under a single account. Convenient in both money transfers and exchange.

**13. Fixed Multi-Currency Account:** A Fixed account that manages THB and foreign currencies under a single account. Convenient in both money transfers and exchange.

**14. Fixed Deposit with Passbook:** This type of service offers interest based on deposit period, aiming to give a higher fixed rate of return with terms ranging from 3 to 48 months. Customers will receive passbook when opening the account and will be able to use the same passbook for various deposit terms.

**15. Deposit Receipts:** An alternative to reap high returns from attractive interest rates higher than normal savings accounts. Customers can choose the preferred deposit term, ranging from on call to fixed deposit of 1 to 48 months.

**16. Online Deposit:** An online savings account that allows customers to open accounts, make deposits anytime anywhere by themselves, and able to check account details online 24 hours a day. An innovative service that is convenient, safe and offers an extra high interest rate, available to both personal and corporate customers.

**17. Tax Free Deposit:** 24 or 36 months fixed deposits that customers can save money conveniently every month and receive special interest rates paid on maturity date with no tax.

**18. Online Fixed Deposit:** An online fixed deposit account which customers can open accounts and choose deposit terms by themselves. The customers can perform all banking transactions 24 hours a day via ICBC Personal Internet Banking or Mobile Banking.

## Bank Cards

Committed to continuously develop financial products and services to best cater to personal customers' needs, the Bank optimizes convenience for our customers when conducting many forms of transactions domestically and internationally, whether it is cash deposit, withdrawal, transfer, remittance, etc.

**1. ICBC (Thai) Debit Card:** UnionPay-TPN Dual Currency Debit Card and VISA Single Currency Debit Card can be used for cash deposit, withdrawal, transfer, remittance and purchase in Thailand as well as other countries around the world.

- **UnionPay-Global Debit Card:** Provides ease and convenience for customers to deposit CNY or THB as preferred. To mitigate the risk of currency fluctuation, customers are able to make a deposit CNY at any of our branches in Thailand and withdraw CNY from any ATM in Mainland China. Transactions conducted in Mainland China are settled in CNY. In case the CNY balance in a designated account is insufficient, the THB fund will automatically be converted into CNY. Likewise, all transactions conducted in Thailand or other countries are settled in THB. If the THB balance in a designated account is insufficient, the CNY fund will automatically be converted into THB. In addition, customers can use the card to purchase goods and services at any merchant worldwide with "UnionPay" sign or withdraw cash from any ATM with "UnionPay" sign.

- **UnionPay-Kylin Debit Card:** Provides the ability to use this card for the ATM transaction more flexible than other ICBC Debit Card. Card surface design is originated from the Chinese traditional auspicious pattern "Qi Lin Xian Bao". Kylin is a lucky creature and the gourd symbolizes "fortune". ICBC Payroll customers can apply this card without card annual fee.

- **UnionPay-Student Debit Card:** Can be used for various functions such as deposit, cash withdrawal, transfer, remittance and purchase. Our cards are widely accepted in Thailand as well as other countries around the world. Students can apply this card without card annual fee.

- **UnionPay-Digital Debit Card:** Is a virtual debit card, a non-physical card, which is stored in mobile banking and designed to be used for deposit and online payments via ICBC mobile banking. Customers can apply this card without card annual fee.

- **VISA Debit Card:** Customers can use the card to withdraw cash from any ATM with a "VISA" sign or purchase goods and services at any merchants with a "VISA" sign across the globe. All transactions conducted anywhere in the world are settled in THB.

**2. ICBC (Thai) Credit Card:** UnionPay Dual Currency Credit Card and VISA Single Currency Credit Card can be used to purchase from general merchants and online merchants and cash withdrawal. The cards are widely accepted in Thailand as well as other countries and regions across the globe.

- **SplendorPlus UnionPay Credit Card:** Offers the convenience of two currencies, CNY and THB, in just one card. All transactions conducted in Thailand and other countries (except Mainland China) are settled in THB, all transactions conducted in Mainland China are settled in CNY. No foreign exchange risk for all currencies. Get benefits when spending in Mainland China and special benefits when spending in Guangxi Province (only for Guangxi Platinum Credit Card).

- **VISA Single Currency Credit Card:** Provides the joy of spending at VISA merchants and VISA ATM network around the world. All transactions are settled in THB.

- **VISA Global Travel Card:** 3 currencies in one card, THB, USD and EUR, minimizes foreign exchange cost. All transactions conducted in the USA are settled in USD, all transactions conducted in European countries are settled in EUR and all transactions conducted in Thailand are settled in THB, No foreign exchange risk fee incurred for overseas spending in USD and EUR.

- **Horoscope UnionPay Credit Card (Platinum):**
  - All transactions conducted in Thailand or other countries around the world settled in THB. No foreign exchange risk for all currencies.
  - Every spending THB 1 = 1 ICBC Everyday Rewards
  - 2x ICBC Everyday Reward: Receive ICBC Reward Points x2 in Travel categories
  - 3 Months 0% Installment Plan
  - 4% Cash Rebate when spending THB 1,000 or more at restaurants worldwide (limit Cash Rebate THB 100/Card/Month).
  - 6% Cash Rebate when spending THB 800 or more at gas stations nationwide (limit Cash Rebate THB 120/Card/Month).
  - 5x ICBC Everyday Reward in birth month
  - Privilege to purchase E-Vouchers to use the Dragon Pass Lounge service up to six times per year per customer number at special price.

- **ANY MasterCard Platinum Credit Card:**
  - 3 Months 0% Installment Plan
  - 6% Cash Rebate when spending THB 500 or more for online transaction, excluded the Insurance, the Security Brokers/Dealers, The Travel and Tour Operators Categories (Limit Cash Rebate THB 500 / Card / Month).

- Privilege to purchase E-Vouchers to use the Dragon Pass Lounge service up to six times per year per customer number at special price.

## Channels

The Bank offers a wide selection of channels for customers to conduct transactions and manage their finance easily as follows:

1. **ICBC Corporate Internet Banking:** Offers customers an internet channel to conduct most of their daily businesses at their offices easily and safely with the use of e-Password token and login password for account management, fund transfer, overseas remittance, batch fund transfer, tax payment, foreign exchange, bill payment, deposit/withdrawal of fixed deposit account, and payroll service.

2. **ICBC Personal Internet Banking:** Allows personal customers to engage in various transactions on the internet related to account management, fixed deposit, fund transfers, overseas remittance, message alert service, credit card service, bill payment, eWallet topup, foreign exchange and many other services which are simple and safe to use from anywhere at any time.

3. **ICBC Mobile Banking:** Allows personal customers to manage their accounts and conduct transactions anywhere, anytime via mobile phones using the ICBC Mobile Banking application with the same username & password as ICBC Personal Internet Banking. In additional, customers will be able to use QR code payment to conduct a transaction easier via mobile phone function.

4. **ICBC E-zy Card:** Personal customers and corporate customers are able to deposit cash and/or cheque into their ICBC (Thai) account through Bill Payment service at any counter of our partner banks nationwide (Bangkok Bank and Kasikornbank).

5. **Enterprise API Banking:** API allows customers to connect their Enterprise's Resource Planning System directly to Global Cash Management System. Through this integration, customers can send a variety of instructions, including account management inquiry, fund transfers and payment etc.

## Merchant Acquiring Service

Merchant acquiring service offers the payment solution via POS terminal to the merchants with the various payment methods as follows:

**1. Card Acceptance Service** accepts both Debit Card and Credit Card of VISA, UnionPay and MasterCard brands. Moreover, the service can serve the installment function for 3 months, 6 months and 10 months that can response the Credit card's holder and merchant's needs

**2. Wechat and Alipay Payment Service** is to serve the merchants whose main customers are Chinese using the WeChat and Alipay Application as a payment tool. This offers greater convenience, fast and reliable service for merchants and their customers. The Chinese customers are able to pay in Chinese Yuan, while the merchants receive the fund for transactions in Thai Baht.

**3. PromptPay QR Service** is a "Scan to Pay" payment service which is able to receive both Domestic and Cross Border transaction. Domestic transaction will enable our POS terminal to receive the payment from Thai's local banking mobile application while cross border transaction will receive the payment from WeChat, AliPay and UnionPay mobile application

## ATM

With the 24-hour a day ICBC (Thai) ATM service, customers are able to conduct any transaction easily by themselves whether it is cash withdrawal, money transfer, checking of account's outstanding balance, resetting debit card's pin or making payment on ICBC (Thai) credit card.

## Cash Management

ICBC (Thai) offers Cash Management services to serve the customers' needs in managing cash more effectively with great convenience, speed, and security as follows:

**1. Auto Sweeping:** An automatic funds transfer service from customers' savings accounts to current accounts when there are insufficient funds in designated current accounts.

**2. ICBC Balance Change Alert:** Keeping customers informed of every transaction of their accounts anytime, anywhere via SMS and/or E-mail. The service is applicable to all types of savings accounts and current accounts, which is available in multiple languages: Thai, Chinese and English.

**3. Payroll Service:** For businesses of all sizes to process transactions regarding payroll without having to visit the Bank's branches. Customers are able to determine salary payment date, and transfer money to their employees' accounts from anywhere. Currently, the service supports to pay salary in both THB and CNY currency.

**4. Direct Credit:** Enabling customers to make payments for goods and services to multiple vendors nationwide simply with one instruction without having to visit the Bank. Customers can rest assured that the payments will be made as scheduled. Afterwards, credit advices will be sent to customers ready to be forwarded to vendors.

**5. Global Cash Management:** Cash Management Service among ICBC Group by granting permission to the parent companies of the customers, which are subsidiaries, or any authorized entity to manage the customers' accounts opened with the Bank such as checking account balance, tax payment or transferring funds from the customers' accounts to other accounts.

**6. Statement via SWIFT MT940:** For sending customer statements and account movement of savings and current accounts via SWIFT Message MT940 to financial institutions or to members of SWIFT network.

**7. Direct Debit for Custom Payment:** This service is an online payable service offered to the Exporters/Importers through e-payment mode. The payment is conducted through authorized agents by selecting ICBC (Thai) accounts in a simple and hassle-free way.

**8. Smart Account Management:** Is a service to allow customer to open sub account (14 digits) under main account to manage and identify the payer of incoming fund. This service will let the customer easily reconcile the receiving fund and also save cost and time.

**9. Smart Fund Transfer:** Is a cross-border payment service to pay for tuition fee, enrollment fee or other related fees to schools or universities in Thailand for students with Chinese nationality via Internet Banking and Mobile Banking of ICBC China.

## CNY Services

The Bank provides a complete range of CNY services to both personal and corporate customers along with our dedication to support trades, investments and business transactions between Thailand and China through our convenient, fast and cost-effective services as follows:

**1. CNY Deposit Account:** Available for savings accounts and fixed deposit accounts to help enhance efficiency in managing CNY funds for our customers by minimizing the risk of CNY currency fluctuation while offering a competitive interest rate. Payment in CNY can be made to the beneficiaries in China as approved by the PBOC to Chinese counterparties approved by the People's Bank of China can also be made conveniently.

**2. CNY Banknote Service:** Provides broad CNY services under ICBC Group, the largest CNY business bank worldwide with an extensive branch network, especially in China. Customers can deposit or withdraw CNY banknotes with their CNY accounts, remit funds using CNY banknotes at all our branches or use our banknote exchange service which offers competitive rates.

## Bancassurance

In order to provide a wider variety of products to answer all the customers' needs, therefore, the Bank, as an insurance broker, offers a non-life insurance for customers. Our experts are ready for consultation to help select the most suitable products for customers.

## ICBC International Remittance

Transfer and receive funds across the globe with fast and reliable services via ICBC global network:

**1. ICBC Express for Personal and Corporate Customers:** Transfer funds to any ICBC account all around the world via ICBC global network within the same day with competitive exchange rates and low fees. USD and EUR transfers are available through ICBC Internet Banking while USD, HKD, JPY, EUR and CHF transfers are available over the counter.

**2. Personal Pre-fixed Remittance to China Service:** This service helps to reduce the risk from fluctuation in currency exchange as it uses the exchange rate of the date of transaction, thus, beneficiaries will receive the exact amount of fund sent in full without extra charge or transfer fee. For beneficiaries who have accounts with ICBC China, funds can be received on the date of transfer while transfers to accounts in other banks are also fast and convenient.

**3. Personal CNY Cross-Border Remittance:** For this service, funds in CNY currency can be transferred directly from individual to individual both from Thailand to Guangdong and from Guangdong to Thailand. The beneficiary can be an individual of any citizenship. The service is available over the counter at any branch of ICBC (Thai) and ICBC Guangdong (excluding Shenzhen branches).

**4. Personal CNY Salary Remittance:** CNY can be directly remitted from individual to individual from Thailand to China for Chinese people who work in Thailand whose source of funds come from salary. Beneficiary will receive the exact amount remitted and pays no inward fee. The service is available at Personal Mobile Banking and over the counter at any branch of ICBC (Thai).

**5. Corporate CNY Cross-Border Remittance:** This service is offered for remittance of CNY directly to China without having to exchange to USD or other currencies as would be traditionally required.

**6. International Remittances for Personal and Corporate Customers:** Quick remittance globally via SWIFT with ICBC Group's worldwide network. This service is available both over the counter and on ICBC Internet Banking.

## Lending

The Bank is ready to provide a complete range of commercial credit facilities to all types of businesses, covering small, medium and large enterprises. We strive to support your business for smooth operation and sustainable growth. Moreover, the Bank also offers lending products for personal customers to enhance their business operations any business' needs. The lending products are as follows:

**1. Corporate Credit Services:** Offering credit solutions to businesses of medium and large sizes to answer various financial needs such as to enhance liquidity, fund business expansion as well as to support capital restructuring and facilitate transactions of both domestic and international trades.

**2. ICBC (Thai) SME:** Providing personalized packages of lending products and services addressing each unique business need, including short-term loan, long-term loan, working capital, and international trade finance, etc.

**3. Oriented Property Financing for SME:** SME business owners looking for funds to support their businesses or expansion can simply place their business assets as the collateral to secure credit lines up to 100% of the collateral value.

**4. Financing Against Offshore Deposit:** Offshore deposits (of any currency) with at branch/subsidiary of ICBC Group can be pledged as collateral to secure credit line up to 95% of the pledged offshore deposit.

**5. Account Receivable Financing/Factoring:** Enhances liquidity for business owners who offer credit payment terms when products or services have been delivered and the owners are holding invoices/account receivables to be paid by a core enterprise, the

business owners can submit the account receivables to us and turn them into cash for their business. The credit lines are up to 80% of the account receivables' value.

**6. Property for Cash:** Answers to various financial needs by offering high credit lines up to 70% of the collateral value at a maximum of Baht 15 million. Customers can benefit from this multipurpose loan by just using their own property as mortgage collateral.

**7. Foreigner Housing Unfunded Financing:** A type of unfunded financing that supports non-resident customers to purchase properties in Thailand. Financing up to 50% of the lower value between purchasing price and appraisal value. Tenors are up to 10 years.

**8. Apartment Business Financing:** Using apartment business as collateral to receive loan with credit lines from Baht 10-50 million for various purposes whether it be for refinancing, enhancing liquidity for apartment business, renovation or for maintenance of the apartment. The tenors are up to 15 years at a low interest rate, and additional Stand-by loan with credit lines up to Baht 2.5 million for each drawdown is also available.

**9. Housing Loan:** Financing to fulfill your desire to own the house and the several of purpose. Offer to the Thai resident at the age 20-60 years old with low interest rate both fixed or floating rate and tenor up to 30 years (the applicant age plus loan tenor not more than 65 years of age).

In order to answer to the needs of various customer groups, the Bank offers diversified lending facilities to address all customers' requirements as follows:

**1. Working Capital Credit Facility** which is a short-term loan facility to support working capital requirement.

- Overdraft
- Promissory Note
- Short-term Lending with Tenor within One Year

**2. Investment Credit Facilities** with tenors of one year or more to support business expansion such as new machinery procurement, land purchase, factory expansion, new product launch and capital restructuring.

- Medium-term lending with tenor of one to three years
- Long-term lending with tenor over three years
- Project Financing
- Syndication Loan

**3. Domestic and International Trade Finance Facilities** to support domestic trades, as well as export and import activities.

- Letter of Credit (L/C)
- Trust Receipt
- Shipping Guarantee
- Domestic Letter of Credit: DLC
- Local Trust Receipt
- Import/Export Bills for Collection
- Packing Credit
- Export Bills Negotiation/Discount
- Foreign Exchange Services (buy and sale of foreign currencies) and Hedging

#### **4. Aval and Guarantee**

- Aval Acceptance on Promissory Notes or Bills of Exchange
- Bid Bond
- Performance Bond
- Advance Payment Bond
- Retention Bond
- Maintenance Bond
- Purchase Bond

## Trade Finance

ICBC (Thai) offers a wide range of international trade finance services for export and import activities as well as international guarantee services for most types of businesses and industrial sectors through ICBC extensive global correspondent banking network, which ensures fast and efficient international trade transactions. The types of trade finance are as follows:

**1. Import Letter of Credit (L/C):** For importers who would like to open L/C to settle payments with the exporters. The Bank will open L/C by the request of importers. Once all documents received from the exporter's bank are compliance, the Bank will proceed for acceptance or payment to the exporter' Bank via ICBC Group's worldwide network. Importers can choose from our rich variety of L/C upon requirements:

- Sight Payment L/C
- Deferred Payment L/C
- Negotiation L/C
- Usance L/C

Online Open L/C is now available for the importers via Corporate Internet Banking (Online L/C). It's more convenience and higher efficiency for the importer without going outside to Open L/C. Moreover, it could reduce time and acknowledge the transaction in real time.

**2. Trust Receipt (T/R):** ICBC (Thai) will provide T/R facility to importers and will make an advance payment on behalf of importers against the import L/C or under payment terms of cash on delivery or remittance. The service could help add liquidity by addressing the need for short-term cash and increase the credibility of importers as the payment to supplier will be made immediately.

**3. Import Bills for Collection (D/P, D/A):** This is a payment services that ICBC (Thai) is the representative for the collection without ICBC (Thai)'s obligation. ICBC (Thai) shall notifying import bills for collection to importers according to the terms and conditions agreed upon between importers and exporters.

**4. Shipping Guarantee:** Providing the service for importers to submit shipping guarantee to shipping companies in the case of the goods have already arrived but the documents have not yet arrived at the importer's bank. This could help the importers to save cost of the goods storage at the port.

**5. Export Letter of Credit:** ICBC (Thai) shall advise the L/C or amendment L/C which issued from the Issuing Bank to exporters such as

- Transferable L/C
- Back-to-back L/C

The Bank also provides Online Advice L/C and Amendment. The exporters could acknowledge by themselves the status of L/C advice and Amendment through online trading via corporate internet banking.

**6. Export Bills for Collection (Document against payment D/P and Document against acceptance D/A):** Once the exporter is already shipped goods and submitted all required document to ICBC (Thai), the Bank will handle export documents and send the documents for collection through the importer's bank.

**7. Export Bills Negotiation/Discount:** This is a facility provided to exporters so that they can be sure that they will receive payments upfront against their export bills negotiated under L/C, thereby boosting the liquidity of their business.

**8. Forfeiting Financing Business under Letter of Credit:** This is an alternative financing business provided to exporters who wish to mitigate the risk of non-payment of the L/C issuing bank by offering forfeiting financing business under Letter of Credit on export documents under usance Letter of Credit. The Bank will buy a discount on these documents when the L/C issuing bank guarantees to pay the funds on the maturity date by occupying the Bank's credit line and the exporters can still get financing from ICBC (Thai) without credit line and has no more outstanding obligations with ICBC (Thai).

**9. Packing Credit:** This service can enhance the exporters' liquidity and it is used to cover the cost of goods, material, and production for export by submitting the purchase order, contract and L/C received from importers.

**10. Advising Letter of Guarantee:** The Bank shall advise Letter of Guarantee (L/G) or its amendment which is issued from the foreign bank and notified to the beneficiary of L/G.

**11. International Remittances:** Sending and receiving money for goods, capital funds, dividends, commissions, fees, education or other purposes through SWIFT can be quick and reliable utilizing ICBC Group's global network.

## Domestic Remittance

Domestic funds transfer service from ICBC (Thai) allows customers to send or receive funds conveniently via ICBC Internet Banking, ICBC ATM machine or at any ICBC (Thai) branch nationwide. The types of Domestic Remittance are as follows:

**1. Fund Transfer within ICBC (Thai):** Funds transfer service between your own ICBC (Thai) accounts or to other ICBC (Thai) accounts.

**2. Fund Transfer to other banks:** Funds transfer service to a beneficiary's account opened with any other bank across the country through options as follows:

- **Bahtnet Service:** This service caters to customers who wish to transfer large amounts of funds to beneficiaries' accounts opened with other banks in Thailand. Beneficiaries will receive funds within the same day of transfer. The service is available at all branches across Thailand.

- **Bulk Payment Fund Transfer Service:** Domestic Funds transfer service via bulk payment (SMART) system which is operated by ITMX Company. Customers can select to transfer funds to other banks within the same day or the next day of transfer.

## PromptPay Service

**1. PromptPay Credit Transfer:** Allows customers to use their mobile phone numbers or Citizen ID numbers as PromptPay ID for transferring funds to other accounts and accepting fund transfers.

**2. Real Time Transfer:** Allows both corporate and individual customers to transfer fund to other bank's account.

**3. Cross Bank Bill Payment:** Allows customers to use the PromptPay service to make payments for goods and services to merchants within the PromptPay network.

**4. PromptPay eWallet Topup:** Allows customers to use ICBC (Thai)'s eBanking channel to topup eWallet via PromptPay network.

**5. PromptPay QR Payment:** Allows customers to generate QR to receive fund and also scan QR to make a fund transfer or payment transaction via Mobile Application.

### Foreign Exchange Services

The Bank offers foreign exchange services in all major currencies, with particular emphasis on CNY, to serve the customer's FX needs engaging in international trade. Advisory services and information on trends of interest rates and exchange rates are available to be used as a basis for customers' decision-making. The services currently provided are as follows:

- Spot
- Forward
- SWAP

### RMB Clearing Bank

As the designated RMB Clearing Bank in Thailand by the People's Bank of China ("PBOC") and Bank of Thailand ("BOT"), the Bank is able to deliver comprehensive and superior RMB cross-border products and services to all our valued customers. We are the first bank to boost RMB Business in Thailand by leveraging on ICBC global network.

**1. Clearing Services:** The Clearing Bank provides Participating Banks with cross-border clearing services and offshore RMB clearing services.

**2. Nostro Account Service:** The Clearing Bank opens RMB Nostro account for Participating Banks.

**3. Fixed Deposit:** The Clearing Bank provides RMB fixed deposit services, with fixed deposit tenors up to 12 months, to help Participating Banks increase their yield on residual funds in their clearing accounts.

**4. Banknotes Services:** The Clearing Bank provides Participating Banks with RMB banknotes services including RMB banknotes deposit and withdrawal, RMB banknotes exchange and replacement of mutilated banknotes.

**5. Account Overdraft:** The Clearing Bank provides intraday overdraft to Participating Banks' clearing bank accounts.

**6. Position Squaring Service:** The Clearing Bank can directly access the RMB foreign exchange market in Mainland China to provide position squaring services for RMB purchase and sale relating to cross-border commercial trade and any other cross-border businesses approved by the PBOC.

**7. Liquidity Support for RMB Account:** The Clearing Bank can provide liquidity to Participating Bank's RMB account through offshore money market, offshore RMB-FX swap, collateralized financing, etc and help Participating Bank ensuring the orderly operation of its payment settlement.

### Asset for Sale for Residence and Investment

ICBC (Thai) has various properties for sale e.g. vacant land, single houses, townhouses, shop-houses and factories.

For more information please visit: [www.icbcthai.com](http://www.icbcthai.com)

## BRANCH OFFICES

### Bangkok and Metropolitan

#### Head Office Branch

622 L Floor, Emporium Tower, Sukhumvit Road, Khlong Ton,  
Khlong Toei, Bangkok 10110  
Tel +66 2663 9009

#### Bang Khun Thian Branch

438/4-6 Bang Khun Thian-Chai Thale Road,  
Samae Dam, Bang Khun Thian, Bangkok 10150  
Tel +66 2013 7385-8

#### Petchkasem Branch

79/15-18 Moo 2, Petchkasem Road, Nongkhangphlu,  
Nongkhaem, Bangkok 10160  
Tel +66 2812 4514-7

#### Yaowaraj Branch

259 Yaowaraj Road, Samphanthawong,  
Samphanthawong, Bangkok 10100  
Tel +66 2623 2112-5

#### Lat Phrao Branch

2308 Lat Phrao Road, Phlabphla, Wangthonglang,  
Bangkok 10310  
Tel +66 2931 8416-20

#### Sathon Branch

25 Bangkok Insurance Building, 1<sup>st</sup> Floor, South Sathon Road,  
Thung Maha Mek, Sathon, Bangkok 10120  
Tel +66 2677 4415-19, +66 2677 3933-34, +66 2677 3938-39

#### Ratchadapisek Branch

99/21-25 Ratchadapisek Road, Dindaeng,  
Dindaeng, Bangkok 10400  
Tel +66 2118 3560

#### Samut Sakhon Branch

930/42 Sor and 930/42 Hor, Ekachai Road, Mahachai,  
Muang Samut Sakhon, Samut Sakhon 74000  
Tel +66 3481 1452-5

### Central

#### Ayutthaya Branch

Room No. GE01-GE05 Ayutthaya City Park, 126 Moo 3,  
Asia Road, Klong Suan Plu, Phra Nakhon Si Ayutthaya,  
Phra Nakhon Si Ayutthaya 13000  
Tel +66 3580 1299

### North Eastern

#### Khon Kaen Branch

4/6 Klangmuang Road, Naimuang, Muang Khon Kaen,  
Khon Kaen 40000  
Tel +66 4324 2400, +66 4324 3507-9

#### Ubon Ratchathani Branch

88 Chayangkul Road, Naimuang,  
Muang Ubon Ratchathani, Ubon Ratchathani 34000  
Tel +66 4524 2299, +66 4524 0639,  
+66 4524 1699, +66 4524 1966

**Udon Thani Branch**

104/5-6 Udondusadi Road, Mak-khaeng,  
Muang Udon Thani, Udon Thani 41000  
Tel +66 4234 3860-3

**Nakhon Ratchasima Branch**

329/1-3 Yommarat Road, Naimuang,  
Muang Nakhon Ratchasima, Nakhon Ratchasima 30000  
Tel +66 4426 9491-4

**Northern****Chiang Mai Branch**

5 Thapae Road, Chang Khlan, Muang,  
Chiang Mai 50100  
Tel +66 5330 4752-5

**Eastern****Si Racha Branch**

138 Sukhumvit Road, Si Racha, Si Racha, Chonburi 20110  
Tel +66 3315 7801-4

**Rayong Branch**

360/23-25 Sukhumvit Road, Noen-phra,  
Muang Rayong, Rayong 21000  
Tel +66 3886 0456, +66 3886 0692,  
+66 3886 0819, +66 3886 0873

**Pattaya Branch**

99/9 Moo 9, The Bay Shopping Center Pattaya,  
Nong Prue, Banglamung, Chonburi 20150  
Tel +66 3312 2861-5

**Amata City Rayong Branch**

7/34-35 Moo 3, Bowin, Si Racha, Chonburi 20230  
Tel +66 3301 7411, +66 3301 7413, +66 3301 7415-7

**Prachin Buri Branch**

592/38-39 Moo 7, Tha Tum  
Si Maha Phot, Prachin Buri 25140  
Tel +66 3765 0500-5

**Southern****Hat Yai Branch**

732 Petchakasem Road, Hat Yai, Hat Yai, Songkhla 90110  
Tel +66 7436 4567

**Phuket Branch**

2, 4 Soi 7, Phang-nga Road, Taladyai,  
Muang Phuket, Phuket 83000  
Tel +66 7621 8333, +66 7621 3381-3

**RMB Clearing Processing Center**

Tel +66 2663 9229

**ICBC (Thai) Call Center**

Tel +66 2629 5588

