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Credit Information Protection Committee

Notification of the Credit Information Protection Committee

Subject: Code of Account Status

It is deemed appropriate to revise code of the account status in order to clarify the status codes used for information processing of the credit information companies and information submission of their members, beneficial to the information subject, credit information companies and their members and service users

By virtue of Section 16 of the Credit Information Business Operation Act B.E. 2545 (2002) and Section 18 of the Credit Information Business Operation Act B.E. 2545 (2002) amended by the Credit Information Business Operation Act (No. 2) B.E. 2549 (2006), the Credit Information Protection Committee hereby prescribes the followings:

Article 1 This Notification shall come into force as from the day following the date of its publication in the Government Gazette onwards

Article 2 The Notification of the Credit Information Protection Committee Subject: Code of Account Status, dated 14 October B.E. 2557 (2014) shall be repealed.

Article 3 The credit information companies and their members shall use Code of the account status, meanings, and descriptions explained in the table attached to this Notification for information processing and information submission to credit information companies and members.

Announced on 8 October B.E. 2562 (2019)

(Mr. Veerathai Santiprabhob)

Chairman of the Credit Information Protection Committee

Table for Account Status Code

Account Status Code		Meaning	Descriptions
Ordinary Persons	Juristic Persons		
10	010	Normal	No overdue or past due less than 90 days
11	011	Closed Account	Debt outstanding fully repaid or fully repaid according to debt compromising agreement between member and customer
12	012	Debt moratorium in accordance with member's policies	Any debt moratorium in accordance with member's policies; inclusive of principal, interests, or principal and interests.
13	013	Debt moratorium in accordance with public policy	Any debt moratorium in accordance with public policy; inclusive of principal, interests, or principal and interests.
14	014	Debt moratorium for farmers in accordance with public policy	Any debt moratorium for agriculturists in accordance with public policy, inclusive of principal, interests, or principal and interests.
20	020	Past due over 90 days	Past due over 90 days
30	030	Under litigation process	Starting from the entry of charge (not including the submission of letter for debt repayment), which include debtor's filing a repayment under the bankruptcy proceedings, until the end of enforcement process for civil case or for bankruptcy proceeding

31	031	Under the process of repayment according to agreed sentence in the courts	Borrowers are under the process of repayment according to agreed sentence in the courts
32	032	Case dismissed by the court due to lapse of period of prescription or other reasons except the fact that debt does not exist	Case dismissed by the court due to lapse of period of prescription or other reasons, and the case has been finalized. The outstanding shall be 0 since the day of the court orders
33	033	Account closed due to write- off	Account is closed due to no debt repayment and total amount of debt will be written off; member will not further collect any debt
40	040	In the process of on-going payment on Account closed	Account is suspended or in the process of repayment. Status code will be changed to 11 or 011 (as the case may be) when debt is fully paid
41	041	Investigation requested by account owner	Account owner requests for investigation due to fraudulent or deceptive activities and the investigation is on process with no final solution
42	042	Debt transferred or sold	Member transfers or sell debt to other individuals or other juristic persons
43	043	Debt transferred or sold and repayment completed	Member transfers or sell debt to other juristic persons and debtor fully paid all debt to the transferee