Eng Version

Important Conditions for International Funds Transfers

1. Transactions requiring supporting document uploads through SCB Transaction Banking (Business Anywhere) service

➢ **High-Value Transactions:** For goods or service payments of USD 200,000 or more (or equivalent in other currencies), supporting documents must be uploaded for **every transaction**.

➢ **High-Risk Jurisdictions:** All transfers in any currency to Myanmar, Cambodia, Russia, and Belarus, require supporting document uploads for **every transaction,** regardless of the amount (no minimum threshold). If the transfer purpose is payment for goods, the Harmonized System Code (HS Code) must also be specified in the supporting documents.

➢ **Any currency transfers to Indonesia**

- Payment for goods: Mandatory for **all transactions**, regardless of the amount (no minimum threshold).
- Payment for services: Mandatory for the first transaction, regardless of the amount (no minimum threshold). For subsequent transactions, document uploads are required only for payments amounting to USD 200,000 or more (or equivalent in other currencies).

➢ **Payment for high-value minerals, precious commodities and gemstones** (e.g., gold, silver, platinum, diamonds, gemstones, and other precious metals): Mandatory for **all transactions**, regardless of the amount (no minimum threshold).

Required supporting documents:

- Invoice
- Sales Contract/Purchase Agreement or Service Agreement
- Import/Export Declaration, Customs Declaration, or other relevant customs documents

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2. Transactions requiring supporting documents to be submitted to the Bank at least 2 business days in advance

➢ **Restricted Currencies:** AED, IDR, INR, KRW, MYR, PHP, TWD, VND, and THB.

Step-by-Step Procedure:

Step 1: Supporting document submission

Email your supporting documents to trade_center_or@scb.co.th or to your designated International Business Center for the Bank's review and verification.

Step 2: FX rate booking

Upon receiving an email approval from the Bank, you may proceed to book your exchange rate directly with the Bank officer.

Step 3: Transaction submission

Submit the transaction through SCB Transaction Banking (Business Anywhere) service, ensuring you attach the required supporting documents along with a copy of the Bank's approval email.

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3. Other important conditions

- **Exempt Transactions:** Goods or service payments of less than USD 200,000 (or its equivalent in other currencies) per transaction that do not trigger any of the previously stated criteria may be submitted without attaching supporting documents.
- **Transfers for other purposes** (such as overseas real estate purchases, foreign investments, or loans to overseas entities): The required supporting documents will depend entirely on the specific nature of the transaction.
  - Click to view the required documents for each specific purpose.
- **Fixed THB Debit Option:** If you wish to execute a foreign currency transfer by specifying a fixed THB amount to be debited from your deposit account, please book the exchange rate with the Bank officer prior to submitting the transaction through SCB Transaction Banking (Business Anywhere) service.

Important Notice: For transactions that do not require supporting documents at the time of execution, the Bank reserves the right to request supporting documentation if a transfer is made to potentially suspicious beneficiaries, such as overseas financial institutions, gold trading companies, and digital asset exchanges or brokers or a transfer purpose does not align with your business operations. Furthermore, additional supporting documents may be requested at a later date for verification and compliance purposes in accordance with the Bank's regulatory guidelines.
