



Mizuho Bank, Ltd.
Bangkok Branch

98 Sathorn Square Office Tower,
32nd – 35th Floor, North Sathorn Rd. Silom
Bangrak, Bangkok 10500
t: +66 2163 2999, +66 2002 0222
f: +66 2200 2600, +66 2020 9600

October 1, 2026

Notice of Termination of Top Up Service for BAHTNET Transfers under Charge Type “OUR”

Dear Valued Customer,

We would like to inform you that, effective 1 October 2026, the Bank will no longer provide the Top Up Service for transfers made through BAHTNET system in cases where the customer selects Charge Type “OUR”, meaning that the sender bears all service charges.

At present, BAHTNET is the only domestic funds transfer channel in which charges may be incurred on both the sending bank’s side and the receiving bank’s side. This differs from other domestic transfer channels, such as SMART Credit or PromptPay, under which charges are generally imposed only on the sending bank’s side.

For BAHTNET transfers, the service fees collection may vary depending on each bank’s terms and conditions. For our Bank, there are three main charge types as follows:

1. **Charge Type “OUR”:** The Bank will charge the sender for the transfer service fees, including fees related to the receiving bank, in accordance with the specified terms. Prior to 1 October 2026, the Bank has collected a receiving-side fee of THB 100 and added such amount to the transfer amount under the Top Up Service.
2. **Charge Type “BEN”:** The Bank will deduct the service fee from the transfer amount, resulting in the recipient receiving a net amount lower than the amount stated in the transfer instruction. The recipient may also be charged additional fees by the receiving bank, subject to that bank’s terms and conditions.
3. **Charge Type “SHA”:** The Bank will charge the sender only for the fees related to the sending side, while the recipient will receive the full amount specified in the transfer instruction. However, the recipient may still be subject to charges imposed by the receiving bank, depending on that bank’s terms and conditions.

The termination of Top Up Service is intended to comply with the Bank of Thailand’s announcements and relevant regulations concerning the new fee collection framework for BAHTNET transfers for individual customers and small and medium-sized enterprises (SMEs), which aims to standardize service practices across banks. As a result, the Bank will no longer be able to collect or calculate receiving-side fees in the same manner as previously applied.

Accordingly, from 1 October 2026 onward, the Bank will no longer be able to provide Top Up Service for BAHTNET transactions under Charge Type “OUR”. To ensure that transactions are processed correctly and in line with the applicable regulations, the Bank recommends that customers consider changing the charge instruction to Charge Type “SHA” or Charge Type “BEN”, depending on the purpose of the transaction. If the customer wishes the recipient to receive the full net amount intended, please ensure that the transfer amount is entered correctly and coordinate with the recipient in advance regarding any applicable service charges.

Please note that if a customer continues to submit a BAHTNET transfer instruction under Charge Type “OUR”, the Bank’s system will process the transaction only in the manner determined by the Bank, without the Top Up Service as previously provided.

If you require any further information or have any questions regarding this change, please contact our Customer Contact Center at 0-2002-0222 or your relationship manager. We will be pleased to provide you with any assistance you may need.

The Bank sincerely appreciates your continued trust and support and looks forward to serving you in the future.

Yours faithfully,

Mizuho Bank, Ltd. Bangkok Branch

This is a computer generated document. No signature is required.