

## Advice from Bangkok bank 15-11-2014

15 September 2014

Dear Khun Richard,

Thank you for your notes. I appreciate your attention and to keep the expats safely banking in Thailand. Please find below the respond to your quires;

1. **Does Bangkok Bank have an ATM transactions sms text alert service warning customers when their card is used?**

Yes, we have.

If YES, when (what year) did this service come into operation? (Mr.Charlesworth claims he was not advised about such a facility when he opened his account but would have definitely have registered for it had he known.)

We have implemented the "SMS Alert" since October 30<sup>th</sup>, 2009:

- SMS Be 1<sup>st</sup> Spending Alert from 1,000Bt and above
- SMS Remittance Alert
- Credit Card Fraud Alert from 30,000Bt and above

*To register via:*

- *Bualuang Phone (Call Center 1333)*
- *ATM*

Please find below the link of Bangkok Bank "**SMS Services**" at

<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/default.aspx>

- **SMS Account Alert Service** notification of activity in your account at

<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/alert.aspx>

- **SMS 2-Way service** to check your balance and statement anywhere anytime at

<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/SMS2Way.aspx>

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– **SMS Card Spending** to track your spending at

<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/SMSspending.aspx>

– **SMS Remittance Alert** when funds are transferred from overseas into your Bangkok Bank account at

<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/SMSRemittanceAlert.aspx>

3. Are there one or more trained English speaking staff member(s) at ALL Bangkok Bank branches to communicate effectively with foreign customers? (Mr. Charlesworth claims staff have denied being able to speak in English when he has asked for assistance.)

Yes, one staff member can communicate in English, especially where we have the most foreigners residing. As you may know that they can communicate in simple patterns.

4. Does Bangkok Bank have a facility to detect unusual ATM activity and put a hold on transactions until a customer confirms they are the user? (I have that automatic protective facility at an overseas bank, but I have never checked if it exists here.)

– The customer can simply set up their own **spending limit** from 0 Bt / 20,000Bt / 50,000Bt / 100,000Bt / 150,000Bt

– **SMS Account Alert** when **activity of transfer these activities** in your account: *(500Bt or more is transferred in or out of your account / Transfers or payments via the automatic system / Cheque deposit results and amended transactions and Weekly account summary)* **The service fees is only 10Bt per month per account**

Note: this **info indicates in the account opening application**: Daily Spending Limit / SMS Alert Service

You are the most welcome and kind regard,

Waraporn Brand-Srinaka