



Subject: The cancellation of altered cheque clearing  
24 December 2018

Dear Customers,

We, The Hongkong and Shanghai Banking Corporation Limited, Bangkok branch (“HSBC”) refer to the Notification of the Bank of Thailand No. ForChorPor. (Wor) 48/2561 re: Discontinuing Clearing Altered Cheque dated 30 October 2018. Currently, cheque fraud cases are quite prevalent in Thailand resulting in losses to customers as well as banks. In order to prevent such risk, cheque users are requested to exercise prudence when issuing cheques by avoiding making any changes/corrections on the cheques. In the case of altered cheques, payees are requested to contact the payers to issue a new cheque or cash/deposit the cheques only at the respective issuing banks, effective from 1<sup>st</sup> February 2019.

### **Recommendations in using cheques**

#### **Cheque Payers:**

1. Exercise carefulness in writing cheque without altering any messages/figures on the cheque in order to prevent fraudulent cheque alterations.
2. Acknowledge that HSBC does no longer provide service to individual customers and that individual customers are unable to cash or deposit cheque at HSBC.
3. Keep cheques in a safe place and notify the bank immediately upon losing any cheques.

#### **Cheque Depositors:**

1. Examine the cheque each time when receiving it and do not accept any cheques with altered messages/figures.
2. When receiving a cheque with altered messages/figures, request the cheque payer to issue a new cheque or cash the cheque only at the issuing bank. (Please acknowledge that HSBC does no longer provide service to individual customers and that individual customers are unable to cash or deposit cheque at HSBC)
3. Refrain from folding cheques or causing any damages to cheques as it would prevent the cheques from being processed for collection
4. Contact the issuing bank’s branch for any inquiry regarding the returned cheque.

For further clarification, please kindly contact your client service manager, relationship manager.

Sincerely yours,

The Hongkong and Shanghai Banking Corporation Limited acting through its Bangkok Branch