



EXIM Thailand Joins Forces with Office of the NACC and CAC to Launch World First CG-Related Financial Innovations to Boost Liquidity and Lower Business Costs for Thai Entrepreneurs that Meet International Standards

Dr. Rak Vorrakitpokatorn, President of Export-Import Bank of Thailand (EXIM Thailand), revealed that EXIM Thailand has collaborated with Office of the National Anti-Corruption Commission (Office of the NACC) and Thai Private Sector Collective Action Against Corruption (CAC) by Thai Institute of Directors (IOD) under a Memorandum of Understanding on cooperation in driving good governance and corporate governance (CG) between Office of the NACC, State Enterprise Policy Office (SEPO), Office of the Securities and Exchange Commission (SEC), the IOD, and state enterprises. The collaboration aims to support Thai private sector entities having in place anti-corruption processes within the organization in accordance with international standards in their access to financial facilities to reduce business costs and enhance liquidity for their business start-ups or expansions as well as their global competitiveness under CG principles.

On this occasion, EXIM Thailand has rolled out white certificate of deposit and white credit facility called **“White Certificate of Deposit”** and **“White EX”** respectively. The Bank is regarded as taking the lead in the roll-out of the world’s first CG-related financial innovations, **seeking to enhance the CG standards within the organization, particularly in the area of anti-corruption and business transparency.** Target groups are Thai public and private sector agencies with acceptable standards or certifications by ISO or CAC.

- **White Certificate of Deposit** worth 5,000 million baht in total, offered in 3 maturity tenors, i.e., 3-month tenor with interest rate of 2.15% p.a., 6-month tenor with interest rate of 2.20% p.a., and 12-month tenor with interest rate of 2.25% p.a.
- **White EX or EXIM White Finance** to support entrepreneurs ready to participate in fighting corruption through the following schemes:
 - **“White Starter”** for use in business operations of SMEs joining anti-corruption activities with EXIM Thailand, with a maximum credit line of 20 million baht per entrepreneur, special interest rate starting from 5.60% p.a. in the first 6 months along with reduction of front-end fee.

- **“White Intermediate”** for entrepreneurs with declaration of intent to participate in CAC (CAC Declared 1 star) and in the process of applying for CAC Certified (2 stars) or applying for ISO standard related to CG. Interested entrepreneurs may apply for multi-purpose loans or loans for investment with special interest rate starting from 4.75% p.a. in the first year, a maximum credit line of 50 million baht, and a repayment period of up to 5 years.
- **“White Advanced”** For entrepreneurs with CAC Certified (2 stars) or CAC Change Agent (3 stars) certification, and those with ISO 37001 standard certification or any relevant standards. EXIM Thailand is well positioned to provide financial facility for use in businesses, with a maximum credit line of 100 million baht, interest rate starting from 3.75% p.a. in the first year, and a repayment period of up to 7 years.

“This innovation launch is the first of its kind in the world led by EXIM Thailand in collaboration with Office of the NACC and CAC to stimulate Thai business sectors’ operations with transparency under CG principles while driving social and environmental growth with white fundraising and white finance offering the lowest special interest rate of 3.75% p.a. and a maximum repayment period of 7 years for businesses with CAC certification or advanced ISO standards. This represents part of the efforts to propel sustainable development on the basis of transparent organizational governance in order to build a society with good governance and efficient and sustainable management,” added Dr. Rak.

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