

Information relating to the details of the loan

This is the case of the guarantor who requests information regarding the debtor's loan payment and documents on debt restructuring. Let's see whether the state agency shall disclose such information and how information shall be disclosed.

Mr. Sombat filed a document to Aomthang Bank requesting information regarding the payment under Mrs. Niyom's loan agreement, which names Mr. Sombat as a guarantor, as well as documents on debt restructuring. Aomthang Bank rejected the request because the requested information is considered personal information of the Bank's client. The disclosure of information without the prior consent of a person who was the subject of the information, according to Section 24, will unreasonably encroach upon the right of privacy due to Section 15 (5) of the Official Information Act, B.E. 2540 (1997). Therefore, Mr. Sombat filed an appeal letter to the Information Disclosure Commissioner.

The Information Disclosure Commissioner, relating to society, public administration, and law enforcement, concluded that as Mr. Sombat agrees to be a guarantor for Mrs. Niyom's loan agreement, if Mrs. Niyom (a debtor) is in default on paying back the loan to Aomthang Bank (a lender), Mr. Sombat must be responsible for the loan payment. Therefore, Mr. Sombat is a direct stakeholder who shall receive the requested information as appealed, including Mrs. Niyom's payment details under the loan agreement from the start date to present, and the agreement of debt restructuring, to use for protecting his rights. For this reason, the Commissioner agreed to disclose the information as appealed to Mr. Sombat.

Should there be any inquiries on practices regarding the Official Information Act, B.E. 2540 (1997), please contact the Office of the Official Information Commission, the Office of Permanent Secretary, the Prime Minister's Office via telephone at 0 2283 4678-79.

“Transparent Information without any Corruption among Thai Authorities”

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