

Independent Study Title : Legal Measures Regarding The Protection of Personal data
on Internet Banking Services

Author Name : Mr. Saranont Na Nakorn

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Advisory : Assoc.Prof.Nattapong Posakabutra

ABSTRACT

This independent study is intend to research the personal information protection regarding using of internet banking. Recently, legal measure for personal information protection is stipulated in some laws such as Constitution Law of Kingdom of Thailand B.E. 2550 or the Credit Bureau Business Act. However, from such laws there is not any measure cover the case related to personal data protection from using the internet banking services, although this is one of very important personal right to be protected. Therefore, the application to use the internet banking service is required the customer to disclose personal information, and the transaction information from such service is also personal information.

From the research, protection of personal information is provided in some laws but there is not specific law or regulation mentioning the protection of the personal information using in internet banking, this cause a gap for personal information protection, for example; each bank does not protect customers' personal information on the same standard, or legal action by state officers according to the Computer Crime Act B.E. 2550.

As a result, researcher opines that there should be legal measures for personal information protection relating to using of internet banking service, by enact the specific law for such matter. To regulate the practice to treat this kind of personal information used in application and also making banking transaction on the internet, including set up appropriate penalty, and establishment of the committee to responsible for personal information protection according to the law, and to standardize the practice of banks.