

<b>THESIS TITLE</b>	MEASURES OF DISPUTE RESOLUTION FOR FINANCIAL USERS WITH COMMERCIAL BANKS
<b>KEYWORDS</b>	DISPUTE RESOLUTION/ FINANCIAL USERS/ COMMERCIAL BANKS
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<b>YEAR</b>	2018

### **ABSTRACT**

This Thesis aims to study regarding supportive measurement and dispute resolution measure between financial users and commercial banks in Thailand as there are various types of problem of financial transactions recently such as counterfeited identity or illegal subrogation to open a bank account and results damages to the person whom counterfeited or illegal subrogated. The objectives of this study is to find the resolution to provide helps and supports to financial users who suffer from such damages by commercial banks and bank of Thailand to access the legal protection by providing help and supporting procedure and also provide the effective and flexible dispute resolution of financial institutions.

From the study, it is suggested that although the bank of Thailand has announced the policy for commercial banks to follow in the case when some financial service problems occur by establishing the protection department to provide initial help measurement for financial service problems, those measurements are only protect the rights and further financial knowledge to financial users but no dispute resolution provided. Moreover, the protection department for financial users cannot solve the problems. The protection department is only sending complains to the Office of The Consumer Protection Board to find the solution. It can be said that to solve such problems, this manner wastes time and expense of financial users. In comparison to England and Singapore, they are a law to protect the right of financial users and also establishing specific

dispute resolution department for financial users and commercial bank. The dispute resolution departments of England and Singapore solve the problems by follow the practice of protection guideline for financial users of World Bank as the model of the help and dispute resolution measure between financial users and commercial banks effectively.

Therefore, I, researcher suggest that Thailand should adopt the practice of financial users protection of World Bank for being as a guideline to legislate the help and supporting measures between financial users and commercial banks as well as empowering the protection department for financial users and commercial banks to help and settle the financial disputes under the control of Bank of Thailand. Furthermore, the settlement or contract made out of dispute resolution should be enforceable like in England and Singapore. Those suggestions should take a significant part to drive the economic system as it provides the dispute resolution between financial users and commercial banks and lead to the compromise of social, economy and culture. As a result, financial users should be benefited by those suggestions.