



FINANCIAL HUB IN THAILAND

Thailand's Financial Hub Law Moves to Cabinet for Approval

The Thai government aims to establish a financial hub to position Thailand as a global financial center. This initiative will attract international financial businesses and offer various benefits, such as improved infrastructure, skilled personnel, and enhanced competitiveness.

Thailand's Financial Hub aims to attract Thai-registered entities and foreign branches across eight sectors: commercial banking, payment services, securities, futures trading, digital assets, insurance, reinsurance brokerage, and other finance-related businesses designated by authorities. The initiative seeks to encourage investment in Thailand's financial sector.

Services can only be provided to non-resident individuals. However, services may be provided to residents in the following cases:

1. reinsurance can be arranged with Thai insurance companies to transfer the risk;
2. in the capital markets, services can be provided in cooperation with Thai operators (co-services) to assist clients in investing abroad;

3. interbank transactions can be conducted with Thai financial institutions to manage risks;
4. for payment services, systems can relate to service providers under Thai regulations; and
5. for foreign exchange transactions, the operator must be a non-resident engaged in financial business and must comply with foreign exchange control laws and measures to prevent speculation on the baht.

Businesses shall operate in designated zones, hire a required proportion of Thai employees, and serve only non-residents. Incentives include tax benefits, foreign business law exemptions, and property ownership rights.

The proposed law establishes a One Stop Authority (OSA) Commission with the authority to issue and revoke licenses, as well as granting tax and non-tax incentives to businesses investing in Thailand's financial hub.

FTA

Thailand Aims to Expand Free Trade Agreements in 2025

Thailand is actively strengthening its global trade network with the announcement of Free Trade Agreement ("FTA") negotiations with the European Free Trade Association

(“EFTA”), which comprises Switzerland, Norway, Iceland, and Liechtenstein. The signing of the Thailand-EFTA FTA in January 2025 marked Thailand's first agreement with European countries. The ceremony took place during the World Economic Forum in Davos, Switzerland, from 20 to 24 January 2025.

The successful conclusion of the Thailand-EFTA FTA is expected to encourage the European Union and the United Arab Emirates to expedite their own negotiations with Thailand. These agreements are critical for attracting foreign investment, and Thailand's strategic geographic position positions it as a potential trade and investment hub in Southeast Asia.

The FTA negotiations with EFTA have been concluded successfully, with agreements reached on 15 critical issues, including trade in goods, rules of origin, trade facilitation, trade remedies, sanitary and phytosanitary measures, technical barriers to trade, trade in services, and investment.

This FTA represents a significant milestone in Thailand's trade history. As the first such agreement with a group of European countries, it is modern, of high standards, and aligns with evolving trade regulations that prioritize sustainable development goals.

The Thailand-EFTA FTA is anticipated to foster long-term trade growth. Thailand's GDP is expected to increase by 1.28%, with exports rising by 2.83% and imports growing by 2.81%. This agreement is viewed as a key driver for boosting Thailand's economy, creating a foundation for steady and sustainable growth in the coming years.

PDPA

“Small Organizations” who are Data Controllers and/or Data Processors being eligible for exemption from the obligation to provide RoPA, are clearly defined by the PDPC of Thailand

Principally, the Personal Data Protection Act B.E. 2562 (PDPA) generally imposes an obligation on provision of records of processing activities (RoPA) to data controllers and data processors. However, this obligation requires lots of efforts from both to be in compliance with for small organizations and to ease the data controllers and the data processors who are small organizations, the PDPA provides exemption from the RoPA obligation for the small organizations to certain extent.

To clarify a question on criteria of those qualified small organizations, the PDPC, therefore, announced two notifications, namely, (i) a notification regarding exemption from recording activities of data controllers who are small organizations; and (ii) a notification regarding exemption of provisions and maintenance of RoPA of data processors who are small organizations.

Particularly, the small organizations that are eligible for the exemption from the RoPA obligation pursuant to the aforesaid notifications shall have any of the following characters:

- 1) Being a Small or Medium Enterprise (SME) under the Law on the Promotion of Small and Medium Enterprises;

- 2) Being a Community Enterprise or a Community Network Enterprises under the Law on the Promotion of Community Enterprises;
- 3) Being a Social Enterprise or a Social Business Group under the Law on the Promotion of Social Enterprises;
- 4) Being a Cooperative, Cooperative Federation, or Group of Farmers under the Law on Cooperatives;
- 5) Being a Foundation, Association, Religious Organization, or Non-Profit Private Organization;
- 6) Being a Condominium Juristic Person under the Condominium Law or a Housing Estate Juristic Person under the Land Allocation Law;
- 7) Household businesses or other similar businesses; or
- 8) A business operated by a data controller or data processor who is an individual.

However, the RoPA exemption shall not be applicable to the eligible small organizations who are subject to a requirement to appoint a data protection officer and the following conditions:

- a. the collection, use, or disclosure of such personal data is likely to result in a risk to the rights and freedoms of data subjects; or
- b. the collection, use, or disclosure of such personal data is not on occasion; or
- c. the processed personal data shall not be sensitive data.

The Notification (i) will become in effect on 8 April 2025; while the Notification (ii) has been in force since 9 January 2025.

Two Mobile Phones Face Investigation Over Data Breach Issues

Two mobile phone brands operated by two companies are under scrutiny for potential violations of Thailand 's Personal Data Protection Act (“PDPA”). The concerns arise from evidence indicating that both companies have retained a significant amounts of customer data without obtaining proper prior consent from the phone users, referred to as the data subjects under the PDPA. Additionally, the companies have been accused of failing to appoint a data controller, a requirement as prescribed by the PDPA.

Under the PDPA, the Data Controller is defined as a natural person or juristic person who has an authority to process the personal information, such as a company collecting employee data. The Data Controller is bound by a crucial limitation which is to obtain prior consent of data subjects before collecting, using, or disclosing personal data of the data subjects.

In this case, two mobile phones have pre-installed the application in relation to lending money on their devices. This application, which cannot be uninstalled by the users, is capable of accessing users' personal data, including contact lists and phone numbers. The pre-installation of this application without obtaining explicit user consent violates the rights of the data subjects and raises serious concerns about the potential misuse of unauthorized personal information.

Moreover, the pre-installation of the application on devices by the companies

raises significant concerns regarding the violation of the user rights and the data privacy under the Notification of the National Broadcasting and Telecommunications Commission (“NBTC”) on Measures to Protect the Rights of Telecommunications Service Users Related to Personal Data, Rights to Privacy, and Liberty to Communicate through Telecommunications (“Notification”). The Notification outlines the scope of the personal data as the personally identifiable information such as users’ names, addresses, national ID card numbers, telecommunications numbers, usage information, as well as usage data or behaviors in using telecommunications service that could identify the users.

According to the Notification, operators or companies are permitted to use or disclose the personal data for purposes beyond telecommunications services, but only with the explicit consent of the phone users. This provision is designed to protect users' privacy while permitting the companies to use personal data for other legitimate purposes, provided the individuals involved are fully informed and have given their consent.

In the case of two companies, it is evident that both companies have not obtained the explicit consent from their users for the use and disclose of their personal data for non-telecommunications service purposes. This lack of consent proves as the violation of the Notification which highlight the importance of obtaining prior explicit approval from the users before utilizing their personal data for other purposes.

Mobile phone companies must seek legal advice on personal data protection to fully comply with laws of Thailand.

SAME-SEX MARRIAGE IN THAILAND

Amendment to the Civil and Commercial Code Act (No. 24) B.E. 2567 (2024)

The Amendment to the Civil and Commercial Code Act (No. 24) B.E. 2567 (2024) marks a significant development in Thailand’s legal framework, particularly in recognizing marriage equality. This reform, which becomes effective on January 23, 2025, brings transformative changes to marital rights, property laws, and administrative procedures, ensuring inclusivity and fairness for all individuals.

Key Legal Highlights

1. Gender-Neutral Terminology

- The amendment eliminates gender-specific terms such as "husband" and "wife," replacing them with "spouses."
- The term "**individual**" replaces gender-specific identifiers, enabling same-sex couples to marry legally.

2. Expanded Definition of Marriage

- Marriage is legally recognized as a union between any two individuals, removing prior gender restrictions.
- This redefinition ensures that same-sex couples enjoy equal rights and recognition under Thai law.

3. Property and Inheritance Rights

- **Property Rights:**

- Spouses, regardless of gender, share equal rights to joint property.
 - Equitable division of assets is mandated in cases of separation.
 - **Inheritance Rights:**
 - Same-sex spouses have the same inheritance rights as opposite-sex couples.
 - Succession orders and inheritance entitlements are explicitly extended to same-sex partnerships.
- 4. Administrative Reforms**
- Marriage registration procedures have been updated to accommodate all couples, regardless of gender.
 - Forms and official documentation have been amended to align with the inclusive language mandated by the law.
- 5. Dispute Resolution**
- Clear legal mechanisms are introduced for resolving disputes involving same-sex couples, including property division, spousal support, and child custody where applicable.

amendments to margin loan regulations, signaling a proactive approach to bolstering market stability and risk management.

Key Legal Implications:

1. Revised Initial Margin Requirements

- The proposed increase in initial margin rates for newly listed and IPO shares aims to mitigate the risk of collateral insufficiency. This change underscores the SEC's recognition of heightened volatility in such securities and their potential to exacerbate credit risks.

2. Stricter Lending Criteria

- Aligning lending limits with the financial standing of securities firms introduces a more stringent framework for determining a company's capacity to extend credit.
- Concentration limits on individual customers and specific collateral types aim to prevent overexposure, which has historically led to systemic risks.

3. Elimination of Investment Units as Collateral

- Removing investment units from the list of eligible collateral reduces the likelihood of forced sales triggering a domino effect on the net asset value of other units.

SECURITIES

SEC Proposes Stricter Margin Loan Rules to Protect Market Stability

On 6th January 2025, the Office of Securities and Exchange Commission (“SEC”) of Thailand has proposed significant

4. Enhanced Margin Call Procedures

- The mandate for timely margin calls and repayment aims to improve credit risk management and reduce the likelihood of defaults.

5. Restrictions on Loan Purposes

- Limiting margin loans to securities trading activities eliminates their misuse for non-permissible transactions, such as related-party dealings or speculative acquisitions.

INVESTMENT IN THAILAND

BOI Greenlights THB 170 Billion in High-Impact Investments

With Thailand emerging as a tech and sustainability hub, incentives of the Board of Investment of Thailand or the BOI offer significant opportunities for foreign and domestic investors. Strategic investments in digital transformation, AI, and green industries position Thailand as a leading ASEAN business destination.

Major Investment Approvals

- **Digital Expansion:** TikTok Pte. Ltd. will invest **THB 126.79 billion** in a high-performance **Data Hosting Center** across Bangkok, Samut Prakan, and Chachoengsao. Siam AI Corporation, Thailand's first **NVIDIA Cloud Partner**, will develop **AI Cloud Services** in Chonburi and Pathum Thani for **THB 3.25 billion**.
- **Agricultural & Bio-Industry:** Asia Pacific Potash Corporation will

establish a **THB 40.4 billion** potassium chloride facility in Udon Thani to support domestic fertilizer production.

- **Sustainable Aviation Fuel (SAF):** Incentives include **8-year corporate income tax (CIT) exemptions** for SAF production and **3 years** for blended fuel.

Thailand's Five-Pillar Investment Strategy 2025

- 1. Targeted Industry Investment:** Prioritizing BCG (Bio-Circular-Green), electric vehicles (xEV), semiconductors, digital industries, and international business centers. Expanding BOI offices in Chengdu (China) and Singapore to attract foreign direct investment.
- 2. SME and Supply Chain Development:** Strengthening **local supplier capabilities** to integrate into advanced industries.
- 3. Skilled Workforce Development:** Expanding **LTR Visa** and **Smart Visa** programs to attract global talent.
- 4. Infrastructure and Regulatory Reforms:** Promoting investment in logistics, digital infrastructure, and regulatory improvements to facilitate foreign investment. Developing strategies to mitigate the impact of the Global Minimum Tax (GMT).
- 5. Green Economy and Sustainable Industries:** Encouraging investments in renewable energy, recycling, and carbon reduction technologies. Introducing mechanisms like Utility Green Tariff (UGT) and Direct PPA agreements for clean energy procurement.

Data Centers and Cloud Services Take the Lead as Thailand's 2024 Investment Surpasses 1 trillion Baht

The Board of Investment of Thailand (“BOI”) announced that applications for investment promotion in 2024 have surged by 35%, reaching a total value of 1.14 trillion Baht, marking the highest level since 2014. This significant growth is largely attributed to substantial foreign direct investment (“FDI”) projects in data centers, cloud services, as well as semiconductor and advanced electronics manufacturing.

For the first time, the digital sector, which encompasses data centers and cloud services, topped the sectorial rankings in terms of investment value in 2023. A total of 150 projects worth 243.3 billion Baht were pledged. Prominent projects included applications from major tech and cloud service providers such as Google (Alphabet) from the U.S., Australia's Next DC, and India's CTRL Datacenters.

Looking ahead to 2025, the BOI plans to continue focusing on attracting investments that will establish a foundation for future industries and strengthen Thailand's position as a regional hub for advanced technologies. Key areas of focus include electric vehicles and their components, batteries, semiconductors, smart appliances and devices, automation and robotics, data centers, cloud services, AI, and advanced digital technologies, as well as international business centers.

The BOI will also have a key role in driving the development of new industrial sectors in collaboration with two national committees: the National Semiconductor and Advanced Electronics Industry Policy Committee, and the National Electric Vehicle Industry Policy Committee. These committees are responsible for establishing a solid foundation for these industries, including creating growth strategies, improving regulations to encourage investment, and assisting Thai companies in integrating into global supply chains.

Infineon Launches Factory in Thailand, BOI Aims to Position Thailand as a Global Manufacturing Hub

Infineon Technologies (Thailand), a subsidiary of the German semiconductor giant Infineon Technologies AG, has chosen Thailand as the third global location for manufacturing Semiconductor Advanced Packaging, specifically Power Modules for electric vehicles, data centers, energy storage systems, and clean energy-related equipment, following Germany and China.

The Power Module manufacturing plant in Thailand has received investment promotion from the Board of Investment (“BOI”) and is expected to be completed and operational by early 2026. The plant will primarily serve the electric vehicle, data center, energy storage, and clean energy equipment sectors.

Infineon's investment marks a significant milestone for Thailand in entering the global

semiconductor supply chain, particularly in producing advanced packaging for Power Modules to support clean energy management and electric vehicle industries utilizing advanced technologies. The company also collaborates with Thai universities to develop engineering and science talent in the semiconductor field, as well as helping local manufacturers meeting global standards for component production. This investment reflects the company's confidence in Thailand's business-friendly environment and growth potential.

The establishment of this semiconductor plant marks a significant expansion in Southeast Asia, aimed at improving manufacturing efficiency and diversifying production facilities to cater to the increasing market demand in the region, particularly in clean energy and industries dedicated to reducing greenhouse gas emissions as part of a global climate protection movement.

NEW TECHNOLOGY CRIME SUPPRESSION DECREE

Thailand's New Technology Crime Suppression Decree

Thailand's Cabinet has approved amendments to the Emergency Decree on Measures for the Prevention and Suppression of Technology Crimes, introducing five key measures to combat cybercrime and enhance digital security:

1. **Joint Liability for Service Providers:** Financial institutions, mobile network operators, and social media platforms now share responsibility for damages caused by technology crimes within their systems, fostering accountability and enhancing consumer safeguards.
2. **Immediate SIM Card Suspension:** Telecommunication providers must promptly deactivate SIM cards associated with criminal activities to prevent further misuse.
3. **Faster Victim Compensation:** Banks are required to share suspicious account information with the Anti-Money Laundering Office ("AMLO"), expediting investigations and enabling quicker reimbursements. Victims may now receive refunds within six months—or immediately if account details are verified—compared to previous delays of over a year.
4. **Enhanced Platform Oversight:** Platforms facilitating financial transactions must take proactive measures to prevent and monitor criminal activities, bearing responsibility for illegal transactions occurring within their systems. This highlights a move toward stricter regulation of digital financial platforms.
5. **Stricter Penalties for Data Breaches:** Unauthorized disclosure of personal data now carries fines of up to THB 5 million per offence or imprisonment of up to five years. The

decree differentiates penalties for selling personal data and disseminating it without consent.

The decree awaits final review by the Office of the Council of State. Once enacted, it will bolster Thailand's efforts to combat cybercrime, protect citizens, and build public trust in the digital economy.

TAXATION

Easy E-Receipt 2.0

On 7 January 2025, the Thai Ministry of Finance issued the ministerial regulation (No. 397) B.E. 2568 introducing the tax deduction measure under the name of 'Easy E-Receipt 2.0'. This ministerial regulation aims to stimulate the domestic economy in 2025 by encouraging the consumption of domestic goods and services.

Under this ministerial regulation, taxpayers are eligible to claim deductions for purchases of domestic goods and services during 16 January 2025 to 28 February 2025 up to a total of 50,000 THB which including:

- Deductions from the actual amount spent on goods and services with complete electronic tax invoices (E-Tax Invoice) under Section 86/4 of the Thai Revenue Code ("TRC") from VAT-registrant operator or electronic receipts (e-Receipt) under Section 105 of the TRC from non-VAT registrant operator up to 30,000 THB.

- Additional deductions from the actual amount spent on One Tambon One Product ("OTOP") products, community enterprise goods, and social enterprise services provided that such products must be officially registered up to 20,000 THB.

Regarding the eligible purchases from non-VAT registrant operator, it shall include books, newspapers, magazines, e-books, registered products from OTOP and, goods and services from registered community and social enterprises. However, certain purchases are excluded from this measure such as alcohol, tobacco, fuel, vehicles, utilities, insurance premiums, and travel-related services.

This measure shall exclude ordinary partnerships or groups of persons that are not considered as juristic entities.

The criteria, methods, and conditions shall be further prescribed by the Director-General of the Revenue Department.

Introduction to D-MyTax

On 1 January 2025, the Revenue Department launched the "Digital MyTax (D-MyTax)" system to modernize tax services for individuals and companies. This platform offers a unified "One Portal" solution to streamline tax processes and enhance user convenience.

D-MyTax allows users to access all tax services for individual taxpayers, corporate taxpayers, and VAT-registrant entities with a single authentication through the Revenue

Department's website at www.rd.go.th using a Digital ID or tax ID. This reduces repetitive identity verifications, ensuring secure and efficient service.

In the initial phase, D-MyTax offers:

1. **My Tax Account:** Simplifies tax return preparation.
2. **E-Filing System:** Enables online tax filing.
3. **E-Donation System:** Tracks donation records.
4. **E-Appointment System:** Schedules consultations on international tax issues.

The D-MyTax system signifies a new era in tax services, advancing Thailand's digital transformation by reducing paperwork, decreasing process time, and supporting a fully digital tax administration as the system also integrates data sharing between government agencies for effective service.

Maximize Tax Savings: Key Tax Deductions for 2024 Filing Year in Thailand

For the 2024 tax year, the Revenue Department offers many tax-saving opportunities to ease your financial burden while encouraging saving, investment, and social contributions.

Key deductions you should know about before your tax filing in 2025:

1. Personal and Family Allowances

Every taxpayer in Thailand is entitled to a **personal deduction of THB 60,000**. Additional allowances include:

- **Spousal deduction:** THB 60,000 if the marriage is registered and the spouse has no income.
- **Child allowance:** THB 30,000 per child, with an additional THB 60,000 for second and subsequent children born after 2018.
- **Parental support:** THB 30,000 per parent aged 60 or older, provided that an income of each parent does not exceed THB 30,000 annually.
- **Care for persons with disabilities:** THB 60,000 per dependent.

2. Insurance, Savings, and Investment Deductions

Taxpayers investing in long-term financial security can benefit from:

- **Social security contributions:** Deductible up to THB 9,000.
- **Life insurance premiums:** Maximum deduction of THB 100,000 for policies exceeding 10 years.
- **Retirement funds:** Contributions to RMFs, SSFs, and other pension schemes are deductible up to 30% of income, capped at THB 500,000 (combined).

3. Charitable Donations

Philanthropy pays off with deductions for donations to approved causes:

- **General donations:** Deductible up to 10% of taxable income after other deductions.
- **Public welfare donations:** Contributions to education, sports,

and healthcare initiatives enjoy double deduction benefits, capped at 10% of income.

4. Economic Stimulus and Housing

In a bid to boost economic activity, the government offers deductions for specific expenses:

- **Home loan interest:** Deductible up to THB 100,000.
- **Spending under stimulus programs:** Approved purchases during specified periods, such as the **Easy E-Receipt program**, qualify for deductions up to THB 50,000.

To claim these deductions, make sure you have all your paperwork in order, such as receipts, donation records, and insurance certificates. Filing can be done through the **Revenue Department's website** or at your local tax office.

Upcoming Restructuring of Excise Taxes on Cars

The Excise Department is planning to revamp tax rates for automobiles to encourage the shift from internal combustion engine ("ICE") vehicles to emerging mobility technologies, such as electric ("EVs") and hydrogen-powered vehicles. Tax rates on batteries will also be revised to promote the adoption of high-performance batteries, with criteria based on energy density (energy per unit weight) and lifespan (charge-discharge cycles).

The EV Board previously approved reduced tax rates for hybrid ("HEV") and mild hybrid

("MHEV") vehicles over a seven-year period. This decision aims to facilitate the shift from ICE vehicles to EVs vehicles in the future. Additionally, the board decided to overhaul the excise tax rates for hybrid vehicles by establishing a fixed rate for the years 2026-2032, replacing the former policy of gradual tax increases.

HEV vehicles that emit no more than 100 grams of Carbon dioxide ("CO2") per kilometer will be subject to a fixed excise tax rate of 6%. For vehicles emitting between 100 and 120 grams of CO2 per kilometer, the tax rate will be 9%.

For MHEV vehicles, the tax measures specify that those emitting no more than 100 grams of CO2 per kilometer will be taxed at 10%, while those emitting over 100 grams will face a tax rate of 12%.

These tax revisions are part of the government's broader strategy to promote sustainable transportation and reduce environmental impact, ensuring a smoother transition towards a greener future in the automotive sector.

Update on the criteria and procedures for the collection of land and building tax for properties used for multiple purposes

On January 9, 2025, the Ministry of Finance and the Ministry of Interior issued its Ministerial Notification (No. 2) on the criteria and procedures for the collection of land and building tax for properties used for multiple purposes. This notification amends and improves the content of the first notification to enhance clarity and comprehensiveness in the criteria and

procedures for land and building tax collection.

The main amendment from the new notification is the amendment to Clause 2 (4) of the notification which specifies that the valuation of land or land and buildings shall be based not only on the contract, but also on a permit for land utilization or other documents of a similar nature.

In addition, the notification also improves the scope of land or land and buildings used for multiple purposes for tax base calculation purposes as follows:

- (c) Lease-purchase of land or land and buildings owned by government agencies.
- (d) Lease, lease-purchase, possession, or utilization of land or land and buildings involving government agencies, cooperatives, farmer groups, community enterprises under the law on the promotion of community enterprises, or community organizations, which have been allocated or transferred of such land or land and buildings from government agencies or public organizations for further allocation to individuals.
- (e) Lease, lease-purchase, possession, or utilization of land or land and buildings involving cooperatives or community organizations, which have received support and assistance from public organizations to acquire such land or land and buildings for further allocation to individuals.

In cases where the use of land or land and buildings falls under multiple classifications under Clause 2(4), the valuation of land or

land and buildings shall be based on the lowest value for tax base calculation purposes.

This notification is effective on 1 January 2025 onwards.

VISA

Key Updates to Thailand's Long-Term Resident (LTR) Visa Program

On 13 January 2025, Thailand's Cabinet approved significant updates to the LTR Visa program, making it easier than ever for foreign professionals, investors, and executives to call Thailand home. Here is what you need to know about these dynamic updates:

1. New Opportunities for Highly-Skilled Professionals

Expanded eligibility includes development, sustainability, disaster and risk management, integrated innovation, and educators in vocational and higher education.

2. Removal of Work Experience Requirements

The five-year minimum experience rule for Highly-Skilled and Work-from-Thailand Professionals is eliminated.

3. Lower Corporate Revenue Thresholds

The revenue requirement for overseas employers sponsoring Work-from-Thailand Professionals has been reduced from USD 150M to USD 50M. Subsidiaries can qualify based on the financial stability of their parent companies. This opens the door for tech startups, lean global firms, and forward-

thinking businesses to thrive in Thailand's dynamic market.

4. Flexible Wealth Criteria for Investors

The Wealthy Global Citizens category focuses on cumulative wealth and investments in Thailand. The program prioritizes long-term investment, making it perfect for global citizens with diversified income streams and wealth portfolios.

5. Expanded Rights for Dependents

Dependents, including parents and legal guardians, can join LTR visa holders without limits on the number of dependents. Thailand is rolling out the red carpet for families, offering a welcoming and supportive environment for long-term settlement.

Should you have any question, please do not hesitate to contact us via info@bgloballaw.com

