



**Earn more from
the start of new year**

Invest in KTAM RMF/SSF

In equal amounts every month
For 12 consecutive months.

From January – December 2022
For every 50,000 Baht, receive

KTSTPLUS 250 บาท

Invest in RMF for retirement and SSF to promote long-term savings

	Recommended Funds	Investment Policy Focus	Morningstar Rating ¹	Risk Level 1 Low 8 High
RMF	RMF1	Equities and fixed-income	★★★★	5
	KT-25/75RMF	Domestic and foreign fixed-income securities/assets and/or equities. Domestic equities not exceeding 25% of NAV	★★★★	5
	KT-HiDiv RMF	Thai equities with good fundamentals and stable dividend history	★★★★★	6
FIF RMF			Master Fund	
	KT-BOND RMF ²	Global fixed income. Invests through master fund PIMCO funds: GLOBAL INVESTORS SERIES PLC – Global Bond Fund	★★★★★	4
	KT-CHINA RMF	China-listed and foreign-listed equities. Invests through master fund BGF China Fund	★★★★★	6
	KT-CLIMATE RMF	Global equities benefiting from action to support Climate Change initiatives. Invests through master fund Schroder ISF Global Climate Change Equity Fund	★★★★★	6
	KT-HEALTHC RMF ³	Global equities related to life sciences, healthcare and wellness. Invests through master fund Janus Global Life Sciences Fund	★★★★★	7
FIF SSF	KT-CLIMATE-SSF	Global equities benefiting from action to support Climate Change initiatives. Invests through master fund Schroder ISF Global Climate Change Equity Fund	★★★★★	6
	KT-EUROTECH-SSF	Equities of companies with operating or registered in Europe that are technology-focused. Invests through master fund JPMorgan Funds – Europe Dynamic Technologies Fund	★★★★	6

KT-25/75RMF, KT-BOND RMF, KT-CHINA RMF, KT-HEALTHC RMF, KT-CLIMATE-SSF/RMF, KT-EUROTECH-SSF funds contain foreign exchange risk exposure. Investment policies include hedging against foreign exchange risks, subjected to the discretion of fund managers. If a fund does not have a policy to fully hedge against foreign exchange risk, the investor may receive a loss or gain from exchange rates, or have an ending balance that is lower than the original sum invested. Data from Morningstar as of 31 August 2022/ **Past performance does not guarantee future performance.**

²KT-BOND RMF's investments are highly concentrated in the United States; unitholders are advised to properly diversify one's own overall investment portfolio/ ³KT-HEALTHC RMF's investments are highly concentrated in the healthcare sector, thus unitholders are subjected to the risk of significant loss./ Key investment risks include market risk / credit risk / foreign exchange risk, etc.

Investors must understand the product's features, conditions regarding financial returns, terms regarding tax benefits explained in the handbook for SSF and RMF funds, and risks before making an investment decision. If your investment does not comply with terms and conditions prescribed by the Revenue Department, you may need to return tax benefits received and incur additional penalty fees.

To examine details of the products or request a prospectus, contact Krung Thai Bank, our selling agents, or KTAM at Tel: 0-2686-6100 Press 9

Terms and conditions: (1) This sales promotion is only offered to investors who applied to join the Wealth+ automatic monthly investment program through the KTAM Smart Trade app, or Krungthai NEXT Application, or applied via the application form submitted to KTAM or selling agents between January to December 2022 only. (2) The investor must invest equal amounts continuously every month for the 12 months from January to December 2022. (3) Krung Thai Fixed Income RMF 2 (RMF2), Krung Thai Debt Securities RMF 3 (RMF3), Krung Thai Money Market RMF 4 (RMF4), Krung Thai Short Term Fixed Income Plus Fund (Super Savings Fund) (KTSTPLUS-SSF), Krung Thai Fixed-Income Plus Fund (Super Savings Fund) (KTSTPLUS-SSF), Super Savings Fund Extra (SSFEX) and new RMF/SSF (Standard) funds in 2022 which may be specify later, shall not be eligible for this sales promotion. (4) If the investor wishes to invest equal amounts continuously every month for 12 months in more than 1 fund, KTAM will aggregate the total amounts of all funds. (5) The investment amount will be determined from "total of all purchases and switch-ins (excluding amounts switched among RMF funds and among SSF funds)". The amount that qualifies for the sales promotion is capped at a maximum of 500.00 Baht per tax year. (6) If the investor holds more than 1 fund account, total investment amount through all fund accounts will be combined together based on the investor's ID card number. (7) If there is no investment or switch-in transaction for any month, regardless of whether the investor failed to invest or switch-in, or KTAM was unable to deduct payment amount from the investor's bank account and/or credit card that the investor specified in the Wealth+ automatic monthly investment program application, causing the investment flow to the fund to fail to achieve the 12 consecutive months required, it shall be considered a breach of terms and conditions of this sales promotion. The entire sum of money invested in the fund shall not be eligible to receive KTSTPLUS units offered by this sales promotion. (8) If the investor has applied to the Wealth+ automatic monthly investment program for 12 consecutive months, but the investment amounts are not the same each month, KTAM will proceed to use the month with the lowest sum as the base for the calculation multiplied by 12. For example, if there is a particular month whereby the investment is lower than the other months, regardless of reason, that figure will determine the amount that qualifies to be aggregated to claim units of KTSTPLUS fund according to this sales promotion since this is the amount which was continuously invested for 12 months. (9) The investment amount that qualifies for this sales promotion may not participate in any other sales promotions during the year 2022. However, if the investment amount breaches terms and conditions of this sales promotion, the aforementioned amount can still participate in a RMF/SSF 2022 promotion such as "RMF/SSF investment promotion 2022 (if any)" subject to that promotion's terms. (10) KTSTPLUS units will be received by 30 June 2023. (11) KTAM reserves the rights whereby if an investor becomes eligible to receive rewards under this sales promotion, the investor will not be able to receive any gifts/rewards from any other sales promotions of KTAM during that same period. (12) KTAM reserves the rights to amend the terms and conditions of this sales promotion, without prior notice. If any dispute arises, KTAM's decision is final.



KTAM

CALL CENTER 02 686 6100 | www.ktam.co.th |



KTAM Smart Trade | @KTAM | KTAM TV Online

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1. This sales promotion is only offered to investors who applied to join the Wealth+ automatic monthly investment program through the KTAM Smart Trade app, or Krungthai NEXT Application or applied via the application form submitted to KTAM or selling agents between January to December 2022 only.
2. The investor must invest equal amounts continuously every month for the 12 months from January to December 2022.
3. Krung Thai Fixed Income RMF 2 (RMF2), Krung Thai Debt Securities RMF 3 (RMF3), Krung Thai Money Market RMF 4 (RMF4), Krung Thai Short Term Fixed Income Plus Fund (Super Savings Fund) (KTSTPLUS-SSF), Krung Thai Fixed-Income Plus Fund (Super Savings Fund) (KTFIXPLUS-SSF), Super Savings Fund Extra (SSFX) and new RMF/SSF (Standard) funds in 2022 which may be specify later, shall not be eligible for this sales promotion.
4. If the investor wishes to invest equal amounts continuously every month for 12 months in more than 1 fund, KTAM will aggregate the total amounts of all funds
5. The investment amount will be determined from “total of all purchases and switch-ins (excluding amounts switched among RMF funds and among SSF funds)”. The amount that qualifies for the sales promotion is capped at a maximum of 500,00 Baht per tax year.
6. If the investor holds more than 1 fund account, total investment amount through all fund accounts will be combined together based on the investor’s ID card number.
7. If there is no investment or switch-in transaction for any month, regardless of whether the investor failed to invest or switch-in, or KTAM was unable to deduct payment amount from the investor’s bank account and/or credit card that the investor specified in the Wealth+ automatic monthly investment program application, causing the investment flow to the fund to fail to achieve the 12 consecutive months required, it shall be considered a breach of terms and conditions of this sales promotion. The entire sum of money invested in the fund shall not be eligible to receive KTSTPLUS units offered by this sales promotion.
8. If the investor has applied to the Wealth+ automatic monthly investment program for 12 consecutive months, but the investment amounts are not the same each month, KTAM will proceed to use the month with the lowest sum as the base for the calculation multiplied by 12. For example, if there is a particular month whereby the investment is lower than the other months, regardless of reason, that figure will determine the amount that qualifies to be aggregated to claim units of KTSTPLUS fund according to this sales promotion since this is the amount which was continuously invested for 12 months.
9. The investment amount that qualifies for this sales promotion may not participate in any other sales promotions during the year 2022. However, if the investment amount breaches terms and conditions of this sales promotion, the aforementioned amount can still participate in a RMF/SSF 2022 promotion such as “RMF/SSF investment promotion 2022 (if any)” subject to that promotion’s terms.
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Terms for purchasing KTAM RMF/SSF (Standard) funds with the credit card

1. The cardholder’s name and the unitholder account name must be the same person.
2. For KTAM RMF and SSF (Standard) units purchased with the credit card, if they are redeemed/switched-out in breach of terms prescribed by KTAM* and causes the remaining balance to drop below the original sum purchased with the credit card, the investor must pay a 2% (excluding VAT) penalty fee or minimum of 200 Baht, when the transaction is made. The fee applies only to amounts purchased with the credit card.
*Terms prescribed by KTAM :
 - For RMF units held for the full 5-year duration (calculation based on actual dates) or holding period required by the Revenue Department.
 - For SSF units held for 5 calendar years or holding period required by the Revenue Department.
 - For outward transfers of RMF/SSF units to another asset management company, the remaining balance must exceed the original amounts purchased with the credit card.Note : The holding period prescribed by KTAM is not related to the holding period requirements of the Revenue Department for tax benefit eligibility purposes.
3. Payment for purchase of fund units depend on the available credit limit on the credit card. If there is insufficient credit available, your purchase order will be automatically cancelled. Before placing an order to buy, it is advisable for the cardholder to check his/her available credit line by contacting the telephone number on the back of the card.
4. Cardholder/unitholder agrees to waive the rights to demand compensation for any damages from KTAM or KTC, which may arise from technical problems or account status problems which may cause KTC to be unable to redeem points from the card as instructed.
5. You will not earn credit card points (or other form of loyalty rewards such as mileage points or cash rebates) from buying fund units. This is to comply with SEC/AIMC regulations.
6. KTAM and KTC reserve the rights to amend the terms and conditions of this service, without prior notice.
7. Please examine details and terms further. For inquiries, contact KTAM Call Center at Tel: 02-686-6100 Press 9; Fax 0-2670-0430 or 0-2670-0428

Terms and conditions for purchasing on the KTAM website with the credit card

1. Online orders placed via the internet to purchase, redeem, or switch fund units may not successfully result in the execution of the transaction if there are technical difficulties.
2. The investor may obtain a fund fact sheet for information which you should be aware of, under the heading “Fund Information”. For a full prospectus, the investor may contact KTAM, any KTB branch, or any of our selling agents.
3. You may place a purchase, redemption, or switching order online any day, 24 hours a day. Terms and conditions apply:
 - 3.1 Orders placed on the internet will be logged according to the date and time of the system clock displayed.
 - 3.2 For an order placed outside of trading hours on a business day, or a holiday, or a non-trading day such as during a book close, the order will be kept pending for execution on the next business day.
 - 3.3 If KTAM is unable to deduct payment for the purchase of units from your bank account or credit account that you have specified, KTAM reserves the rights to void that particular purchase instruction. Simultaneously, you also waive the rights to claim any damage or loss from this action taken by KTAM.
 - 3.4 For any purchase of fund units, the transaction cannot be changed or cancelled once KTAM already receives payment.
 - 3.5 Any amendments of conditions and details of a redemption or switching order on the day of the intended transaction must be made before 15.30 or 14.00 (this varies depending on the deadline imposed by the fund being switched-out or fund being switched-in, whichever occurs earlier).
4. An investment is not the same as a cash deposit; it contains investment risk. Investors may receive an ending balance that is larger or less than the original sum invested, or may not receive payment from redemptions within the schedule stated or may not be able to redeem according to the order placed.