

Get tax benefits*

Together with an opportunity to generate financial returns by investing long-term in RMF/SSF funds

Invest in KTAM RMF/SSF (Standard) funds

(excluding RMF2, RMF3, RMF4, KTSTPLUS-SSF, KTFIXPLUS-SSF)

Earn **KTSTPLUS** units worth **100 Baht**

For every 50,000 Baht net investment during 4 Jan. – 30 Dec. 2022

and

Payment through KTC card or conversion of KTC FOREVER points (1,000 points equivalent to 100 Baht) also accepted.

*Terms and conditions for tax benefits as prescribed by the Revenue Department. The investor may not be eligible for tax benefits if there is a breach of these terms and conditions

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
			Master Fund	
FIF RMF	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) 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. (2) Eligible investment amount is determined from net investment in RMF and SSF (Standard) funds participating in KTAM's sales promotion during 4 January 2022 – 30 December 2022. Eligible amounts of total purchases and net switching participating funds will be capped at a maximum of 500,000 Baht per tax year. No limits apply to amounts transferred from other asset management companies or from provident funds (PVD). (3) Total net investment eligible for the rewards is determined from "total purchases and switch-ins to RMF and SSF (Standard) funds during 4 January 2022 – 30 December 2022" minus "total redemptions and switch-outs to other asset management companies during 4 January 2022 – 30 April 2023" of all participating KTAM RMF and SSF (Standard) funds. However, this excludes amounts switched among KTAM RMF and among SSF (Standard) funds in 2021 that have met holding-period requirements prescribed by the Revenue Department for tax benefit eligibility. (4) Net balance must be maintained until 30 April 2023. KTSTPLUS units will be received by 30 April 2023. (5) A credit card fee of 2% applies to amounts purchased with the credit card but fails to meet the holding period requirements. (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) Purchases of RMF and SSF (Standard) funds via credit card will not earn points, mileage, or cash-rebates into the credit card account. Nor qualify for installment payment programs. (8) KTAM reserves the rights whereby if an investor becomes eligible to receive rewards under this RMF and SSF (Standard) sales promotion, the investor will not be able to receive any gifts/rewards from any other sales promotions of KTAM during that same period. (9) 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.



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Terms and conditions of the KTAM RMF/SSF (Standard) promotion

1. 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 (SSFEX) and new RMF/SSF (Standard) funds in 2022 which may be specify later, shall not be eligible for this sales promotion.
2. Eligible investment amount is determined from net investment in RMF and SSF (Standard) funds participating in KTAM's sales promotion during 4 January 2022 — 30 December 2022. Total purchases and net switching of participating funds considered eligible will be capped at a maximum of 500,000 Baht per tax year. No limits apply to amounts transferred from other asset management companies or from provident funds (PVD).
3. Total net investment eligible for the rewards is determined from "total purchases and switch-ins to RMF and SSF (Standard) funds during 4 January 2022 - 30 December 2022" minus "total redemptions and switch-outs to other asset management companies during 4 January 2022 - 30 April 2023" of all participating KTAM RMF and SSF (Standard) funds. However, this excludes amounts switched among KTAM RMF and among SSF (Standard) funds in 2021 that have met holding-period requirements prescribed by the Revenue Department for tax benefit eligibility.
4. Net balance must be maintained until 30 April 2023. KTSTPLUS units will be received by 30 April 2023.
5. A credit card fee of 2% applies to amounts purchased with the credit card but fails to meet the holding period requirements.
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. Purchases of RMF and SSF (Standard) funds via credit card will not earn points, mileage, or cash-rebates into the credit card account. Nor qualify for installment payment programs.
8. KTAM reserves the rights whereby if an investor becomes eligible to receive rewards under this RMF and SSF (Standard) sales promotion, the investor will not be able to receive any gifts/rewards from any other sales promotions of KTAM during that same period.
9. 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.

Terms and conditions to purchase KTAM RMF/SSF (Standard) by using 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 credit card status problems which may cause KTC to be unable to successfully charge your 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 for redeeming KTC FOREVER points to purchase RMF/SSF (Standard) funds

1. We reserve the rights whereby payment for purchase of KTAM RMF and SSF (Standard) fund units by redeeming KTC Forever points will only be permitted for KTC credit cards with KTC Forever points. Cards not eligible for redeeming points to pay for purchase of fund units are all types of KTC Cash Back cards, KTC Red Cross cards, KTC VISA Corporate cards, KTC Government Agency cards, KTC VISA SME Commercial, and KTC PROUD cash cards.
2. There is no minimum limit for conversion of KTC Forever points. However, a minimum purchase amount applies as prescribed by the respective fund's prospectus.
3. Payment for purchase of fund units through redemption of credit card points depends on the number of available points. If there are insufficient points available, your purchase order will be automatically cancelled. Before placing an order to buy, it is advisable for the cardholder/unitholder to check your point balance before every transaction.
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. 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.