

Every day presents a chance to invest Build long-term wealth with KTAM LTF/RMF



Invest in KTAM LTF/RMF (except RMF2, RMF3, RMF4) and receive 100 Baht cash back into the KTSTPLUS for every 50,000 Baht invested (through any payment channel) from today – 30 December 2019. You may also pay with your KTC credit card or convert KTC FOREVER REWARDS points where every 1,000 points equal 100 Baht.**

LTF funds promote long-term investment in the equity market and RMF funds prepare for retirement

	Featured Funds	Investment Policy	Morningstar Rating*	Risk Level 1 Low 8 High
LTF	KTIF	Stocks with solid fundamentals at no less than 65% of NAV	★★★	6
	KSET50LTF	Constituents of the SET50	★★★	6
RMF	RMF1	Equities and fixed income	★★★	5
	KT-25/75RMF	Domestic fixed income and equity securities	★★★★★	5
	KT-HiDiv RMF	Thai stocks with good track record of consistently paying dividends	★★★	6
RMF (FIF Funds)			Master Fund	Risk Level 1 Low 8 High
	KT-BOND RMF	Fixed income securities worldwide through the PIMCO Global Bond Fund	★★★★★	4
	KT-CHINA RMF	Stocks listed in or outside of China, through investment in the BGF China Fund	★★★★★	6
	KT-HEALTHC RMF	Equities of companies worldwide that is involved in life-sciences, providing healthcare or wellness, through the Janus Global Life Sciences Fund	★★★★★	7

Hedging of fx risks against the Thai Baht for KT-BOND RMF, KT-CHINA RMF, KT-HEALTHC RMF is at discretion of the fund manager

*Morningstar data as of 28 February 2019/ **Terms and conditions on payment settlement and other matters are according to KTAM and KTC

Past performance does not guarantee future performance/ Investors must examine details of the fund, understand the investment product's features, conditions regarding financial returns, investment policy, risks, and conditions for tax benefits in the LTF/RMF handbook, and operating performance as disclosed through various sources or by requesting such information from fund sales staff before making an investment decision

For further inquiries or request a prospectus, contact Krung Thai Bank, selling agents, or KTAM at Tel: 02 686 6100 Press 9 or visit www.ktam.co.th

Terms and Conditions : (1) Krung Thai Fixed Income RMF2, Krung Thai Debt Securities RMF3, Krung Thai Fixed Income RMF4, and new RMF funds launched in 2019 (which KTAM may later specify to be excluded from this promotion) are not included in this promotion (2) Amount eligible is net investment in KTAM's RMF and LTF funds in 2019 made between 2 January -30 December 2019. Net purchases and switching orders into the participating funds totaling up to 500,000 Baht for the tax year. There is no cap imposed on each fund type for transfers between asset management companies and transfers of PVD funds to RMF funds. (3) Net investment eligible for rewards shall be calculated from "total of purchase orders and switch-in orders and incoming transfers from other asset management companies as well as transfers from provident funds (PVD) to participating RMF funds during 2 January-30 December 2019" minus "total of redemptions and switch-out orders and outbound transfers to other asset management companies during 2 January-30 December 2020" for all participating KTAM RMF and LTF funds. Excluded are switching orders within KTAM's RMF and LTF funds or redemptions of RMF and LTF funds under KTAM's management in 2018 which were held for periods required by the tax conditions prescribed by the Revenue Department (4) The net investment balance must be maintained until 30 April 2020; KTSTPLUS units will be awarded within 15 June 2020 (5) Net units participating in the Wealth+ automatic monthly investment program covering equal monthly investments for 12 consecutive months during April 2019-April 2020 is not eligible to participate in this promotion (6) A fee of 2% applies to investments paid by credit card only if the units were not held for the duration of the required period (7) If the unitholder has more than 1 unitholder account, amounts from all unitholder accounts will be summed by referencing the unitholder's ID number (8) The purchase of RMF/LTF funds via credit card will not earn credit card reward points, mileage points, or cash rebates into the card, nor receive ability to pay by installments 9) If a unitholder receives entitlement to rewards under this promotion, KTAM reserves the rights to prohibit this unitholder from receiving any other gifts/rewards from any other KTAM sales promotions during the same period (10) KTAM reserves the rights to amend the terms and conditions of this promotion without prior notice. Should any dispute arise, KTAM has final ruling.

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**KRUNGTHAI
ASSET MANAGEMENT**

Terms and Conditions

1. Krung Thai Fixed Income RMF2, Krung Thai Debt Securities RMF3, Krung Thai Fixed Income RMF4, and new RMF funds launched in 2019 (which KTAM may later specify to be excluded from this promotion) are not included in this promotion.
2. Amount eligible is net investment in KTAM's RMF and LTF funds in 2019 made between 2 January - 30 December 2019. Net purchases and switching orders into the participating funds totaling up to 500,000 Baht for the tax year. There is no cap imposed on each fund type for transfer between asset management companies and transfers of PVD funds to RMF funds.
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7. If the unitholder has more than 1 unitholder account, amounts from all unitholder accounts will be summed by referencing the unitholder's ID number.
8. The purchase of RMF/LTF funds via credit card will not earn credit card reward points, mileage points, or cash rebates into the card, nor receive ability to pay by installments.
9. If a unitholder receives entitlement to rewards under this promotion, KTAM reserves the rights to prohibit this unitholder from receiving any other gifts/rewards from any other KTAM sales promotions during the same period.
10. KTAM reserves the rights to amend the terms and conditions of this promotion without prior notice. Should any dispute arise, KTAM has final ruling.

Terms and Conditions for Arranging Payments by Credit Card

1. Credit cardholder and unitholder must be the same person.
2. For RMF if the unitholder fails to hold the RMF units purchased by the credit card for the required 5 year period (determined by date basis) and inadvertently sold the units, thereby breaching the terms and conditions of the Revenue Department, or transferred the units to another asset management company resulting in the residual balance being less than the sum invested by the credit card.
For LTF if the unitholder fails to hold the LTF units purchased by the credit card for the required 5 calendar years and inadvertently sold the units, thereby breaching the terms and conditions of the Revenue Department, or transferred the units to another asset management company resulting in the residual balance being less than the sum invested by the credit card. In both cases, when the transaction causes a breach, the unitholder shall agree to pay a penalty fee of 2% (VAT not yet included), minimum 200 Baht, on the amount purchased by credit card.
3. Payment of fund purchases by credit card will be subjected to the credit line on the card. If the credit line is insufficient, the purchase order will be void automatically. Before placing an order to buy, it is advisable for the unitholder to check the available credit line through the telephone number appearing on the back of the credit card.
4. Credit cardholder / unitholder agrees to waive the rights to demand compensation for any damages from KTAM or KTC, arising from technical problems or account status problems which may cause KTC to be unable to deduct credit from your card to pay for your investment transaction.
5. You will not be able to earn credit card points by purchasing the fund (or any other points such as mileage points or cash rebates) from the credit card company, in order to comply with terms of the SEC / AIMC.
6. KTAM and KTC reserves the rights to amend the terms and conditions without prior notice.
7. Please examine details and terms further. For inquiries, contact KTAM Call Center at Tel: 02-686-6100 Press 9.

Terms for Redeeming Forever Rewards Points to Purchase RMF/LTF Funds

1. Purchases of KTAM LTF/RMF funds by redeeming Forever Rewards is only eligible for KTC credit cards with Forever Rewards. Cards not eligible for redeeming points for fund units are KTC Cash Back cards, KTC - National Blood Centre -Thai Red Cross Society cards, KTC Visa Corporate Gold cards, KTC cards for government agencies, KTC Visa SME Commercial Gold cards and KTC PROUD cards
2. Conversion of Forever Rewards points into fund units is set at 1,000 points per 100 Baht worth of KTAM LTF/RMF fund units. To purchase, convert a minimum of 5,000 points or more.
3. Payment for purchase of funds through redemption of credit card points depends on the status of your point balance. If there are insufficient points available, your purchase transaction will be void. Before placing an order to buy, it is advisable for the unitholder to check your point balance first.
4. Credit cardholder / unitholder agrees to waive the rights to demand compensation for any damages from KTAM or credit card company, arising from technical problems or account status problems which may cause the credit card company to be unable to redeem points as instructed.
5. Please examine details and terms further. For inquiries, contact KTAM Call Center at Tel: 02-686-6100 Press 9.

Terms and Conditions for Payment of Online Transactions on the KTAM Website using a Credit Card

1. If a technical difficulty occurs, your purchase, redemption, or switching order placed online may not be successful.
2. Unitholders may review useful information from the fund factsheet under the menu "Fund Information". For the fund prospectus itself, please contact KTAM, any Krung Thai Bank branch, or any selling agent.
3. You may place orders to purchase, redeem, or switch fund units every day, 24 hours a day, subject to these terms:
 - 3.1 Orders placed online will be referenced against the time shown on the system clock at the top right-hand corner.
 - 3.2 Orders placed outside normal fund trading hours for any business day or holiday or non fund-trading day or fund trading suspension period (such as book close), shall be executed on the next business day instead.
 - 3.3 If KTAM is unable to deduct your bank account or credit card to pay for your transaction, KTAM reserves the rights to void the transaction. You also agree to waive any rights to demand compensation for any damages which may occur from KTAM's action to void the transaction.
 - 3.4 Once KTAM receives payment for any order to purchase fund units, the order cannot be amended or cancelled.
 - 3.5 Amendment of conditions or details of redemption or switching orders need to be completed within 15.30 or 14.00 (depending on cut-off time stated by the fund to switch out or fund to switch in, whichever deadline comes first) for changes to take effect the same day when involving the redemption of the Krung Thai Sa-Som-Sub Fund (KTSS), Krung Thai Savings Fund (KTSV), or any other funds with similar characteristics as KTSS
4. Investments differ from cash deposits and contain investment risks. The investor may receive an ending balance that is higher or lower than the initial sum invested and may not always receive redemption settlement payment within the prescribed time period or may not always be able to redeem the units according to the instruction order.