

Receive tax benefits*

And opportunity for financial gains

Through long-term investment in

KTAM RMF/SSF

* Terms and conditions regarding tax benefits as prescribed by the Revenue Department.
The unitholder may not be eligible for tax benefits if the unitholder fails to comply with the aforementioned terms and conditions.

Invest in KTAM RMF/SSF (Normal) (except RMF2, RMF3, RMF4) and receive 100 Baht into KTSTPLUS
Fund for every net investment of 50,000 Baht (payment through any channel) ** during 4 January – 30 December 2021.
You may also pay via KTC credit card or through KTC FOREVER points where every 1,000 points would be valued at 100 Baht.

RMF funds prepare for retirement and SSF funds promote long-term investment

	Recommended Funds	Investment Policy Focus	Morningstar Rating ¹	Risk Level 1 Low  8 High
RMF	RMF1	Equities and fixed income	★★★★	5
	KT-25/75RMF	Local fixed income and equities	★★★★★	5
	KTEF-RMF	Equities of Small/Medium/Large Thai companies	★★★★★	6
	KT-HiDiv RMF	Thai equities with good fundamentals and stable dividend history	★★★★★	6
RMF FIF			Master Fund	
	KT-BOND RMF ²	Global fixed income through PIMCO Global Bond Fund	★★★★★★	4
	KT-CHINA RMF	Local and foreign equities through BGF China Fund	★★★★★	6
	KT-HEALTHC RMF ³	Global equities related to life sciences, healthcare and wellness through Janus Global Life Sciences Fund	★★★★★★	7

KT-BOND RMF, KT-CHINA RMF, KT-HEALTHC RMF Funds' investment policies include hedging against foreign exchange risks as deemed necessary by fund managers.

¹Data from Morningstar as of 30 June 2021 / past performance does not guarantee future performance.

²KT-BOND RMF's portfolio has a high concentration in certain issuers, therefore unitholders are subjected to risks and may suffer a large loss/

³KT-HEALTHC RMF's portfolio has a high concentration in the healthcare sector, thus unitholders are subjected to risks and may suffer a large loss.

**Rebates and other terms and conditions are according to KTAM and KTC credit card.

Key investment risks include market risk / credit risk / foreign exchange risk, etc.

The investor must familiarize oneself with the product's features, terms and conditions regard financial returns, details regarding tax benefits as explained in the tax handbook for investors in RMF/SSF, risks, and fund performance as disclosed through various sources or information from selling agents, before making an investment decision. If the investor does not comply with the terms and conditions prescribed by the Revenue Department, tax benefits may need to be returned and penalties incurred.

Additional information and the fund prospectus can be obtained from Krung Thai Bank, selling agents, or KTAM at Tel: 02-686-6100 ext. 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), Super Savings Fund Extra (SSF) and new RMF/SSF (Normal) funds in 2021 which KTAM may later specify are not eligible for this promotion. (2) The net investment in eligible RMF and SSF (Normal) funds during the period 4 January 2021 – 30 December 2021 include purchase and switch-in transactions into these funds and is capped at a maximum of 500,000 Baht for the tax year. There are no restrictions on the maximum amount that can be transferred from other asset management companies or transfers from PVD funds into RMF. (3) The net amount used to determine eligibility for gifts shall be calculated from "total purchases and switch-ins to RMF and SSF (Normal) transacted during 4 Jan 2021 – 30 Dec 2021" minus "total redemptions and switch-outs and transfers to other asset management companies during 4 January 2021 – 30 April 2022" for all KTAM RMF and SSF (Normal) funds covered in this promotion. Excluded are switching within these KTAM RMF and SSF (Normal) funds and redemptions of KTAM RMF and SSF (Normal) funds in 2020 which have been fulfilled the holding period required by the Revenue Department for tax considerations. (4) Net outstanding balance must be maintained until 30 June 2022 to be eligible to receive KTSTPLUS units by 15 June 2022. (5) A credit card fee of 2% applies for purchases made via the credit card, if the units were not held for the period required. (6) If the investor has more than 1 unitholder account, all unitholder accounts will be summed based on the unitholder's ID number. (7) The purchase of RMF and SSF (Normal) funds via credit card will not earn any reward points, mileage points, or cash back rewards, nor installment payments. (8) The company reserves the rights to exclude the unitholder for eligibility for other gifts/rewards under other company promotions, if the unitholder is already eligible to receive rewards from this RMF and SSF (Normal) promotion during the same time period. (9) The company reserves the rights to amend terms and conditions of this sales promotion without prior notice. If a dispute arises, the company's decision is final.

