

Invest in KTAM RMF/SSF*

Receive KTSTPLUS units worth 100 Baht

for every net purchase of 50,000 during 3 Jan. - 28 Dec. 2023

and get tax benefits

You may purchase with a KTC credit card or use KTC FOREVER point conversion with every 1,000 points equivalent to 100 Baht

*RMF2, RMF3, RMF4, KTSTPLUS-SFF, KTFIXPLUS-SSF are not included in this promotional offer.

RMF are funds for retirement and SSF funds aim for long-term savings

	Funds Highlighted	Investment Policy Focus	Morningstar Rating ¹	Risk Level 1 Low 8 High
RMF	RMF1	Equities, fixed income, cash deposits, and other assets, whereby portfolio composition is adjusted according to the investment climate	★★★	5
	KT-HiDiv RMF	Equities listed on the SET with good fundamentals, consistent dividend-paying track record or good outlook for dividend payment	★★★★★	6
SSF	KTESGS-SSF	Equities listed on the SET or mai which are constituents of the Thaipat ESG Index (TR)	★★	6
FIF RMF			Master Fund	
	KT-WEQ RMF	Stocks with good fundamentals, low volatility, mainly in developed markets including emerging markets by investing through the master fund AB Low Volatility Equity Portfolio	★★★★★	6
	KT-Ashares RMF	China A-Shares stocks invested through the Allianz Global Investors Fund - Allianz China A-Shares	★★	6
	KT-VIETNAM RMF	Listed equities and/or companies with business operations or main income and/or derive benefits from Vietnam's economic growth	N/A	6
FIF SSF	KT-HEALTHC RMF	Stocks worldwide of companies involved in maintaining or improving quality of life and treatments by investing through the Janus Global Life Sciences Fund	★★★★★	7
	KT-US-SSF	Large-cap US stocks with good growth prospects and fundamentals, by investing through the AB American Growth Portfolio	★★★★★	6
	KT-VIETNAM SSF	Listed equities and/or companies with business operations or main income and/or derive benefits from Vietnam's economic growth	N/A	6

Funds presented above (except RMF1, KT-HiDiv RMF and KTESGS-SSF) contain currency risks; these funds deploy a currency risk hedging strategy that is at the discretion of fund managers. Whenever a fund is not fully hedged against currency risks, the investor may incur a loss or gain from foreign exchange rate movement / or receive an ending balance that is lower than the initial sum invested.

¹Morningstar data as of 30 September 2023 / Note that historical performance does not guarantee future performance.

Major investment risks include price fluctuations due to market risk / credit risk of the issuer / currency risk, etc.

Terms and conditions of promotional offer are according to Krungthai Asset Management and Krungthai Card PLC./ Terms and conditions regarding tax benefits are subjected to notifications of the Revenue Department; investors may not receive tax benefits if there is failure to comply with prescribed terms and condition

Investors must understand the investment product's features, conditions regarding financial returns, terms and conditions regarding tax benefits as explained in the RMF/SSF tax handbook, investment risks and operating performance as disclosed through various sources or by requesting such information from persons handling the sales of the fund units before making an investment decision. If the investment fails to comply with terms and conditions prescribed by the Revenue Department, the investor may be required to return tax benefits received plus incur a penalty.



To examine details of the product or request a prospectus, contact Krung Thai Bank, 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 RMF3 (RMF3), Krung Thai Money Market RMF 4 (RMF4), Krung Thai Short Term Fixed Income Plus SSF (KTSTPLUS-SSF), Krung Thai Fixed-Income Plus SSF (KTFIXPLUS-SSF), Super Savings Fund Extra (SSFX) and new RMF/SSF (Normal) funds in 2023 which KTAM may later specify are not eligible for this promotion. (2) Promotion covers net investments in RMF and SSF (Normal) KTAM funds participating in this promotion during 3 January 2023 – 28 December 2023; not that combined net purchase and net switching transactions into these funds is capped at a maximum of 500,000 Baht for the tax year. There are no restrictions on the maximum amount transferred between asset management companies or transfers from PVD funds into RMF for PVD. (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 3 January 2023 – 28 Dec 2023" minus "total redemptions and switch-outs and transfers to other asset management companies during 3 January 2023 – 30 April 2024" for all KTAM RMF and SSF (Normal) funds covered in this promotion. Excluded are switching among KTAM RMF and SSF (Normal) funds and redemptions of KTAM RMF and SSF (Normal) funds in 2023 which have already fulfilled the holding period required by the Revenue Department's tax conditions. (4) Net outstanding balance must be maintained until 30 April 2024 to be eligible to receive KTSTPLUS units by 30 June 2024. (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 whereby gifts/rewards received under this promotion will forfeit ability to participate in receiving other gifts/rewards from other KTAM promotions launched during the same 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.

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

1. Krung Thai Fixed Income RMF 2 (RMF2), Krung Thai Debt Securities RMF3 (RMF3), Krung Thai Money Market RMF 4 (RMF4), Krung Thai Short Term Fixed Income Plus SSF (KTSTPLUS-SSF), Krung Thai Fixed-Income Plus SSF (KTFIXPLUS-SSF), Super Savings Fund Extra (SSFX) and new RMF/SSF (Normal) funds in 2023 which KTAM may later specify are not eligible for this promotion.
2. Promotion covers net investments in RMF and SSF (Normal) KTAM funds participating in this promotion during 3 January 2023 – 28 December 2023; not that combined net purchase and net switching transactions into these funds is capped at a maximum of 500,000 Baht for the tax year. There are no restrictions on the maximum amount transferred between asset management companies or transfers from PVD funds into RMF for PVD.
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 3 January 2023 – 28 December 2023" minus "total redemptions and switch-outs and transfers to other asset management companies during 3 January 2023 – 30 April 2024" for all KTAM RMF and SSF (Normal) funds covered in this promotion. Excluded are switching among KTAM RMF and SSF (Normal) funds and redemptions of KTAM RMF and SSF (Normal) funds in 2023 which have already fulfilled the holding period required by the Revenue Department's tax conditions.
4. Net outstanding balance must be maintained until 30 April 2024 to be eligible to receive KTSTPLUS units by 30 June 2024.
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 whereby gifts/rewards received under this promotion will forfeit ability to participate in receiving other gifts/rewards from other KTAM promotions launched during the same 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.

Terms and conditions to purchase KTAM RMF/SSF (Normal) 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 (Normal) 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.

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