

Terms and conditions for subscription for investment units under K-Saving Plan
via K-Contact Center

Per my intention to subscribe for investment units under K-Saving Plan with payment made by deducting funds from my deposit account (the "Deposit Account") opened with KASIKORNBANK PCL ("KBank") or my credit card (the "Credit Card") issued by KASIKORNBANK PCL ("KBank") by phone via an officer ("the officer") to KASIKORN ASSET MANAGEMENT Co., Ltd. ("Management Company"). I have received and read the terms and conditions herein and understood the details of subscription for investment units under the K-Saving Plan and agree to be bound by and comply with the terms and conditions herein and those which I have provided to, and of which I have been informed by, the officer. I hereby affirm the following details.

Terms, representation and general conditions

1. I hereby affirm that my subscription order for investment units under the K-Saving Plan, consent granted to KBank for deducting funds from the Deposit Account or the Credit Card for payment of investment units including any other details related to the subscription order for said investment units including but not limited to fees and any other expenses (if any) incurred from the subscription for the investment units (collectively called "Investment Unit Amount"), the Deposit Account or the Credit Card that I have provided to the officer are correct and true and correspond to my objectives, in all respects.
2. I agree to authorize KBank to deduct funds from the Deposit Account or the Credit Card for payment of Investment Unit Amount including fees or any other expenses (if any) incurred from the subscription for the investment units. I affirm that the name of the Deposit Account or the name of the Credit Card holder corresponds to the name of the fund account I hold with KBank.
3. I can subscribe for investment units only if I have previously subscribed for and received an allotment of the investment units. If I have never subscribed for or received an allotment of said investment units, the Management Company may not process the subscription order thereof until an exemption is otherwise granted by the Management Company.
4. I acknowledge the conditions for investment in Super Savings Fund ("SSF"), Retirement Mutual Fund ("RMF") and Thailand ESG Fund ("Thai ESG") with details as follows.

Conditions for investment in SSF: Investment in SSF must not be more than 30 percent of taxable income per year or up to 200,000 Baht, and not more than 500,000 Baht when combined with retirement investment such as RMF, provident fund/Government Pension Fund, annuity, etc. Investors are required to hold the investment for at least 10 years from the investment date. If my investment exceeds the eligible limit, I acknowledge that the excess amount of investment shall not be tax-deductible. Capital gain from the redemption of investment units in excess of the eligible limit is regarded as income in the year when the investment units are redeemed, which is subject to income tax even if the investment units are held for more than 10 years. If investment units that are held less than one year are redeemed, investors are subject to penalty fee at the rate and in accordance with the criteria determined by the Management Company.

Conditions for investment in RMF: Investment in RMF must not be more than 30 percent of taxable income per year, and not more than 500,000 Baht when combined with retirement investment such as SSF, provident fund/Government Pension Fund, annuity, etc. I acknowledge that the investment units in excess of the eligible limit are not tax-deductible. Capital gain from redemption of investment units is regarded as income which is subject to income tax. Redemption of investment units in excess of the eligible limit which does not comply with the established conditions may affect investment in RMF of the preceding years.

Conditions for investment in Thai ESG: The maximum investment for Thai ESG fund is 30% of taxable income and not more than 100,000 Baht, excluded with contributions to SSF, RMF, Provident Fund, Government Pension Fund, Annuity Life Insurance. The Thai ESG Fund must be held for at least 8 full years from the date of investment. The Thai ESG investment amount in excess of the specified limit is not tax-deductible. Capital gain (profit) from redemption is regarded as taxable income which must be combined with other income for tax calculation in the year in which the fund is redeemed even if holding investment units for more than 8 years and if redeeming the investment units held less than 1 year will be fined 1.50%

5. I acknowledge that if I instruct the officer to subscribe for more than one mutual fund, the Management Company shall proceed to subscribe for the investment units based on the sequence of the mutual funds as given in my instruction. If the balance in the Deposit Account or the credit line of the Credit Card as of any account debit date is insufficient for payment for the whole amount of the investment units to be purchased in the predetermined order, the Management Company shall proceed to subscribe for the investment units of the mutual fund in a different order. However, if the balance in the Deposit Account or the credit line in the Credit Card as of the account debit date thereof falls short of payment for investment units of any mutual fund in any order, or the Deposit Account or the Credit Card is frozen or blocked, for whatever reason, the Management Company shall not subscribe for the investment units of any mutual fund for me as of the account debit date of the Deposit Account or the Credit Card in that occasion.
6. If the Management Company cannot deduct funds from the Deposit Account or the Credit Card for two consecutive times, or the subscription order for investment units is not correct, or whenever the Management Company deems it appropriate, for whatever reason, the Management Company may cancel the subscription order for investment units under the K-Saving Plan at any time without giving notice to me.
7. I have acknowledged and accepted the risk of the fund I have invested in which has higher risk than my acceptable risk level, acknowledged foreign exchange risk of the fund and conditions of investment as well as tax benefits and impacts of incompliance. I have received prospectus/investment guide (SSF/RMF/Thai ESG only) and advice on said risks from the Investment Advisory Center.
8. When I have received an allotment of units, I have acknowledged and agreed to be bound by the terms of the fund scheme which has been approved by the Office of the SEC ("the Office of the SEC" means "the Office of the Securities and Exchange Commission") and subsequent amendments which are lawful, including terms applied between the Management Company and the unitholder which are lawful and signed by the Mutual Fund Supervisor.
9. I am not eligible for a refund, for whatever reason.
10. When I change or cancel the subscription order for investment units under the K-Saving Plan, I will give notice to the Management Company per the format and procedure determined by the Management Company. I will give notice

thereof at least 30 days in advance of the intended effective date of the change or cancellation of this subscription order for investment units under the K-Saving Plan.

11. If the date when the investment units are purchased per the subscription order under the K-Saving Plan falls on a holiday, or in that relevant month there is no account debit date as that which I have instructed to the officer, as the case may be, the Management Company may bring forward the account debit date to the business day prior to the holiday. ("Holiday" means Saturdays, Sundays and any day designated by the Bank of Thailand as a banking holiday or a holiday of the relevant fund, as the case may be.)
12. Change in conditions regarding subscription for investment units under the K-Saving Plan
 - 12.1 If the change in conditions causes me to incur more burden or risk, such a change shall require my prior consent.
 - 12.2 If other conditions are to be changed, I agree to authorize the Management Company to make the change as it deems appropriate. If the change affects my use of the service (such as adjustment of service fees to reflect rising costs, change to service channels, or change to due date), the Management Company shall expressly communicate, or give notice of, material information of the change to me at least 30 (thirty) days in advance or within the period required by law.
 - 12.3 If the Management Company is required by law and/or rules and regulations to proceed with change in other specific conditions, I agree to authorize the Management Company to act in compliance with the law and/or rules and regulations.
13. I agree to authorize the Management Company and KBank to record my voice in expressing my intent to subscribe for investment units under the K-Saving Plan and make payment for the Investment Unit Amount by deducting funds from the Deposit Account or the Credit Card via phone with the officer, who is responsible for processing, changing and cancelling the subscription order for investment units.; the voice recording shall be part of the subscription for investment units and in compliance with laws, rules, procedures and professional standards.
14. I agree and consent to the Bank to collect and use any of my personal data and/or information for the purpose of (i) providing services, (ii) fulfilling the request of me before providing the services, (iii) assigning third parties to support the services, such as information technology, communications and collection, (iv) assignment of right and/or obligation and/or (v) solving complaint. I further agree and consent to the Bank to disclose its personal data and/or information, whether in or outside the country, to outsourcing service providers, the Bank's agents, the sub-contractors, co-branding alliances, prospective assignees, assignees and cloud computing service providers, and also agree and consent to the aforementioned parties to collect, use and/or disclose its personal data and/or information for the same purposes. For more information, please see Privacy Policy: www.kasikornbank.com/en/privacy-policy
In the event that I disclose another person's personal data to the Bank for the aforementioned purposes, I represent and warrant to the Bank that I have obtained consent from such person or have a legal basis to disclose such person's personal data to the Bank and have informed such person of the details of the collection, use and/or disclosure of personal data pursuant to the aforementioned Privacy Policy.

Warning per announcement of SEC committee

Investment in mutual fund is not a deposit and is subject to investment risk. Unitholders may receive investment returns more or less than the original investment amount and may not receive the redemption proceeds within the specified period, or may not be able to redeem the investment units as ordered. Investors should subscribe for investment units only through persons certified by the SEC.

Terms for subscription for investment units with payment made by debiting the Deposit Account only

1. When the Deposit Account number is changed, the Management Company and KBank shall debit the Deposit Account per its new number immediately, without giving prior notice to me.

Terms for subscription for investment units for payment made by deducting funds from the Credit Card

1. Payment for Investment Unit Amount by deducting funds from the Credit Card can be made with the subscription order for SSF and/or RMF and/or Thai ESG only, except as otherwise determined by the Management Company.
2. When the Credit Card number is changed due to its expiration or change in the type of the Credit Card, the Management Company and KBank shall debit the Credit Card account per its new number without giving prior notice to me.
3. Privileges from the use of the Credit Card for payment of Investment Unit Amount are determined by KBank, including such payments' ineligibility for points, and inability to use installment payment.