



### Consent to Collect, Use, Disclose Information

Your personal data is essential to us, we will ensure that your data is secure. To enjoy full privileges and benefits, you can choose whether or not to give consent to authorize us to collect, use and disclose your personal data in accordance to following purposes. Your consent shall have no effect on the decision for product approval. Other details and rights can be found in Personal Data Protection Policy at KAsset website (<https://www.kasikornasset.com/en/pages/pdpa.aspx>)

### Terms and conditions for purchase of investment units under K-Saving Plan

#### For purchase of investment units under K-Saving Plan by account debit

I have submitted this purchase order for investment units under K-Saving Plan with payment via account debit. I hereby agree to the following conditions determined by the Management Company.

1. The fund account name must correspond to my deposit account name.
2. I have signed the Consent to Debit a Deposit Account for Purchase of Investment Units per the format determined by the Management Company, which has been delivered to the Management Company together with this purchase order.
3. I hereby acknowledge that I shall be allowed to submit this purchase order under the condition that I must have purchased and been allocated investment units of the funds as specified in this purchase order. If it is found that I have never purchased or been allocated investment units of the funds specified herein, the Management Company may not perform in accordance with this purchase order until I comply with such requirement.
4. I acknowledge the following conditions for investment in types of Thai ESG Fund (Thai ESG) and/or types of super saving fund (SSF) and/or types of retirement mutual fund (RMF):
 

**For Thai ESG :** 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%

**For SSF:** Maximum investment for Super Saving Fund is 30% of taxable income and not more than 200,000 Baht when included with contributions to RMF, Provident Fund, Government Pension Fund, Annuity Life Insurance not more than 500,000 Baht which must be held for at least 10 full years from the date of investment. We inform you that if total investment amount has exceeded the tax-deductible limit which excess investment amount (beyond stated limits) 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 10 years and if redeeming the investment units held less than 1 year will be fined 1.50%

**For RMF:** Investment in RMF units +super saving fund (SSF) + provident fund + Government Pension Fund (GPF) + retirement insurance premium payment up to 30 percent of taxable income or 500,000 Baht is tax-deductible. The RMF investment amount in excess of the specified limit is therefore not tax-deductible. Capital gains from redeeming RMF units are regarded as income which must be included in other taxable income and is subject to tax payment. Redemption of the investment units exceeding the specified limit is regarded as a breach of the investment conditions, and may affect the investment in the previous years.
5. If I buy more than one fund at a time, the Management Company will arrange for the purchase of the funds in the specified sequence. If the balance in my deposit account upon the account debit is insufficient for purchase of any fund per the total units as requested, the Company will proceed to purchase the investment units in any possible sequence. However, if the balance in my deposit account upon the account debit is insufficient for the purchase of any investment unit, the Company will not conduct the purchase on that particular occasion. If the account cannot be debited for two consecutive times, the Management Company may cancel this purchase order immediately or cancel the account debit for payment of the fund in the given sequence.
6. The balance in my deposit account must be sufficient for account debit in order to purchase investment units per this purchase order before midnight of the day prior to the debit date.
7. I am not entitled to a refund, for any reason.
8. If I want to cancel this purchase order, I will give notice to the Management Company per the format and procedure determined by the Management Company; I will give a written notice at least 30 days before the intended effective date of such cancellation.
9. If the investment units are to be purchased per this order on a holiday of the Management Company or a banking holiday, as the case may be, the debit date shall be brought forward to the business day before that holiday.
10. The Management Company may cancel the service per this purchase order without prior notice.
11. In case I am an individual, holding a joint account, the account name under this purchase order must correspond to the name of the joint account (fund account), unless otherwise specified by the Management Company.
12. The Management Company may establish and/or amend the conditions and method for submitting the purchase order of investment units under K-Saving Plan as it deems appropriate, without giving notice to me.

## Terms and conditions for purchase of investment units under K-Saving Plan

### For purchase of investment units under K-Saving Plan via credit card

I have submitted this purchase order of investment units under K-Saving Plan with payment via my credit card issued by KASIKORNBANK Public Company Limited ("KBank"). I hereby agree to the following conditions determined by the Management Company.

1. The fund account name must correspond to my credit card account name.
2. This purchase order shall be used only with type of Thai ESG and/or type of SSF and/or type of RMF unless otherwise stated by the Management Company.
3. I have signed the Consent to Debit a credit card account for Purchase of Investment Units per the format determined by the Management Company, which has been delivered to the Management Company together with this purchase order.
4. I hereby acknowledge that I shall be allowed to submit this purchase order under the condition that I must have purchased and been allocated investment units of the funds as specified in this purchase order. If it is found that I have never purchased or been allocated investment units of the funds specified herein, the Management Company may not perform in accordance with this purchase order until I comply with such requirement.
5. I acknowledge the following conditions for investment in types of Thai ESG Fund (Thai ESG) and/or types of super saving fund (SSF) and/or types of retirement mutual fund (RMF):  
**For Thai ESG :** 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%  
**For SSF:** Maximum investment for Super Saving Fund is 30% of taxable income and not more than 200,000 Baht when included with contributions to RMF, Provident Fund, Government Pension Fund, Annuity Life Insurance not more than 500,000 Baht which must be held for at least 10 full years from the date of investment. We inform you that if total investment amount has exceeded the tax-deductible limit which excess investment amount (beyond stated limits) 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 10 years and if redeeming the investment units held less than 1 year will be fined 1.50%  
**For RMF:** Investment in RMF units +super saving fund (SSF) + provident fund + Government Pension Fund (GPF) + retirement insurance premium payment up to 30 percent of taxable income or 500,000 Baht is tax-deductible. The RMF investment amount in excess of the specified limit is therefore not tax-deductible. Capital gains from redeeming RMF units are regarded as income which must be included in other taxable income and is subject to tax payment. Redemption of the investment units exceeding the specified limit is regarded as a breach of the investment conditions, and may affect the investment in the previous years.
6. Purchase of investment units under the K-Saving Plan under the same fund account must be made via the same credit card account, unless otherwise stated by the Management Company.
7. I am not entitled to a refund, for any reason.
8. Will not execute investment unit subscription of that Fund. In this case, the Management Company will execute investment unit subscription of the next Fund in the sequence. If the credit limit of the credit card account is adequate for Subscription Payment of any individual Fund, the Management Company will execute investment unit subscription of that Fund. Nevertheless, if the credit limit in the credit card account on the Account Debiting Date is inadequate for Subscription Payment for all selected Funds, the Management Company will not execute investment unit subscription of any Fund for the Customer on that Credit Card Account Debiting Date
9. If I want to cancel this purchase order, I will give notice to the Management Company per the format and procedure determined by the Management Company; I will give a written notice at least 30 days before the intended effective date of such cancellation.
10. If the investment units are to be purchased per this order on a holiday of the Management Company or a banking holiday, as the case may be, the debit date shall be brought forward to the business day before that holiday.
11. In case of a change in credit card number or an expired credit card or a change in type of credit card, the Management Company shall immediately debit the new credit card account without prior notice to the cardholder.
12. If the Management Company cannot collect payment for purchase of investment units from my credit card, or this purchase order is incorrect, or as the Management Company deems appropriate, for whatever reason, the Management Company may cancel this purchase order, at any time, without giving notice to me.
13. Privileges for the use of credit card for payment of investment units are determined by the credit card service providers.
14. In case I am an individual holding a joint account (fund account), I am not entitled to make payment for investment units with my credit card.
15. The Management Company may establish and/or amend the conditions and method for submitting the purchase order of investment units under K-Saving Plan as it deems appropriate, without giving notice to me.