

K-Cyber Invest: FAQs

Q: What is K-Cyber Invest?

A: K-Cyber Invest is the internet investment service of Kasikorn Asset Management Company that unitholder can be able to do fund investment transaction via internet with international standard security system.

Q: What are transactions allowed via K-Cyber Invest?

A: Transactions allowed via K-Cyber Invest that are;

- Check your portfolio - customers can see their fund balance and also percentage of fund holding presented as pie chart and the table that shows the latest NAV, unit balance, amount balance, gain/loss and the average cost. Also fund to be grouped follow by the investment objective that are;
 - Liquidity
 - Tax Saving
 - Income
 - Growth
- Fund purchasing - An convenience service that we offer to our customers, you can make subscription transaction via K-Cyber Invest and debit the money payment from your prefer bank account. You can use many banks as account debiting for payment; Kasikorn Bank, Bangkok Bank, Siam Commercial Bank, Krung Sri Bank and TMB Bank. Furthermore you can choose the date in advance for transaction process. For LTF/RMF can be paid by credit card.
- Redeem your unit investment.- A convenience service that we offer to our customers, you can make redemption transaction via K-Cyber Invest. You can redeem General Mutual Fund and LTF Fund.
- Switch your unit investment -You can use this service with General Mutual Fund, RMF and LTF fund and choose the date in advance for transaction process.
- Investment planning. - You can use investment planning menu to plan your subscription, redemption and switching plan in advance further you can choose frequency plan by yourself such as daily, weekly monthly etc. by selecting the start date and end date of your investment plan. You will receive the reminding message to your e-mail address in the business day before the transaction plan day.
- Registrar service. - You can be able to change your mailing address and change your consent to withholding tax deduction in the fund account records and add your fund account. Furthermore you can request to send your fund certificate such as RMF and LTF subscription confirmation etc. in the case that you did not receive or lost your old documents.

- Investment Target. - You can be able to set up your NAV target and receive the auto-remind message when it reach your target through K-Cyber Invest.
- New sub account opening. - You can be able to open a new fund which is never opened and purchase or switch into the fund of its new sub at the same day via K-Cyber Invest and can select the convenience place the receive the new fund passbook.
- Fund Maturity date - The service is convenience for you to check your updated the maturity date of specific period fund and the received monies payment date of its fund.
- LTF investment summary - LTF investment details and the summary of LTF purchased in the tax year can be checked in K-Cyber Invest for your fund investment plan. And LTF redemption to income tax privilege can be easily checked.

Q: How can I know my maturity date of my specific fix term fund?

A: The maturity date of specific fix term fund can be seen at menu “Investment Information” then select “Fund Maturity Date”

Q: How to calculate the average cost as shown in K-Cyber Invest?

A: Average cost in K-Cyber Invest can be calculated as followed;

- Average cost will be changed when transaction is making except redemption/switching transaction of mutual fund(LTF not included)
- Front End Fee would be included in the cost of fund.
- Average cost calculate from the average of every times transaction occurred by standard method using except LTF and also some funds that are not using this method such as
 1. LTF Fund – FIFO method to be used to calculated its cost as the same as cost shown in purchase/transfer/redemption certificate.
 2. RMF Fund – Average cost calculation to be separated into cost before 1st Mar. 2008 and after 1st Mar. 2008
 3. K-STAR Fund – The above method not to be used to calculate the cost for auto-redemption.

Q: How can I know my fund unit balance when I redeem?

A: Each fund unit balance can be found at Redemption/Switching screen by point at  behind your fund shown on screen.

Q: How can I know the maturity date of Fixed Income Specific Term Fund I invested?

A: Your Fund’ maturity date can be checked by selecting Menu >> Investment Information >> Fund Maturity Date.

Q: How can I check my LTF I invested in K-Cyber Invest?

A: LTF investment summary can be checked at menu "Investment Information" then select "LTF Summary".

Q: Can I purchase IPO funds in K-Cyber Invest?

A: Yes, IPO fund can be purchased in K-Cyber Invest by selecting "Purchase" menu >> "Purchase new" fund" menu >> select the fund account, the place of passbook receiving and select IPO fund name.

Q: Which bank can I apply as the account debited to purchase the fund in K-Cyber Invest?

A: There are 5 banks can be applied as the debited account for fund purchased; Kasikorn Bank, Bangkok Bank, Siam Commercial Bank, Krung Sri Bank and TMB Bank.

Q: Do I have to pay any fee charged when my bank account is debited to purchase the fund?

A: Nowadays, The asset management company pleased to support all the fees charged for bank account debited. In the future, if there is any fees will be charged from the unitholder, the company will inform the unitholder in advance

Q: What is the LTF/RMF minimum purchase LTF/RMF by credit card?

A: LTF/RMF minimum purchase by credit card is 10,000 baht.

Q: How can I redeem my LTF via K-Cyber Invest?

A: LTF redemption is allowed via K-Cyber Invest. LTF units that are held more than 5 calendar years and are saleable with tax exempted shown on screen and LTF can be redeemed as units only.

Q: Can I switch out from my funds I invested into IPO funds in K-Cyber Invest?

A: Yes, only K-MONEY and K-TREASURY are allowed to switch to IPO funds by selecting "Switch" menu >> "switch to new fund" menu >> In the part of switch out, select K-MONEY or K-TREASURY as you want >> In the part of switch in, select the fund account, the place of passbook receiving and select IPO fund name.

Q: How can I use NAV alert function when target reached in K-Cyber Invest?

A: NAV Alert can be defined at menu "E-News/Message Alert" then select "Apply/Cancel NAV Alert"

Q: Which electronic equipment supported K-Cyber Invest?

A: K-Cyber Invest can be accessed via PC, Smart Phones and Tablet based on their Operation System (OS) and web browser used.

Q: Why can't I access to K-Cyber Invest after I had accepted the terms and conditions?

A: That's because of your pop-up blocker has opened. To close the pop-up blocker, go to Tools Menu > Pop-up Blocker > Turn off Pop-up Blocker.

Q: Why can't I see menu "Purchase new fund" and menu "switch to new fund" on weekend?

A: Unitholder can't purchase/switching new fund via K-Cyber Invest between 08:00 pm – 07:00 am including on company's holiday.

Q: Why can't K-Cyber Invest page be shown as full screen page? How can I solve this problem?

A: This is considered as unsuitable screen resolution setting so that user has to define the screen resolution at 1,024 x 768 pixels which is proper for full screen K-Cyber Invest page.

Q: Why can't I do any transaction on Internet Explorer 10?

A: Because IE 10 does not work with some function in Java Script . To solve this problem primarily, set IE 10 to Compatibility View by follow the direction below ;

Open IE10 >> Click on Tools (Toolbar on the top of the page) >> Click on Compatibility View Settings >> In the pop-up window, check box at Display all websites in Compatibility View

Or Open IE10 >> Access to Login page of K-Cyber Invest (Before log in to K-Cyber Invest) >> Click on Compatibility View (paper tear picture on the right top corner of the page)

Q: Why can't I slide the scroll bar when I use K-Cyber Invest with iPad or iPhone?

A: According to iPad or iPhone unsupported for scroll bar tool, scroll bar sliding can be done by use 2 fingers touch the screen simultaneously then slide the screen user required.