

Provisions Relating to Mutual Fund Service

These provisions are the terms and conditions between the Applicant and Bangkok Bank Public Company Limited (“Bank”) relating to mutual fund service for which the Applicant is fully bound.

1. Service

Mutual fund service is the service by which the Applicant may buy and sell investment units in mutual funds as well as perform any other activities as may be notified by the Bank in accordance with the procedures specified in these Provisions.

2. Conditions and Process of the Services

- 2.1 The Applicant shall be a holder of investment units having a book issued by BBL Asset Management Company Limited that represents the right in the investment units and a registration number of unit holder given by the Bank’s branch where the Applicant has submitted his Biz iBanking Application or the Bank’s branch where the Applicant has opened his mutual fund account,
- 2.2 The Applicant may effect the following activities and transactions via Biz iBanking Service:
 - (1) giving instruction for buying investment units,
 - (2) giving instruction for selling investment units,
 - (3) viewing account items relating to the Applicant’s holding of investment units and
 - (4) any other activities as may be notified by the Bank.
- 2.3 The Applicant may effect activities and transactions as specified in clause 2.2 for the following mutual funds: BualuangThanatavee Fixed Income Fund (B-TNTV), Bualuang Fixed Income Fund (BFIXED), Bualuang Treasury Fund (B-TREASURY) and term fund with auto redemption as well as any other mutual funds as may be notified by the Bank.
- 2.4 The Applicant may give buying and selling instructions via Biz iBanking Service as from 8:30 hours to 16:00 hours of any Banking Day, provided that the Applicant may not give such buying and selling instruction in advance via Biz iBanking Service.
- 2.5 The Applicant may give instruction to buy investment units in a mutual fund in an amount not exceeding Baht 10,000,000 per instruction and to sell investment units in an amount not exceeding Baht 10,000,000 or 1,000,000 units per instruction.

The price of the investment units bought or sold shall be the net asset value (“NAV”) as of the end of the day of such buying and selling instructions, as the case may be.

3. Disclaimers

- 3.1 The Applicant may request for the prospectus summary (Fact Sheet) from the Bank’s branch or the asset management company website.
- 3.2 The Applicant has studied the fund Prospectus Summary (Fact Sheet) before effecting any transaction or activities via online.
- 3.3 Investments in mutual funds are not deposits and contain certain risks. Investors may receive a lesser or higher amount than the initial investment depending on the NAV of the mutual fund, or may not receive the redemption money in the specified time, or may not be able to redeem the investment units as instructed.
- 3.4 As investment in mutual funds contains certain risks. The Applicant is advised to study relevant information before making investment.
- 3.5 Past performance is not a guarantee of future results.
- 3.6 According to the Capital Market Supervisory Board’s Notification, as from 1 July 2011, investors are required to conduct a Personal Risk Profile self-assessment. This is intended to help investors understand their risk tolerance and identify appropriate products. The assessment will be updated every two years. The Applicant may not effect any transaction of the said self-assessment has not been conducted or updated.
- 3.7 Upon receiving the investment units, the Applicant acknowledges and agrees to be bound by the fund prospectus and related documents approved by the Securities and Exchange Commission and subsequent revisions thereof, as well as the agreements between the asset management company and the Applicant which are also signed by the fund's trustee.

- 3.8 In order to comply with the Securities and Exchange Commission regulation, the fund management company has the rights not to allocate and the right to cancel allocation of the investment units to any individual or any group of individuals whose outstanding units exceed one third of the investment units which have already been sold.
- 3.9 For mutual funds with foreign investment, currency risk-protection policy for a part or all, of their value, is at the discretion of the fund management company. The Applicant may experience currency loss or gain, or receive a return less than its initial investment amount.
- 3.10 Online mutual fund transactions may not be executed in the event of technical problems.
- 3.11 The Bank, as the Selling Agent of the fund, is responsible for receiving instructions to buy and sell investment units for the fund management company only and is not involved in the calculation of the investment unit price.