

Krungsri Smart Fixed Income Fund (KFSMART)

Details	Krungsri Smart Fixed Income Fund (KFSMART)
Investment policy	The Fund will invest on onshore and/or offshore in debt instruments and/or deposits or deposits equivalent issued, certified, avalized, guaranteed by the government, a state enterprise, a financial institution, and/or private entity, where such instruments are designated as investment grade in either the issue rating category or the issuer rating category. Risk level 4 - being the medium-to-low risk level.
Benchmark	Weighted average at return-calculation date of <ul style="list-style-type: none"> • TBMA Short-term Government Bond Index 30% • TBMA Commercial Paper index BBB- up 20% • Average interest rate on 1 year fixed deposit of individual-type accounts of Bangkok Bank, Kasikorn Bank and Siam Commercial Bank 20% • THBFIX 6 Months 30%
Dealing Date	Daily (Please refer to Fund's Non-Dealing Calendar)
Settlement Date	T + 1 (T = Trading Date)
Minimum Investment Amount	1,000 Baht
Fee charge to the fund (% of NAV p.a.)	Management fee: Not more than 1.50% p.a. (Actual Charge: 0.20%) Trustee fee: Not more than 0.10% p.a. (Actual Charge: 0.02875%) Registrar fee: Not more than 0.15% p.a. (Actual Charge: 0.0625%)
Fee charge to investor (% of NAV per unit)	Front end fee/ Switching-in fee: Not more than 1.50% p.a.(Actual Charge: None) Redemption fee/ Switching-out fee : Not more than 1.50% p.a. (Actual Charge: None)

Special Promotions

With net investment amount in

Krungsri Smart Fixed Income Fund (KFSMART)

during 7 – 21 November 2016



- For 300 – 499 million Baht amount: Every 1 million Baht – choose the rights per promotion at 100 Baht.
- For 500 – 999 million Baht amount: Every 1 million Baht – choose the rights per promotion at 200 Baht.
- For 1,000 million Baht amount onwards: Every 1 million Baht – choose the rights per promotion at 350 Baht.

Terms & Conditions:

- This promotion is only applicable to the net investment amount in KFSMART during 7 - 21 November 2016. (Net investment amount means purchase and switch-in amount being deducted with redemption and switch-out amount.).
- Investors must hold units until 21 February 2017 **without any redemption and/ or switching-out during such period.** The Management Company will calculate the initial investment based on remaining amount of KFSMART investment units as of 21 November 2016. However, investors will be not eligible for this promotion if they redeem and/ or switch out from KFSMART during 22 November 2016 – 21 February 2017 regardless of the amount.
- Transferring units, either to the same or different investor, is not eligible for this promotion.
- The Management Company will calculate the total investment amount based on each investor's unitholder account number. In case an investor has more than 1 account, the Management Company will not consolidate the total investment amount from all accounts for this promotion.
- The total amount of investment amount in KFSMART that is less than 1,000,000 Baht will not be counted for the promotion.
- Subscription and switch-in orders through unit-linked life insurance are not eligible for this promotion.
- The eligible investors can choose the rewards per eligible value, which are Central Gift Voucher or investment units of KFSMART. The Management Company will allocate the investment units of KFSMART to the eligible investors within 31 March 2017. The units of KFSMART will be calculated at its NAV price on the allocation date.
- **The Management Company reserves the right to limit a price of eligible reward within 350,000 Baht per account** and to offer other equivalent reward as appropriate or change terms & conditions of this promotion without prior notice, which will depend on the Management Company's discretion.
- This promotion expense is charged to the Management Company, not the fund.

Example of promotion calculation

Example 1:

On 7 November 2016, Mr. A redeems current KFSMART units valued at 60 million Baht.

On 15 November 2016, Mr. A purchases KFSMART units valued at 50 million Baht.

During 22 November 2016 – 21 February 2017, Mr. A has no other transactions.

Therefore, Mr. A will be not entitled from this promotion since his net investment amount during the promotion is -10 million Baht (Purchase amount at 50 million Baht being deducted from redemption at 60 million Baht.)

Example 2:

On 7 November 2016, Mr. B redeems KFSMART units valued at 500 million Baht.

On 15 November 2016, Mr. B purchases KFSMART units valued at 1,000 million Baht.

On 20 November 2016, Mr. B switches out of KFSMART to other fund valued at 100 million Baht.

During 22 November 2016 – 21 February 2017, Mr. B has no other transactions.

Therefore, Mr. B will be entitled from this promotion valued at 40,000 Baht since Mr. B has a net investment amount at 400 million Baht (Purchase amount at 1,000 million Baht being deducted from redemption and switch-out at 600 million Baht.), which is related to the promotion condition no. 1: For net investment amount of 300 - 499 million Baht: Receive 100 Baht/ every net investment amount of 1 million Baht.

Example 3:

On 4 November 2016,

Mr. C has KFSMART units valued at 500 million Baht.

On 15 November 2016,

Mr. C purchases KFSMART units valued at 1,000 million Baht.

On 29 December 2016,

Mr. C redeems KFSMART units valued at 500 million Baht.

Therefore, Mr. C will be not entitled from this promotion since Mr. C had redeemed KFSMART units during 22 November – 21 February 2017, which is against the promotion condition.

Disclaimers

1. Investors should understand fund features, conditions of return, and risk before making an investment decision.

Past performance is not an indicative of future performance.

2. Krungsri Asset Management Co., Ltd. ("The Management Company") believes the information contained in this document is accurate at the time of publication, but does not provide any warranty of its accuracy. Similarly, any opinions or estimates included herein constitute a judgment as of the time of publication. All information, opinions and estimates are subject to change without notice.

3. The fund may be exposed to risk from the invested instrument's value due to a change in interest rate or financial status of issuer.

4. The fund may invest in forward contract to enhance efficiency in investment management and structured note. This means the fund may contain higher risks than other funds and appropriate for investors who prefer higher return with higher risk tolerance.

5. The fund may invest in non-investment grade debt securities or unrated. Therefore, the investors may be exposed to the issuer's default risk which results in loss of entire or partial investment and, upon redemption, may not receive full refund of investment amount specified in the prospectus.

6. The Management Company is a Thai registered asset management company regulated by the Securities and Exchange Commission of Thailand ("SEC"). The SEC authorizes and registers Krungsri Smart Fixed Income Fund (KFSMART), but takes no responsibility for the soundness of the Fund and does not guarantee any of its price.

To request more information and a prospectus: Krungsri Asset Management Company Limited

Call 0 2657 5757 | www.krungsriasset.com or

Bank of Ayudhya Public Company Limited or Selling Agents

This translation is for convenient purpose of the English language original only. In the event of any discrepancy, the Thai language original shall prevail.