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# User Manual

## @ccess Mobile

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## Tables of Content

Heading	Page
1. Registration	3
2. Login	6
2.1 Login with Username	6
2.2 Login with PIN/ Fingerprint Scanning/ Facial Recognition	6
2.3 Login with Other Usernames	7
3. Investment Information of Mutual Fund	7
3.1 Viewing Investment Portfolio	7
3.2 Transaction	
3.2.1 Fund Subscription	8
3.2.2 Fund Redemption	10
3.2.3 Fund Switching	11
3.2.4 Regular Investment Plan	12
3.3 Transaction History	12
3.4 Pending Transaction	13
3.5 Dividend/Payout	13
3.6 Gain/Loss Summary	14
3.7 Investment in SSF/LTF/RMF	14
3.8 Settings	15
3.8.1 Adding/Removing Unitholder	15
3.8.2 Setting Main Account	16
3.8.3 Setting/Resetting Account Name	16
3.8.4 Changing Personal Information/Background Image	16
3.8.5 Risk Acceptance Level	17
3.8.6 Bank Account/Credit Card	17
3.8.7 Changing PIN	19
3.8.8 Changing Password	19
3.8.9 Changing Phone Number for Receiving OTP	20
3.8.10 Unlocking OTP/PIN	20

## Tables of Content (Continued)

Heading	Page
3.8.11 Device Management	21
3.8.12 Cancelling User	21
3.9 Online Mutual Fund Account Opening	21
4. Investment Information of Provident Fund	22
4.1 Viewing Investment Portfolio	22
4.2 Query	22
4.3 Pending Transaction	22
4.4 History	23
4.5 Fund Balance Verification	23
4.6 Investment Plan Verification	23
4.7 Changing Plan	24
4.8 Statement of Fund Account	25
4.9 Risk Profile Assessment Questionnaire	25
4.10 Fund Payment	25
4.11 Life Path	25
4.12 Investment Policy	26
4.13 Account Management	26
4.14 Settings	26
5. Forgetting PIN	30
6. Forgetting Password	30

## 1. Registration

- 1.1 Download and install @ccess mobile from App Store (for iOS device) or Play Store (for Android device) on the accommodating phone or tablet.
  - 1.2 After finishing the download, open the application and select “**Registration**” for initial login.
  - 1.3 Select to register the service via 2 channels:
    - 1.3.1 **Mutual Fund Account**
      - 1.3.1.1 Read the terms and conditions for the service and press the “**Agree**” button.
      - 1.3.1.2 Enter identity verification data by specifying the information of unitholder number, Citizen ID Card or Passport number, and date of birth, then select “**Next**”.
      - 1.3.1.3 The system will send an OTP to the phone number you have provided to the Management Company, please specify the OTP to proceed.
      - 1.3.1.4 Specify the phone number for receiving the OTP for making transactions via @ccess mobile. (This can be different from the phone number you have previously provided to the Management Company). Only one phone number is used with one Citizen ID Bard number.
      - 1.3.1.5 Specify the username and password in accordance with the following conditions:
        - 1.3.1.5.1 Username
          - Be 6-18 characters in length;
          - Begin with an English letter;
          - Must not be identical to the Unitholder Number.
        - 1.3.1.5.2 Password
          - Be 8-18 characters in length.
          - Contain either English letters or numbers or a mixture of both letters and numbers;
          - Must not be identical to the username;
          - Must not contain up to 3 sequential numbers or letters;
          - Must not contain all repeated numbers or letters;
          - Must not have the first 4 characters identical to the first 4 characters of the username.
- The username and password you have set up via @ccess mobile can also be applied to @ccess online.

- 1.3.1.6 The system will display the unitholder number of all the accounts you have opened under the same Citizen ID Card for you to select to link with this username. (In the case that you have not verified your identity with the Citizen ID Card number, you cannot link with other unitholder numbers in this process. If you want to add other unitholder numbers, please complete the registration process than follow the steps under Heading No.10.1 “Adding/Removing Accounts”).
- 1.3.1.7 The system will display a message indicating successful registration and take you to the process of PIN setting. Press the “**Set PIN**” button.
- 1.3.1.8 Set the 6-character PIN for logging in the system. The PIN must not contain more than 3 sequential or repeated numbers.
- 1.3.1.9 Confirm the PIN.
- 1.3.1.10 Set up fingerprint or facial recognition for login.
- 1.3.1.11 The registration is complete. You can start using @ccess mobile instantly by pressing the “**Complete**” button.

Remark: Each customer can create up to one username based on the Citizen ID Card number or Passport number.

### 1.3.2 Provident Fund Account

- 1.3.2.1 Read the terms and conditions for the service and press the “**Agree**” button.
- 1.3.2.2 Specify the phone number for receiving the OTP for making transactions via @ccess mobile (This can be different from the phone number you have previously provided to the Management Company). Only one phone number is used with one Citizen ID Card number.
- 1.3.2.3 The system will send an OTP to the phone number you have provided to the Management Company, please specify the OTP to proceed.
- 1.3.2.4 Specify the “Data Set” or the data in the “Certification/Statement of Provident Fund Account” received from Krungsri Asset Management comprising employer code, registered membership number, reference number, and then select “**Next**”.
- 1.3.2.5 The system will verify the database of Provident Fund Member Register submitted to Krungsri Asset Management by the employer as follows:
  - 1.3.2.5.1 In the case that Citizen ID Card numbers are available in the database:
    - Specify the Citizen ID Card number and date of birth for identity verification.
    - Then, select “**Next**”.

1.3.2.5.2 In the case that Citizen ID Card numbers are not available in the database but there are information of names and family names of the members in Thai:

- Specify the date of birth, Citizen ID Card number and the 12-digit code on the back of the Citizen ID Card for identity verification.
- Then, select “Next”
- The system will send the information to verify with the DOPA for identity verification.

1.3.2.5.3 In the case that the information under Heading Nos. 1.3.2.6.1 and 1.3.2.6.2 are not available, the member cannot register for the service. Please contact Krungsri Asset Management.

1.3.2.6 Set up the username and password in accordance with the following conditions:

1.3.2.6.1 Username

- Be 6-18 characters in length;
- Begin with an English letter;
- Must not be identical to the Unitholder Number.

1.3.2.6.2 Password

- Be 8-18 characters in length;
- Contain either English letters or numbers or a mixture of both letters and numbers;
- Must not be identical to the username;
- Must not contain up to 3 sequential numbers or letters;
- Must not contain the same numbers or letters;
- Must not have the first 4 characters identical to the first 4 characters of the username.

The username and password you have set up via @ccess mobile can also be applied to the application of EM@ccess online.

1.3.2.7 In the case that you have opened mutual fund accounts with Krungsri Asset Management before, the system will display the unitholder number of all the accounts you have opened under the same Citizen ID Card for you to select to link with this username. (In the case that you have not verified your identity with the Citizen ID Card number, you cannot link with other unitholder numbers in this process. If you want to add other unitholder numbers,

please complete the registration process than follow the steps under Heading No. 10.1 “Adding/Deleting Accounts”).

1.3.2.8 The system will display a message indicating successful registration and take you to the process of PIN setting by pressing the “**Set PIN**” button.

1.3.2.9 Set the 6-character PIN for logging in the system. The PIN must not contain more than 3 sequential or repeated numbers.

1.3.2.10 Confirm the PIN.

1.3.2.11 Set up fingerprint or facial recognition for login.

1.3.2.12 The registration is complete. You can start using @ccess mobile instantly by pressing the “**Done**” button.

## 2. Login

2.1 Login with Username: For initial login or upon installation of the application, you must always log in by entering the username and password as follows:

2.1.1 Specify the username, password that you have set up in the registration process, and then select “**Login**”

2.1.2 The system will take you to the screen of instruction for services, select “**Next**”.

2.1.3 Read the terms and conditions of the services and press “**Agree**”.

2.1.4 The system will send an OTP to the phone number you have provided. Please specify the OTP to proceed.

2.1.5 The system will take you to the process of PIN setting. Select “**Set PIN**”.

2.1.6 Set the 6-character PIN for logging in the system.

2.1.7 Confirm the PIN.

2.1.8 Set up fingerprint or facial recognition for login.

2.1.9 The System will take you to the “Welcome” screen. Please press the “**Done**” button to start using the services.

Remark: Each username can be linked to a maximum of 3 devices.

2.2 Login with PIN/Fingerprint Scanning/Facial Recognition: In the case that you have used the application before, the system will memorize your username on that device. If you wish to log in again, you can specify the 6-character PIN you have provided during the registration process to scan your fingerprint for immediate login.

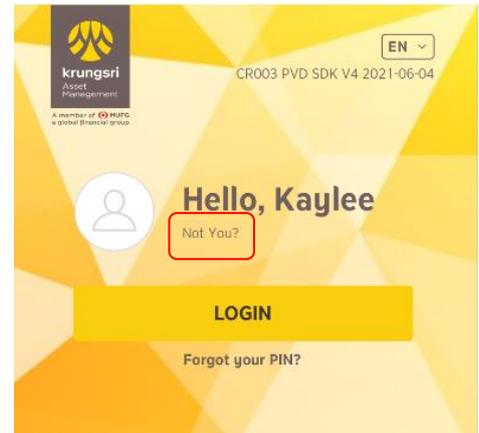
2.3 Login with Other Usernames: In the case that you wish to log in via other existing usernames that are memorized by the device, you can proceed as follows:

2.3.1 Select the “Not You” button on the login screen.

2.3.2 The system will display the confirmation message. Press “OK”

2.3.3 The system will send an OTP to the phone number you have provided. Please specify the OTP to proceed.

2.3.4 The system will display the result of deleting device, select “OK” to end the process, and then the system will take you back to the main screen. You can log in with the desired username instantly.



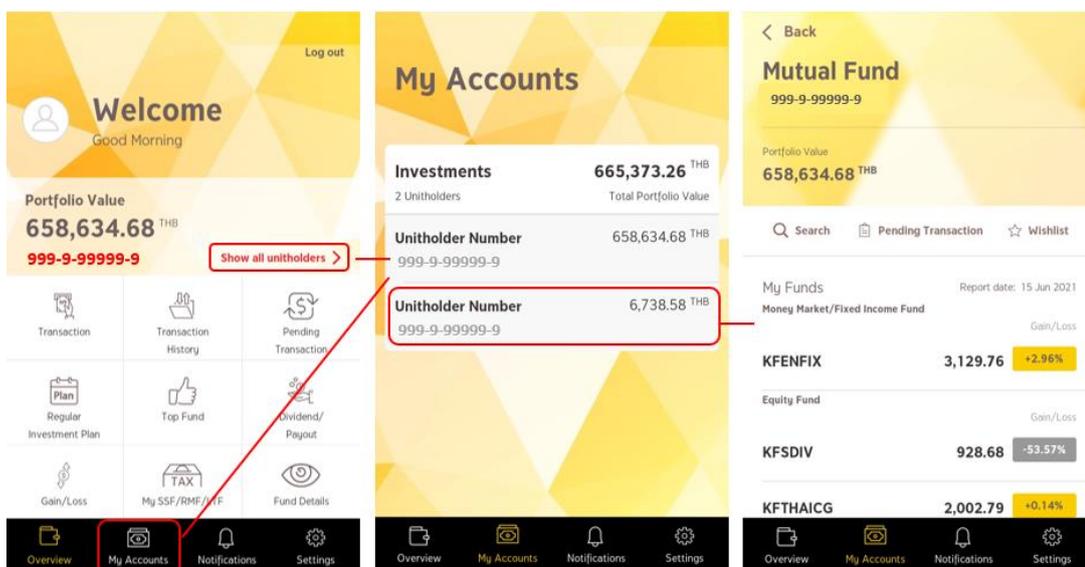
### 3. Investment Information of Mutual Fund

#### 3.1 Viewing Investment Portfolio

3.1.1 From the “Overview” screen you can select “All Fund Accounts” or select the “Personal Account” button. (The 2<sup>nd</sup> tab at bottom).

3.1.2 The system will display the investment portfolio of every unitholder number which you have linked under this username. If you want to look into details of the invested fund, you can press on the desired unitholder number.

3.1.3 The system will display the investment portfolio of the unitholder number you have selected comprising fund name, investment value, and profit/loss of each fund.



## 3.2 Making Transaction

### 3.2.1 Fund Subscription

3.2.1.1 From the main screen, select the “Transaction” button.

3.2.1.2 If you have linked to multiple unitholder numbers, the system will display the page of “MyAccount” for you to select the unitholder number that you want to make transaction.

3.2.1.3 The system will take you to the page of the investment portfolio of that unitholder number.

3.2.1.4 Select the fund for which you want to make transaction. You can either select from the investment portfolio page or select the “Search” button to search from the fund name.

3.2.1.5 The system will display details of the fund you have selected. You can study the fund information, investment objective, historical performance, prospectus, etc., from this screen.

3.2.1.6 Press the “Subscribe” menu to make the transaction.

3.2.1.7 If the information of your Risk Profile Assessment Questionnaire is expired, the system will display the warning. You have to update the information, otherwise you cannot make the transaction.

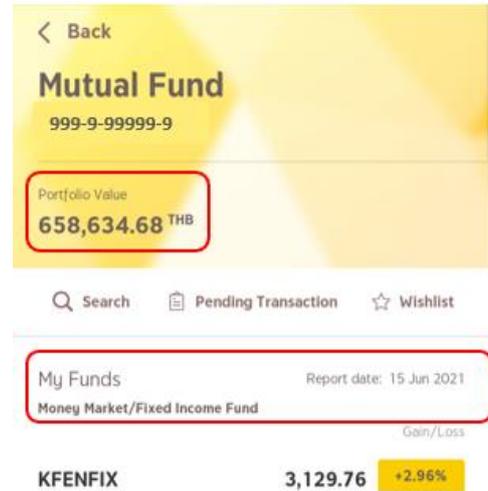
3.2.1.8 Read the warning for making transaction and press the “Agree” button.

3.2.1.9 The system will display the screen about acceptance of investment risks (if any). Select to acknowledging all items, and then press the “Agree” button.

3.2.1.10 Select the channel for paying the subscription proceeds as desired.

3.2.1.10.1 Paying via the deposit/credit card account you have linked with the system:

- Select the desired deposit/credit card account then press the “Next” button.
- Specify the amount then press the “Next” button.
- On this screen, you can select the date of transaction or add a description for making transaction or adding a description for the transaction. If you want to schedule a transaction in advance, select the “Schedule” button, then under the heading of “Scheduled Transaction” select “Single” together with specifying the date on which you want to make the transaction, and then press



the “**Save**” button. The system will take you back to the main screen. Press the “**Next**” button.

- The system will display the screen for confirming the transaction. Please check the information again and press the “**Confirm**” button.
- The transaction is successfully made. The system will automatically save the confirmation note in the photo library of the phone. You can press “**Save**” to save the confirmation note again or press “**Share**” to forward the confirmation note via various channels such as email, etc.
- Select “**Done**” to end the process. The system will take you back to the main screen.

#### 3.2.1.10.2 Paying via QR code:

- Select the menu of “**QR Payment**”
- The system will display the warning and conditions for using QR Payment, select “**Agree**”.
- Specify the amount and then press the “**Next**” button.
- On this screen, you can add a description for making transaction and then press the “**Next**” button. (Payment via QR code cannot not be used with scheduled and regular savings plan transaction.
- The system will display the screen for confirming the transaction. Please check the information again and press the “**Confirm**” button.
- The system will display the confirmation note for accepting the transaction and automatically save the confirmation note in the photo library of the phone. You can press “**Save**” to save the confirmation note again or press “**Share**” to forward the confirmation note via various channels such as email, etc. Then, select the “**Get QR**” button.

- The system will display the QR code for you to make payment via the mobile application of any bank within 3 minutes. The system will automatically save the QR code in the photo library of the phone. You can press “Save QR” to save the QR code again or press “Share” to forward the QR code via various channels such as email, etc. Such transaction will not be effective until the payment is complete.



- You can check the status of the transaction and payment at the menu of “Pending Transaction” (Heading No. 3.4)

### 3.2.2 Fund Redemption

- 3.2.2.1 From the main screen, select the “Transaction” button.
- 3.2.2.2 If you have linked to multiple unitholder numbers, the system will display the page of “My Accounts” for you to select the unitholder number that you want to make transaction.
- 3.2.2.3 The system will take you to the page of the investment portfolio of that unitholder number.
- 3.2.2.4 Select the fund for which you want to make the redemption transaction form the investment portfolio page.
- 3.2.2.5 The system will display the information of the fund you have selected. Press the “Redeem” button to make the transaction.
- 3.2.2.6 If the information of your Risk Profile Assessment Questionnaire is expired, the system will display the warning. You have to update the information, otherwise you cannot make the transaction.
- 3.2.2.7 Read the warning for making transaction and press the “Agree” button.
- 3.2.2.8 Select the account for receiving the redemption proceeds (In the case that you have not linked the account for receiving the redemption proceeds, you cannot make the transaction).
- 3.2.2.9 Specify the method for redeeming the investment units.
- 3.2.2.10 Specify the amount/number of units.

3.2.2.11 On this screen, you can select the date of transaction or add a description for making transaction or adding a description for the transaction. If you want to schedule a transaction in advance, select the **“Schedule”** button, then under the heading of “Scheduled Transaction” select **“Single”** together with specifying the date on which you want to make the transaction, and then press the **“Save”** button. The system will take you back to the main screen. Press the **“Next”** button.

3.2.2.12 The system will display the screen for confirming the transaction. Please check the information again and press the **“Confirm”** button.

3.2.2.13 The transaction is successfully made. The system will automatically save the confirmation note in the photo library of the phone. You can press **“Save”** to save the confirmation note again or press **“Share”** to forward the confirmation note via various channels such as email, etc.

3.2.2.14 Select **“Done”** to end the process. The system will take you back to the main screen.

### 3.2.3 Fund Switching

3.2.3.1 From the main screen, select the **“Transaction”** button.

3.2.3.2 If you have linked to multiple unitholder numbers, the system will display the page of “My Accounts” for you to select the unitholder number that you want to make transaction.

3.2.3.3 The system will take you to the page of the investment portfolio of that unitholder number.

3.2.3.4 Select the source fund for which you want to make the switching transaction form the investment portfolio page.

3.2.3.5 The system will display the information of the fund you have selected. Press the **“Switch”** button to make the transaction.

3.2.3.6 If the information of your Risk Profile Assessment Questionnaire is expired, the system will display the warning. You have to update the information, otherwise you cannot make the transaction.

3.2.3.7 Read the warning for making transaction and press the **“Agree”** button.

3.2.3.8 Select the destination fund.

3.2.3.9 Specify the method for switching the investment units.

3.2.3.10 Specify the amount/number of units.

3.2.3.11 On this screen, you can select the date of transaction or add a description for making transaction or adding a description for the transaction. If you want to schedule a transaction in advance, select the **“Schedule”** button, then under the heading of “Scheduled Transaction” select **“Single”** together with specifying the date on which you want to make the transaction, and then press the **“Save”** button. The system will take you back to the main screen. Press the **“Next”** button.

3.2.3.12 The system will display the screen for confirming the transaction. Please check the information again and press the **“Confirm”** button.

3.2.3.13 The transaction is successfully made. The system will automatically save the confirmation note in the photo library of the phone. You can press **“Save”** to save the confirmation note again or press **“Share”** to forward the confirmation note via various channels such as email, etc.

3.2.3.14 Select **“Done”** to end the process. The system will take you back to the main screen.

#### 3.2.4 Regular Savings Plan

3.2.4.1 From the main screen, select the **“Regular Investment Plan”** button.

3.2.4.2 If you have linked to multiple unitholder numbers, the system will display the page of **“My Accounts”** for you to select the unitholder number that you want to make transaction.

3.2.4.3 The system will take you to the page of the investment portfolio of that unitholder number.

3.2.4.4 Make the subscription/redemption/switching transaction as per normal procedures until the process of specifying the amount/number of units for the transaction you want to make.

3.2.4.5 After specifying the amount/number of units for the transaction you want to make, the system will take you to the screen of transaction date setting. You set select the date of transaction by selecting the **“Schedule”** button, then under the heading of **“Regular Savings Plan”** you can select the frequency of the regular transaction such as weekly or monthly, etc. Then specify the beginning and ending date, followed by pressing the **“Save”** button. The system will take you back to the main screen. On this screen you can add the description of the transaction as well. After saving the information, press the **“Next”** button.

3.2.4.6 The system will display the screen for confirming the transaction. Please check the information again and press the **“Confirm”** button.

3.2.4.7 The transaction is successfully made. The system will automatically save the confirmation note in the photo library of the phone. You can press **“Save”** to save the confirmation note again or press **“Share”** to forward the confirmation note via various channels such as email, etc.

3.2.4.8 Select **“Done”** to end the process. The system will take you back to the main screen.

### 3.3 Transaction History

3.3.1 From the main screen, select the **“Transaction History”** button.

3.3.2 If you have linked to multiple unitholder numbers, the system will display the page of total investment portfolio for you to select the unitholder number as desired.

3.3.3 The system will take you to the page of the investment portfolio of that unitholder number.

- 3.3.4 Select the fund you want to view the historical transactions.
- 3.3.5 The system will display the historical transaction of the past one month. You can view the historical transactions of other period by selecting **"Period"**. The historical data that can be retrieved for each period will not be longer than 6 months.

### 3.4 Pending Transaction

If you want to retrieve information of the transactions you have made today or the pending scheduled transactions including the cancellation of pending transactions, you can proceed as follows:

- 3.4.1 From the main screen, select the **"Pending Transaction"** button.
- 3.4.2 If you have linked to multiple unitholder numbers, the system will display the page of total investment portfolio for you to select the unitholder number you want to retrieve information.
- 3.4.3 The system will display the transactions of the selected unitholder number. You can select each transaction for viewing additional details or cancelling such transaction.
- 3.4.4 In case of fund subscription and QR payment, the system will display the status of the transaction such as pending payment, failed payment, and complete payment. The pending payment status will be displayed with a yellow **"Pending"** icon whereas the failed payment status will be displayed with a red **"Failed"** icon.
- 3.4.5 If you want to cancel a transaction, select the **"v"** symbol under the transaction you want to cancel, and then select the **"Cancel"** button. (The **"Cancel"** button will appear only for the transactions before the cut-off time of the fund and the payment is made by debiting money from deposit/credit card account. Therefore, the transaction that has passed the cut-off time of the fund or is made via QR payment cannot be cancelled.)
- 3.4.6 The system will display the screen for confirming the transaction. Please check the information again and press the **"Confirm"** button to cancel the transaction.
- 3.4.7 The system will display the result of successful cancellation of transaction, select the **"Done"** button to end the process. The system will take you back to the page of **"Pending Transactions"**.

### 3.5 Dividend/ Payout

- 3.5.1 From the main screen select the **"Dividend/Payout"** button.
- 3.5.2 If you have linked to multiple unitholder numbers, the system will display the page of total investment portfolio for you to select the unitholder number you want to retrieve information.

- 3.5.3 The system will display the total dividends you have received from each fund. You can select at the fund name to view the details of dividends/auto redemption proceeds on an annual basis. You can select “**Period**” to specify the calendar year you want to view the information.

### 3.6 Gain/Loss Summary

- 3.6.1 From the main screen select the “**Gain/Loss**” button.
- 3.6.2 The system will display the information of profit/loss of each unitholder. You can select the desired unitholder number of view the details of profit/loss of each fund under that unitholder number.

### 3.7 Investment in SSF/LTF/RMF

- 3.7.1 From the main screen select the “**My SSF/LTF/RMF**” button.
- 3.7.2 The system will display information of investment in SSF/LTF/RMF of each unitholder, comprising the following details:
- 3.7.2.1 Summary of SSF and SSFX subscription: On the main page, the system will display the information of total investment amount of SSF and SSFX of the current year. If you want to view the historical data of other years, you can press the (i) symbol at the back, and the system will take you to the page of summary of SSF annual purchase. You can select “**Period**” to specify the calendar year you want to view the historical information.
- 3.7.2.2 Summary of RMF subscription: On the main page, the system will display the information of total investment of RMF of the current year. If you want to view the historical data of other years, you can press the (i) symbol at the back, and the system will take you to the page of summary of SSF annual purchase. You can select “**Period**” to specify the calendar year you want to view the historical information.
- 3.7.2.3 Summary of LTF subscription: You can retrieve the historical information of investment by pressing the (i) symbol at the back, and the system will take you to the page of summary of LTF annual purchase. You can select “**Period**” to specify the calendar year you want to view the information. In this respect, the system will not display the investment amount in the LTFs that are invested after 2019.
- 3.7.2.4 LTF Redeemable Units: On the main page, the system will display the number of LTF units that meet the investment conditions. If you want to view the details, you can press the (i) symbol at the back, and the system will display the information of LTF units meeting investment conditions

by the calendar year of purchase. In this respect, the system will not display the investment amount in the LTFs that are invested after 2019.

3.7.2.5 **Investment certificate for the Latest Year** You can select the yellow arrow button after the word “Download” and the system will display the message boxes for you to select whether you want to receive the statement of SSF, LTF or RMF.

3.7.2.6 **Redemption certificate for the Latest Year** You can select the yellow arrow button after the word “Download” and the system will display the message boxes for you to select whether you want to receive the statement of SSF, LTF or RMF.

## 3.8 Settings

### 3.8.1 Adding/Removing Account

#### 3.8.1.1 Adding Account

3.8.1.1.1 Go to the “**Settings**” menu. (The 4<sup>th</sup> tab at bottom).

3.8.1.1.2 Select “**Add/Remove Unitholder**”.

3.8.1.1.3 Select “+” on the top right.

3.8.1.1.4 The system will display the list of unitholder numbers under the same Citizen ID number that have not yet linked to the username for you to add. You can select only one unitholder number each time. Then press “**Confirm**”. (In the case that you have not verified your identity with the Citizen ID Card number, the system will not display your other unitholder numbers. Therefore, you must specify the unitholder number you want to add by yourself at this stage,)

3.8.1.1.5 Specify the PIN you have set to confirm the transaction.

3.8.1.1.6 The system will display “**Done**” to end the process and take you back to the main screen.

#### 3.8.1.2 Removing Unitholder Account

3.8.1.2.1 Go to the “**Settings**” menu. (The 4<sup>th</sup> tab at bottom).

3.8.1.2.2 Select “**Add/Remove Unitholder**”.

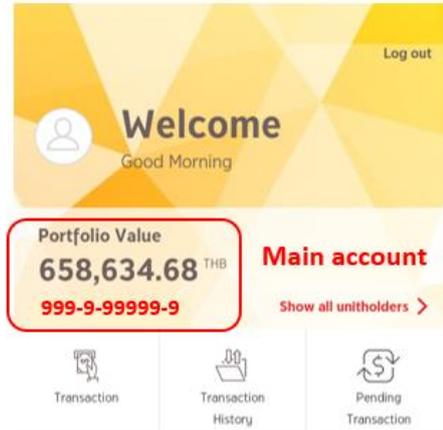
3.8.1.2.3 Select the unitholder number you want to delete from this username. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left.

3.8.1.2.4 The system will display the screen automatically, press “**Remove**”.

3.8.1.2.5 Confirm to delete the device by selecting “**Confirm**”.

3.8.1.2.6 The system will display the result of account deletion, select “Done” to end the process and the system will take you back to the main screen.

3.8.2 Setting Main Account: If you want to change your main account that shows up information on the first page, you can proceed as follows:



3.8.2.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.2.2 Select “Add/Remove Unitholder”.

3.8.2.3 Select the unitholder number you want to set as the main account. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left.

3.8.2.4 The system will display the screen automatically, press “Set Main Account”.

3.8.2.5 The system will display the unitholder number you have selected, confirm by selecting “Set Main Account”.

3.8.2.6 The system will take you back to the main screen. It will appear a label of “Main Account” under the unitholder number you set as the main account.

3.8.3 Setting/Resetting Account Name

3.8.3.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.3.2 Select “Add/Remove Unitholder”.

3.8.3.3 Select the unitholder number as desired.

3.8.3.4 Specify the name you want to set as the account name, then select “Save”.

3.8.3.5 The system will display the result of account name resetting, select “Done” to end the process. The system will take you back to the main screen.

3.8.4 Changing Personal Data/Background Image

3.8.4.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.4.2 Select “Edit Profile/Wallpaper”. \*\*Remark: Currently the system does not allow users to change their personal data by themselves. You can only change your profile picture and the background image for displaying on the application.

3.8.5 Risk Profile: You can view the information about your risk acceptance level including upgrading the information under this heading.

3.8.5.1 Go to the “**Settings**” menu. (The 4<sup>th</sup> tab at bottom).

3.8.5.2 Select the heading of “**Risk Profile**”.

3.8.5.3 Select the unitholder number you want to retrieve/update information, then **select “Confirm”**.

3.8.5.4 The system will display the historical information about your risk profile assessment. You can select “**Update Risk Assessment Profile**” and the system will take to the page of risk profile assessment questionnaire.

3.8.6 Bank Account/Credit Card: You can view the information of the bank account/credit card that have been linked for the purpose of paying subscription proceeds and receiving redemption proceeds/dividends as follows:

3.8.6.1 Go to the “**Settings**” menu. (The 4<sup>th</sup> tab at bottom).

3.8.6.2 Select the heading of “**Bank Account/ Credit Card**”.

3.8.6.3 Select the unitholder number you want to retrieve information.

3.8.6.4 Select the type of account you want to view information.

3.8.6.4.1 Subscription account:

- Viewing Information: The system will display the information of the account for paying the subscription proceeds that you have linked to this unitholder number.
- Adding Account: If you want to add an account you can select the “+” button. The system will display the accounts that have been linked to other unitholder numbers under the same Citizen ID Card number for you to select. (Adding account via this channel cannot accommodate customers who register with Passport and is not applicable to certain types of unitholder number.)
- Adding Credit Card to redeem point: You can study how to apply for point redemption and proceed further at this link:  
[https://www.krungsriasset.com/EN/PDF/Redeem\\_Point-to-invest\\_mobile\\_EN.aspx](https://www.krungsriasset.com/EN/PDF/Redeem_Point-to-invest_mobile_EN.aspx)
- Adding Account from Application for Online Direct Debit Service: Currently, the system can accept the application for direct debit with Bank of Ayudhya

and Kasikornbank. To proceed with the service application, you can study more details at this link: <https://www.krungsriasset.com/EN/Fund-Transaction/Account-Opening.aspx> (Adding the account via this platform is not compatible with some types of unitholder number.)

- Removing Account: If you want to delete an account, you can select the “Remove” button to delete such account from the unitholder number. The specified account can be deleted provided that it does not have any outstanding transactions.

#### 3.8.6.4.2 Redemption account:

- Viewing Information: The system will display the information of the account for receiving the redemption proceeds and dividends that you have linked to this unitholder number. And if you have specified the main account for receiving the redemption proceeds and dividends, a label of “Main Account” will be displayed under the account number on the screen.
- Adding Accounts from Other Unitholder Numbers: You can select the “+” button and the system will display the accounts that have been linked to other unitholder numbers under the same Citizen ID Card number for you to select. (Adding account via this channel cannot accommodate customers who register with Passport and is not applicable to certain types of unitholder number.)
- Adding New Account: In the case that you want to add a new account that has never linked to any unitholder number, you can select the “+” button under the heading of “Adding Account”, then the system will display a screen for adding account. You must specify details of the account you want to link such as bank, account number, and take a photo of the passbook according to the specified process. (Adding account via this channel is not applicable to certain types of unitholder number and may be subject to the constraint of accommodating bank accounts). If such unitholder number opened the account with Krungsri Asset Management directly, the system will take you to the screen of main account setting, or if this is the first time of adding account, the system will add it as the main account automatically. Proceed

by clicking the “Confirm” button and specify the OTP to confirm the transaction. In this connection, such account will not be effective until approval is granted by the Management Company. You can check the status of the account at the “Transactions” page under the heading of “Pending Transaction”.

- Editing Account
  - Main Account Setting: if you want to change the main account, you can select the “Change” button, and then select “Set Main”. (Change of main account is applicable only to the unitholder numbers that are directly opened with Krungsri Asset Management).
  - Removing Account: if you want to delete the account, you can select the “Remove” button to delete such account from the unitholder number. The specified account can be deleted provided that it does not have any outstanding transactions and is not the main account.

### 3.8.7 Changing PIN:

3.8.7.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.7.2 Select “Change PIN”.

3.8.7.3 Enter current PIN.

3.8.7.4 Enter new PIN.

3.8.7.5 Confirm new PIN.

3.8.7.6 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.

3.8.7.7 The system will display the result of PIN resetting, select “Done” to end the process, then the system will let you exit the system automatically.

3.8.7.8 You can use the new PIN or new password to access the system instantly.

### 3.8.8 Changing Password:

3.8.8.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.8.2 Select “Change Password”.

3.8.8.3 Enter current password and new password, then select “Next”.

3.8.8.4 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.

3.8.8.5 The system will display the result of password resetting, select “Done” to end the process, then the system will let you exit the system automatically.

3.8.8.6 You can use the new PIN or new password to access the system.

### 3.8.9 Changing Phone Number for Receiving the OTP

3.8.9.1 In the case that the old phone number is available

3.8.9.1.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.9.1.2 Select “Change Mobile”.

3.8.9.1.3 Select “I have an existing Mobile Number”.

3.8.9.1.4 Specify new phone number then select “Next”.

3.8.9.1.5 The system will send the OTP to the old phone number you have provided, please specify the OTP sent to you to proceed.

3.8.9.1.6 The system will display the result of phone number change, select “Done” to end the process, then the system will take you back to the main screen.

3.8.9.2 In the case that the old phone number is not available

3.8.9.2.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.9.2.2 Select “Change Mobile”.

3.8.9.2.3 Select “I don’t have an existing Mobile Number”.

3.8.9.2.4 Specify new phone number then select “Next”.

3.8.9.2.5 The system will display the reference number and request you to contact the Customer Services Department at 02-657-5757 to change the phone number in the system. \*\* If you do not contact the Customer Services Department, your transaction shall be deemed as incomplete and the Company shall not be able to change the phone number for you.

3.8.10 Unlocking OTP/PIN: In the case that you have entered the wrong OTP/PIN more than 3 times consecutively, the system will lock automatically. You can unlock the OTP/PIN on your own by taking the following steps:

3.8.10.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.10.2 Select the heading of “Unlock OTP/ PIN”

3.8.10.3 Specify information to identify your identity then select “Next”.

3.8.10.4 The system will display the message indicating successful unlocking of OTP/PIN, select “Done” to end the process, then the system will take you back to the main screen. You can use the OTP/PIN as per normal.

3.8.11 Device Management: In the case that you want to cancel linking your username ID with an inactive device, you can proceed as follows:

3.8.11.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.11.2 Select the heading of “Manage Devices”

3.8.11.3 Select the device that you want to delete from this username. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left.

3.8.11.4 The system will display the screen automatically, press “Remove”.

3.8.11.5 Confirm to delete the device by selecting “OK”.

3.8.11.6 The device you have selected will disappear from the list of devices displayed on the screen. In this respect, if you still access the system by using such device, the system will display the message “The operating device cannot be found in the system, it may have been deleted.” If you want to access the system by using such device again, you must log in to the system by entering your username and password.

3.8.12 Cancelling User: In the case that you want to cancel linking username with an inactive device, you can proceed as follows:

3.8.12.1 Go to the “Settings” menu. (The 4<sup>th</sup> tab at bottom).

3.8.12.2 Select the heading of “Cancel User”

3.8.12.3 The system will display the warning on the screen, select “Confirm”

3.8.12.4 The system will display the screen automatically to confirm the deletion, select “Yes”.

3.8.12.5 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.

3.8.12.6 The system will display the result of user account cancellation, select “Done” to end the process, then the system will take you back to the main screen.

3.9 **Online Mutual Fund Account Opening** You can study the procedures for opening mutual fund account online at <https://www.krungsriasset.com/TH/Fund-Transaction/Online-Fund-Account-Opening.aspx>.

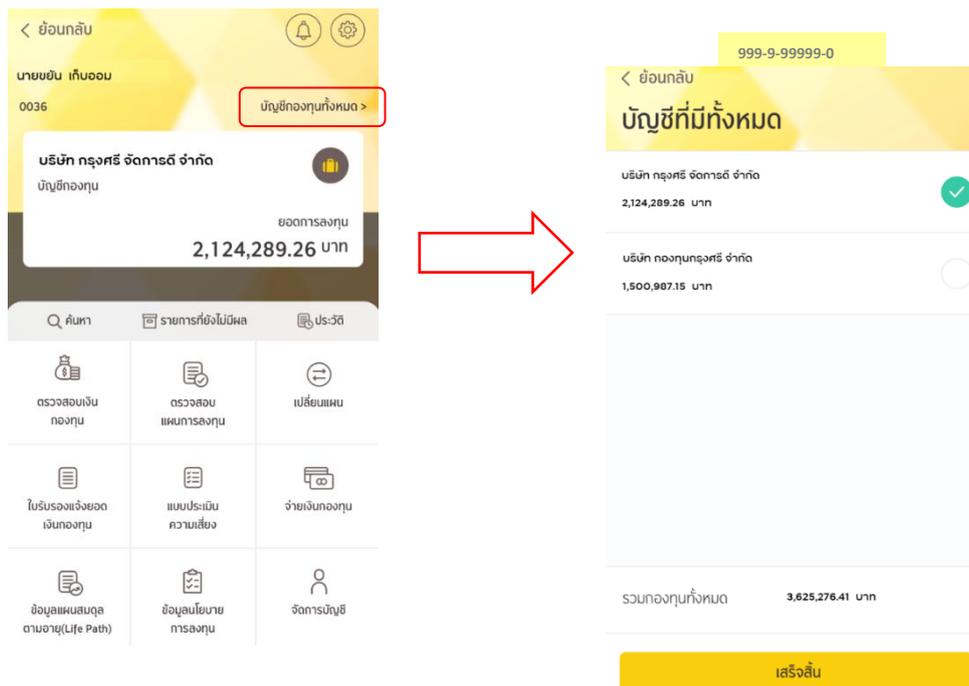
## 4. Investment Information of Provident Fund

### 4.1 Viewing Investment Portfolio

4.1.1 From the “Overview” screen you can select “All Fund Accounts”

4.1.2 The system will display the investment portfolio of every account which you have linked under this username. If you want to look into details of the investment, you can press on the desired account.

4.1.3 The system will display information of the investment portfolio of the account you have selected.



### 4.2 Query

4.2.1 From the main screen, select the “Query” button.

4.2.2 The system will display the investment plan or investment policy you wish to search for.

4.2.3 Select the “Investment Plan” or “Investment Policy” tab.

4.2.4 The system will display details of investment information, risk level, and performance.

### 4.3 Pending Transaction

4.3.1 From the main screen, select the “Pending Transaction” button.

4.3.2 The system will display information of the transactions you have made today or scheduled in advance that are not yet settled.

4.3.3 If you want to cancel such transactions, select the “Cancel Transaction” button. (Only the transaction of which instruction is submitted before the cut-off time as specified by the Management Company can be cancelled. The transaction that has passed the cut-off time cannot be cancelled.)

- 4.3.4 The system will ask: “You want to cancel the pending transaction, yes or no?”
- 4.3.5 If you don’t want to cancel, press “**No**”.
- 4.3.6 If you want to cancel, press “**Yes**”. The system will display the message indicating successful cancellation of transaction and ask you to press “OK” to end the process and return to the main screen.

#### 4.4 History

- 4.4.1 From the main screen, select the “**History**” button.
- 4.4.2 The system will display your historical investment transactions, you can select either “**Transaction Movement**” or “**Plan Change**”.
- 4.4.3 If selecting “**Transaction Movement**”, the system will display all of the transactions occurring during the specified period.
- 4.4.4 If selecting “**Plan Change**”, the system will display all the changes of investment plan occurring during the specified period.

#### 4.5 Fund Balance Verification

- 4.5.1 From the main screen, select the “**Fund Balance Verification**” button.
- 4.5.2 The system will display all details of the fund divided into employee savings, benefits of employee savings, employer contribution, and benefits of employer contribution, together with return of the investment portfolio.
- 4.5.3 Press on **each colored slice of the pie chart**, the system will display the percentage of employee savings, benefits of employee savings, employer contribution, and benefits of employer contribution in the total investment portfolio.
- 4.5.4 If selecting the “**Classified By Policy**” tab, the system will display details of the fund classified by investment policy, net value per unit, and number of units of each policy

#### 4.6 Investment Plan Verification

- 4.6.1 From the main screen, select the “**Investment Plan Verification**” button.
- 4.6.2 The system will display the proportion of the current investment portfolio.
- 4.6.3 If selecting the “**Remittance to the Fund**” tab, the system will display information about the proportion of the amount of savings and contribution remitted to the fund each month.
- 4.6.4 If selecting the “**Latest Rebalance**” tab, the system will display details of the proportion of the latest initial fund in the investment portfolio.

## 4.7 Changing Plan

4.7.1 From the main screen, select the “Change Plan” button.

4.7.2 The system will display information about the period and the frequency permitted for plan change.

4.7.3 Select the “Change Investment Plan” or “Change Life Path” button.

### 4.7.3.1 Change Investment Plan

4.7.3.1.2 The system will display the list of particulars that you want to change.

4.7.3.1.3 Select the “Change New Remittance and Existing Investment” or “Change New Remittance” or “Change Existing Investment” button.

4.7.3.1.4 Select the type of investment plan you want to change to between Pre-designed Investment Plan and DIY Plan.

4.7.3.1.5 If selecting DIY Plan, the investment policies and the investment proportions must add up to 100%.

4.7.3.1.6 After selecting the investment plan, press the “OK” button.

4.7.3.1.7 The system will verify the selected investment plan with your risk acceptance level and display the message about the verification for you to read and acknowledge and press the “Accept” button.

4.7.3.1.8 The system will summarize the change of investment plan that you have made.

4.7.3.1.9 If the information is incorrect, press “Cancel” to go back to make correction.

4.7.3.1.10 If the information is correct, press the “Confirm” button.

4.7.3.1.11 The system will display the message indicating successful change of investment plan, press the “Complete” button to end the process and the system will take you back to the main screen.

### 4.7.3.2 Change Life Path Plan

4.7.3.2.2 The system will automatically display the information of life path based mainly on the investor’s age. (Please take a look at the appropriate investment proportion according to each age range at the “Information of Life Path” menu.)

4.7.3.2.3 Read and acknowledge the warnings and press the  button.

4.7.3.2.4 If wishing to cancel, press the “Cancel” button to go back to make correction.

4.7.3.2.5 If the information is correct, press the “Confirm” button.

4.7.3.2.6 The system will display the message indicating successful change of investment plan, press the **“Complete”** button to end the process and the system will take you back to the main screen.

#### 4.8 Statement of Fund Account

4.8.1 From the main screen, select the **“Statement of Fund Account”** button.

4.8.2 The system will display the period for which the statement of fund account can be downloaded, i.e., 30 June and 31 December.

4.8.3 Press the **“Download PDF File”** button, the system will display the file of the statement of provident fund account for you to save.

#### 4.9 Risk Profile Assessment Questionnaire

4.9.1 From the main screen, select the **“Risk Profile Assessment Questionnaire”** button.

4.9.2 The system will display the information about your risk level, date of assessment, and the expiration date of the risk profile assessment questionnaire.

4.9.3 You can conduct the assessment again by pressing the **“Conduct Assessment Again”** button to update your risk acceptance level.

#### 4.10 Payment of the Fund

4.10.1 From the main screen select the **“Fund Payment”** button.

4.10.2 The system will display information about the payment of the fund. You can follow up the status of fund payment from acknowledgement of membership termination, verification of relevant documents, in the process of making payment, until making payment out of the fund.

4.10.3 You can download the **“Certification of Membership Resignation”** for use as an evidence accompanying the tax return filing with the Revenue Department.

#### 4.11 Information of Life Path

4.11.1 From the main screen, select the **“Life Path”** button.

4.11.2 The system will display the information of life path and the suitability of this investment plan according to the life path.

4.11.3 If you want to know about the investment proportion of each age range, select the **“Investment Proportion”** tab, enter the age, and then press **“OK”**. The system will display the investment proportion of the specified age range.

## 4.12 Information of Investment Policy

4.12.1 From the main screen, select the “**Investment Policy**” button.

4.12.2 The system will display a list of investment policy’s abbreviations.

4.12.3 Select the abbreviation of the investment policy which you want to get information.

4.12.4 The system will display information of the investment policy including details of the investment policy, risk level, brief summary of the fund, historical fund performance, and benchmark.

## 4.13 Account Management

4.13.1 From the main screen, select “**Account Management**”

4.13.1.1 Select “**Account Information**”, the system will display the information of your account.

4.13.1.2 Select “**Help**”, the system will display details of contact information of the Provident Fund Unit of Krungsri Asset Management.

## 4.14 Settings

### 4.14.1 Adding Account

4.14.1.1 Go to the “**Settings**” menu. (The gear icon on the top right).

4.14.1.2 Select “**Add/Delete Account**”.

4.14.1.3 Select “**+**” on the top right.

4.14.1.4 The system will display the list of accounts opened under the same Citizen ID number that have not yet linked to the username for you to add. One account can be added each time. Then press “**Confirm**”.

4.14.1.5 You can add accounts by pressing “**Add by Registration Data Set**”

4.14.1.6 Enter the data set including employer code, registered member number, reference number.

4.14.1.7 Specify date, month, year of birth and the 12-digit code on the back of the Citizen ID Card.

4.14.1.8 Specify your PIN to confirm the transaction.

4.14.1.9 The system will display “**Complete**” to end the process and take you back to the main screen.

### 4.14.2 Deleting Account

4.14.2.1 Go to the “**Settings**” menu. (The gear icon on the top right).

4.14.2.2 Select “**Add/Delete Account**”.

- 4.14.2.3 Select the account you want to delete from this user account. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left.
- 4.14.2.4 The system will display the screen automatically, press **“Delete”**.
- 4.14.2.5 Confirm to delete the account by selecting **“Confirm”**.
- 4.14.2.6 The system will display the result of account deleting, **select “Complete”** to end the process, then the system will take you back to the main screen.

4.14.3 Setting Main Account: If you want to change your main account that shows up information on the first page, you can proceed as follows:

- 4.14.3.1 Go to the **“Settings”** menu. (The gear icon on the top right).
- 4.14.3.2 Select **“Add/Delete Account”**.
- 4.14.3.3 Select the account you want to set as the main account. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left.
- 4.14.3.4 The system will display the screen automatically, press **“Set Main Account”**.
- 4.14.3.5 The system will display the account you select, confirm by selecting **“Set Main Account”**.
- 4.14.3.6 The system will take you to the main screen. It will appear a label of **“Main Account”** under the account you set as the main account.

4.14.4 Changing Personal Data/Background Image

- 4.14.4.1 Go to the **“Settings”** menu. (The gear icon on the top right). Select **“Change Personal Data/Background Image”**. **\*\*Remark: Currently the system does not allow users to change their personal data by themselves. You can only change your profile picture and the background image for displaying on the application**

4.14.5 Resetting PIN:

- 4.14.5.1 Go to the **“Settings”** menu. (The gear icon on the top right).
- 4.14.5.2 Select **“Reset PIN”**.
- 4.14.5.3 Enter current PIN.
- 4.14.5.4 Enter new PIN.
- 4.14.5.5 Confirm new PIN.
- 4.14.5.6 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.

4.14.5.7 The system will display the result of PIN resetting, select “**Complete**” to end the process, then the system will let you exit the system automatically.

4.14.5.8 You can use the new PIN to access the system instantly.

#### 4.14.6 Resetting Password:

4.14.6.1 Go to the “**Settings**” menu. (The gear icon on the top right).

4.14.6.2 Select “**Reset Password**”.

4.14.6.3 Enter current password and new password, then select “**Next**”.

4.14.6.4 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.

4.14.6.5 The system will display the result of password resetting, select “**Complete**” to end the process, then the system will let you exit the system automatically.

4.14.6.6 You can use the new PIN or new password to access the system.

#### 4.14.7 Changing Phone Number for Receiving the OTP

4.14.7.1 In the case that the old phone number is available

4.14.7.1.2 Go to the “**Settings**” menu. (The gear icon on the top right).

4.14.7.1.3 Select “**Change Phone Number**”.

4.14.7.1.4 Select “**Old Phone Number Is Available**”.

4.14.7.1.5 Specify new phone number then select “**Next**”.

4.14.7.1.6 The system will send the OTP to the old phone number you have provided, please specify the OTP sent to you to proceed.

4.14.7.1.7 The system will display the result of phone number change, select “**Complete**” to end the process, then the system will take you back to the main screen.

4.14.7.2 In the case that the old phone number is not available

4.14.7.2.2 Go to the “**Settings**” menu. (The gear icon on the top right).

4.14.7.2.3 Select “**Change Phone Number**”.

4.14.7.2.4 Select “**Old Phone Number Is Not Available**”.

4.14.7.2.5 Specify new phone number then select “**Next**”.

4.14.7.2.6 The system will display the reference number and request you to contact the Customer Services Department at 02-657-5757 to change the phone number in

the system. \*\*If you do not contact the Customer Services Department, your transaction shall be deemed as incomplete and the Company shall not be able to change the phone number for you.

#### 4.14.8 Unlocking OTP / PIN

In the case that you have entered the wrong OTP/PIN more than 3 times consecutively, the system will lock automatically. You can unlock the OTP/PIN on your own by taking the following steps:

- 4.14.8.1 Go to the “Settings” menu. (The gear icon on the top right).
- 4.14.8.2 Select “Unlock OTP/PIN”
- 4.14.8.3 Specify information to identify your identity then select “Next”.
- 4.14.8.4 The system will display the message indicating successful unlocking of OTP/PIN, select “Complete” to end the process, then the system will take you back to the main screen. You can use the OTP/PIN as per normal.

#### 4.14.9 Device Management

In the case that you want to cancel linking your username with an inactive device, you can proceed as follows:

- 4.14.9.1 Go to the “Settings” menu. (The gear icon on the top right).
- 4.14.9.2 Select “Device Management”.
- 4.14.9.3 Select the device that you want the delete from this username. For Android device, press and hold at the unitholder number, for iOS device, press and hold then swipe left.
- 4.14.9.4 The system will display the screen automatically, press “Delete”.
- 4.14.9.5 Confirm to delete the device by selecting “Confirm”.
- 4.14.9.6 The device you have selected will disappear from the list of devices displayed on the screen. In this respect, if you still access the system by using such device, the system will display the message “**The operating device cannot be found in the system, it may have been deleted.**” It you want to access the system by using such device again, you must log in to the system by entering your username and password.

#### 4.14.10 Cancellation of User Account

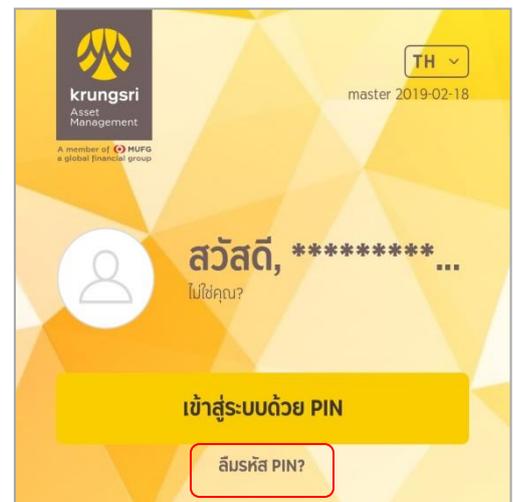
In the case that you want to cancel your user account, you can proceed as follows:

- 4.14.11 Go to the “Settings” menu. (The gear icon on the top right).
- 4.14.12 Select “Cancel User Account”.

- 4.14.13 The system will display the warning on the screen, select “Confirm”
- 4.14.14 The system will display the screen automatically to confirm the deletion, select “Yes”.
- 4.14.15 The system will send the OTP to the phone number you have provided, please specify the OTP sent to you to proceed.
- 4.14.16 The system will display the result of user account cancellation, select “Complete” to end the process, then the system will take you back to the main screen.

## 5 Forgetting PIN

- 5.1 Select the “Forget PIN” button.
  - 5.2 The system will display the message for confirmation of PIN resetting for all the operating devices. Select “Confirm”.
  - 5.3 The system will display the screen automatically, select “Confirm” again.
  - 5.4 The system will reset the PIN and take you back to the service screen as if you have just installed the application.
- You have to log in to the system with the username and password, and then the system will take you to the process of PIN resetting.



## 6 Forgetting Password

- 6.1 Select the “Forget Password” button.
- 6.2 Select the data set desired for identity verification.
  - 6.2.1 Verify identity with mutual fund data set
    - 6.2.1.1 Specify the username and Citizen ID Card number and then select “Next”.
    - 6.2.1.2 Specify the unitholder number linked with the above username together with identity verification information then select “Next”.
  - 6.2.2 Verify identity with provident fund data set
    - 6.2.2.1 Specify the username and Citizen ID Card number, and then select “Next”.



6.2.2.2 Specify the information of employer code, registered membership number, and reference number, and then select **"Next"**.

6.3 Reset the password and confirm, and then select **"Next"**.

6.4 The system will send an OTP to the phone number you have provided. Please specify the POT to proceed.

6.5 The system will display the result of password resetting, select **"Complete"** to end the process. The system will take you back to the main screen. You can log in with the new username and password instantly.