

---

FAQ  
@ccess Mobile

---

## 1. Which smartphone operating systems are supported by @ccess Mobile?

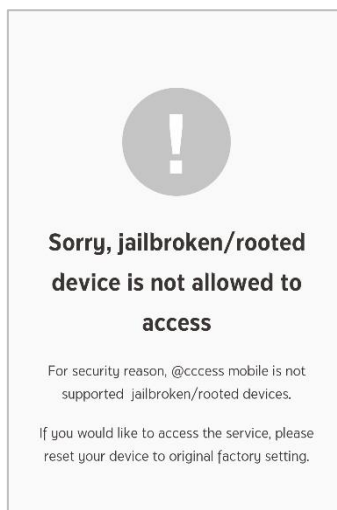
The @ccess Mobile Application supports iOS 8.0 and Android 5.0 and newer.

## 2. Prohibition of using Rooted/Jailbroken devices

### 2.1) Company's policy

From From 16 August 2021 onwards, mobile phones or devices that have been rooted/jailbroken will not be able to access the services of @ccess Mobile Application in an attempt to upgrade the security of the user's online transactions.

Thus, if you currently use rooted/jailbroken devices, you will be not able to log in to the app and see the below warning message. In this case, you need to cancel rooting/jailbreaking on the devices in order to log in to the app.



Non-rooted/ jailbroken devices will be able to use the app as per normal without seeing the above warning message.

### 2.2) Information relating to Rooting/Jailbreaking mobile phones or devices

Source: Bank of Ayudhya PCL.

#### 2.2.1) What are rooted/jailbroken mobile phones or devices?

They are devices on which the iOS or Android Operating System have been modified to allow users to fix the system or install some applications that are usually restricted. Through rooting and jailbreaking, all applications can access to your personal data or files on mobile phones or devices easily.

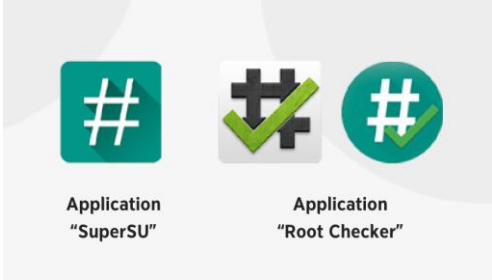

#### 2.2.2) Why you should not root/jailbreak your mobile phones or devices?

Rooting/jailbreaking will modify settings of the phones or devices without any tests from the developers and accordingly leading to instability of the operating system. Device safety is

therefore compromised because malware can be installed by hackers and user privacy including passwords, personal data and transactional details, etc., can be breached.

Moreover, the operating system of rooted or jailbroken devices will be no longer updated as rooting/jailbreaking will block the operating system from installing the latest safety features from developers.

### 2.2.3) How to check whether your phones or devices have been rooted or jailbroken?

<u>Android Operating System</u>	<u>iOS Operating System</u>
 <p data-bbox="165 864 764 1151">If you detect that the “SuperSU” app is installed on your phones or devices, they have been rooted/jailbroken. You can check through the “Root Checker” app. (Download and install the app via Google Play).</p>	 <p data-bbox="788 864 1386 1021">If you detect that the “Cydia” app is installed on your phones or devices, they have been rooted/jailbroken.</p>

### 2.2.4) What should you do if your phones or devices have been rooted/jailbroken?

- (1) Change to other secured phones or devices that have not been rooted/jailbroken.
- (2) Cancel rooting or jailbreaking on your phones or devices as follows:

<u>Android Operating System</u>	<u>iOS Operating System</u>
<ul style="list-style-type: none"><li>● Open the “SuperSU” app and go to “Settings”.</li><li>● Press “Full Unroot”. Your device will proceed with the unrooting process and restart after the process is complete.</li><li>● When you reopen the device, the “SuperSU” will disappear and it is successfully unrooted.</li></ul>	<ul style="list-style-type: none"><li>● Connect your device to the computer and then open the “iTunes” app.</li><li>● Select “Restore iPhone”.</li></ul>

### 3. Username and password

#### 3.1) Can I use the username and password assigned for my @ccess Mobile account with @ccess Online service?

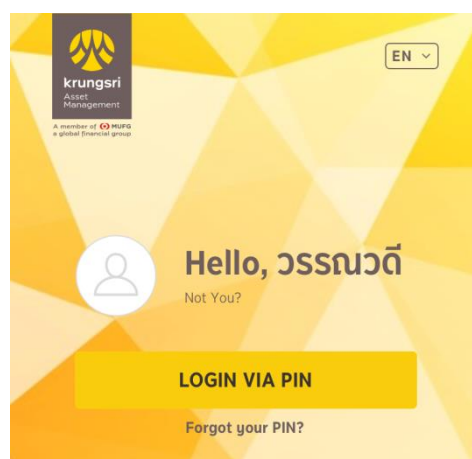
The username and password that you have assigned to access this @ccess Mobile account can also be used with the @ccess Online service. However, if you have already applied for @ccess Online, you are required to log in to this service by using the Username and Password newly registered with @ccess Mobile.

Remark: Passcode is not 6-digit PIN number.

#### 3.2) What should I do if I forget my PIN and my password?

##### If forgetting PIN

- 1) Select the “Forgot PIN” button.
- 2) A notification appears on the display screen for you to confirm that you wish to reset the PIN for all devices you use. Please select “Confirm”.
- 3) A pop-up appears asking you to hit the “Confirm” button again.
- 4) The application will reset the PIN and return to the start screen as if it was just installed. You have to access the application by entering your username and password and you will be directed to the “PIN Reset” process.



##### If forgetting password

- 1) Select the “Forget Password” button.
- 2) Select the data set desired for identity verification.
  - 2.1 Verify identity with mutual fund data set
    - 2.1.1 Specify the username and Citizen ID Card number and then select “Next”.
    - 2.1.2 Specify the unitholder number linked with the above username together with identity verification information then select “Next”.
  - 2.2 Verify identity with provident fund data set
    - 2.2.1 Specify the username and Citizen ID Card number, and then select “Next”.
    - 2.2.2 Specify the information of employer code, registered membership number, and reference number, and then select “Next”.
- 3) Reset the password and confirm, and then select “Next”.
- 4) The system will send an OTP to the phone number you have provided. Please specify the POT to proceed.
- 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.

#### 4. Can I subscribe the mutual fund units immediately after I apply for the @ccess Mobile Service?

- Once you have registered for @ccess Mobile, you can subscribe, redeem, and switch mutual fund units immediately.
- If you have already linked your account to bank account or credit card for automatically deducting the subscription payment, you can subscribe the mutual fund units via @ccess Mobile by selecting your linked bank account or credit card.
- In case you have not yet linked the automatic subscription payment to your bank account or credit card, you can pay for fund subscription using your own mobile banking system to scan QR Code generated from @ccess Mobile.

#### 5. Can I apply for services of automatic direct and credit card payment via @ccess Mobile Application?

Yes, according to the following terms and conditions:

##### 5.1 Subscription account

If you already have the bank account/credit card that had linked to your other unitholder numbers, you can link the bank account/ credit card to those unitholder numbers as follows:

5.1.1 Go to the “Settings” menu.

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

5.1.3 Select the account type you want to add: Subscription Account

5.1.4 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.)

##### 5.2 Redemption Account

5.2.1 Go to the “Settings” menu.

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

5.2.3 Select the account type you want to add: Redemption Account

5.2.3.1 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.)

5.2.3.2 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".

## **6. Use of Application without fund account opening with Krungsri Asset Management**

### **6.1) Can I use this Application if I have not yet opened a fund account?**

You can view some of the information such as news & updates, investment recommendations, promotions, etc.

### **6.2) If I have not yet opened a fund account, can I open fund account through @ccess mobile?**

Yes, @ccess Mobile Application also supports the opening of fund account online. To proceed with the opening, you can study the procedures for opening mutual fund account online at <https://www.krungsriasset.com/EN/Fund-Transaction/Online-Fund-Account-Opening.aspx>.

### **6.3) I used to open fund accounts with Krungsri Asset Management through various selling agents, why the system can find only some of these accounts?**

The system will match the fund account information mainly by National ID Card number. Accordingly, if you cannot find the information of some funds, this may be because you used other type of identity information at the time of account opening such as driving license number, passport number, etc. Under such circumstance, you can contact the Company for updating your information.

## **7. Type of fund accounts applicable for @ccess Mobile Service**

### **7.1) Which type of fund accounts can apply for @ccess Mobile Service?**

- Individual account that is opened by using the National ID Card or Passport
- RMF for PVD account (User can get a view of all relevant information but can make the switching of RMF units only)
- Provident fund account

### **7.2) Which type of fund accounts cannot apply for @ccess Mobile service?**

Currently the @ccess Mobile is unable to support the services for the following accounts:

- Juristic person account
- Omnibus account
- Joint account shared by two or more individuals (e.g. the account of Mr. A and/or/for Mr. B)

## 8. Which type of transactions can be made via @ccess Mobile Application?

You can make the **Subscription/Redemption/Switching** transactions by going to the main page of the application and selecting the “**Make Transaction**” button. Then, select the fund that you wish to make the transaction by searching the fund name from the Investment Portfolio Page (in case that you already have investments in such fund) or press the “**Search**” button to find out the desired fund from the fund list. Then, select the “**Subscription/Redemption/Switching**” button as per your wish.

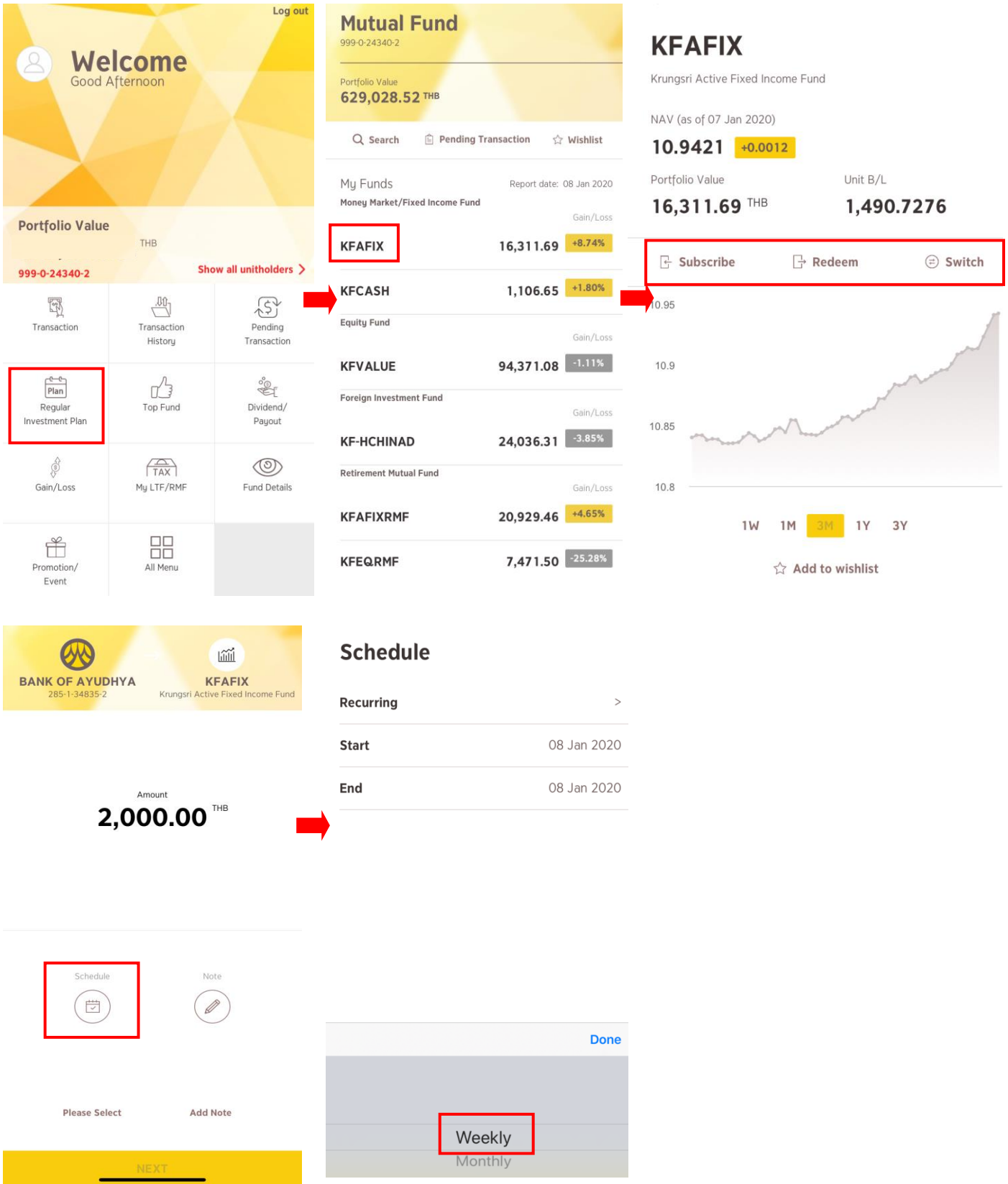
The screenshot illustrates the user interface of the @ccess Mobile Application. It is divided into three main sections:

- Main Page (Left):** Features a 'Welcome' message, a 'Portfolio Value' of 629,028.52 THB, and a grid of transaction options. The 'Transaction' button is highlighted with a red box.
- My Funds (Middle):** A list of funds under the heading 'Money Market/Fixed Income Fund'. The 'KFAFIX' fund is highlighted with a red box, showing a value of 16,311.69 THB and a gain of +8.74%.
- KFAFIX Details (Right):** Provides detailed information for the 'Krungsri Active Fixed Income Fund', including its NAV (10.9421) and a 'Subscribe' button highlighted with a red box.

Red arrows indicate the flow from the 'Transaction' button to the 'KFAFIX' fund, and then to the 'Subscribe' button.

## 9. Can I set the regular investment plan via @ccess Mobile Application?

For setting a regular investment plan, select the “**Regular Investment**” button on the main page and you will be directed to the Investment Portfolio Page of the unitholder number that wishes to make the transaction. Select the transaction of Subscription/Redemption/Switching as per normal procedures until the process of specifying the investment amount/number of units and period of investment. After the information is completely recorded, the system will display the transaction confirmation screen for you to verify and confirm by pressing the “**Confirm**” button



## 10. Switching and changing fund transactions

### 10.1) Can I make the switching transactions for all types of fund?

You can make the switching transactions between funds according to the terms and conditions of each fund in the same manner as the transactions made via other channels, except for the retirement mutual funds (RMFs) that switching of investment units can only be made within the



RMFs (i.e. the source fund and the destination fund must be an RMF) whereas switching out of RMF units to a non-RMF and redemption of RMF units are not allowed.

#### **10.2) How should I do to change/cancel my transaction?**

You can change/cancel the transaction by going to the main screen and select the “Pending Transaction” button of the unitholder number that you wish to retrieve the information. Select the “v” mark under the transaction you wish to cancel, then press the “Cancel” button. (The “Cancel” button will appear only for the transactions that have yet reached the fund’s cut-off time). The system will display the result of transaction cancellation and ask you press the “Finish” button in order to complete the process.

### **11. Fund types that can be traded and transaction timing**

#### **11.1) Which funds can be traded via @ccess Mobile Application?**

You can trade all open-ended funds of Krungsri Asset Management, including the IPO funds, according to the transaction date and time specified by the Company.

#### **11.2) When can I trade the mutual fund units via @ccess Mobile Application?**

You can send the transaction orders 24 hours a day. However, if the transaction is made beyond the cut-off time of each fund or on a public holiday, such transaction will be effective on the following day.

### **12. Where can I retrieve the information of investment in SSF, SSFX, LTF and RMF?**

Select the “Investment in SSF/LTF/RMF” menu on the main screen. You will see the information of investment in SSF, SSFX, LTF, LTF and RMF of each unitholder number including subscription summary in the current year/summary of investment in LTF that are redeemable without being regarded as a breach of investment conditions/certificate of funds subscription/redemption for the latest year.

### **13. What are the prominent features of @ccess Mobile Application?**

- Adding all accounts with different unitholder numbers to a single username regardless that whether such accounts are opened with Krungsri Asset Management/Bank of Ayudhya/Selling Agents.
- Featuring a menu of investment options that allows making investment on a regular schedule and convenient and uncomplicated transaction cancellation.
- Compiling all important information including gain/loss summary and past records of dividend payment/auto-redemption.
- Customers are able to update the risk profile via the system upon expiration of the current risk profile and proceed to make the subscription of mutual fund units immediately.