

Account Opening Form - Individual Account

Branch and Code: Date: Account No.:

Account Name:
 (in the case of a joint account, please specify all unitholder names)

Account Type Own account For account Joint account

I am desirous to open a mutual fund account for the purpose of investment units trading via Bank of Ayudhya Public Company Limited ("the Bank") and hereby give the following information:

1. Unitholder information (In the case of a joint account, please specify the first name on the list of unitholders. All other unitholders shall give information using the Account Opening Form (Addendum)).

Mr. Mrs. Ms. Other (specify)

Name: Surname:

Date of Birth (A.D.) / / Nationality:

ID Type ID Card Passport Issuing country Alien Registration Card
 ID No.: Expiry Date (A.D.)

Marital Status Married Single

Occupation Agriculturist Investor Housewife Student Buddhist monk / Priest Retirement
 If you choose the following occupations, please also specify workplace address in next item
 State enterprise employee Corporate employee Family business Doctor / Nurse Teacher
 Politician Government employee Business owner Self - employed professional Other (specify)

Business Type Antique trading Hotel / Restaurant Foreign currency exchange Property / Real estate
 Jewelry / Gold trading Insurance / Assurance Casino / Gambling Entertainment business
 Travel Industry / Travel Agency University / School / Education Center Armament Financial service / Banking
 Domestic / International money transfer Co-operative / Foundation / Association / Club / Temple / Mosque / Shrine
 Foreign worker employment agency Other (specify)

Monthly Income (THB) ≤ 15,000 15,001 - 30,000 30,001 - 50,000
 50,001 - 100,000 100,001 - 500,000 500,001 - 1,000,000
 1,000,001 - 4,000,000 4,000,001 - 10,000,000 >10,000,000

Source of Income Domestic Foreign Country (specify)

Salary Savings Inheritance Own business
 Investment Retirement fund Other (specify)

Address as specified in identification document

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:

Current Address Same as Address as specified in identification document Other (specify)

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:



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Occupation Agriculturist Investor Housewife Student Buddhist monk / Priest Retirement

If you choose the following occupations, please also specify workplace address in next item

State enterprise employee Corporate employee Family business Doctor / Nurse Teacher

Politician Government employee Business owner Self - employed professional Other (specify)

Business Type Antique trading Hotel / Restaurant Foreign currency exchange Property / Real estate

Jewelry / Gold trading Insurance / Assurance Casino / Gambling Entertainment business

Travel Industry / Travel Agency University / School / Education Center Armament Financial service / Banking

Domestic / International money transfer Co-operative / Foundation / Association / Club / Temple / Mosque / Shrine

Foreign worker employment agency Other (specify)

Monthly Income (THB) ≤ 15,000 15,001 - 30,000 30,001 - 50,000

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Salary Savings Inheritance Own business

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Address as specified in identification document

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:

Current Address Same as Address as specified in identification document Other (specify)

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:

Workplace Address

Company Name: Position

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:

Delivery Address Same as Address as specified in identification document Current Address Workplace Address Other (specify)

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:

E-mail: (Please specify only one)

In order to reduce paper usage and global warming, the Bank will deliver electronic versions of documents to the above email address / any other email address as notified by you in the future.

Mobile Phone: **Home Telephone:** **Office Telephone:**

2. Other Information

Bank Account for Redemption Proceeds and / or Dividend **Bank of Ayudhya Public Company Limited** Branch:

Savings Account Current Account No. :

Purpose of opening an account (More than one may be selected) For investments For Retirement

For Tax benefits Others (specify)

End beneficiary owner (fill in only when beneficiary from account opening or person with controlling authority relating to the transaction is another person, not oneself.)

Relationship with the account owner (1) Spouse, child, or adopted child (2) Relatives other than (1) (3) Others (please specify)

Mr. Mrs. Ms. Other (Please specify) Name: Surname:

ID Card Passport Issuing Country: Alien Registration Card No. Expiry Date (A.D.)/...../.....

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:


Mobile Phone No.: Home Phone No.: E-mail:

I am a politician or connected to a political person No Yes (specify)

Signing Condition Solely Jointly signed by two person Either one Others (please specify)

I hereby certify that the information given above is correct and also acknowledge and agree to comply with and to be bound by the terms and conditions for opening of mutual fund account of the Bank, the terms and conditions specified in the Mutual Fund Prospectus, the terms and conditions for investment specified on the back of the application to open mutual fund account, and the terms and conditions as may be hereafter announced by the Bank/The Management Company in all respects. I also hereby certify that the entering into this transaction is not for the objective of money laundering or terrorism-financing.

Where I have provided to [the Bank] personal data of any other person: (a) I undertake to verify the accuracy and completeness of such person's personal data provided by us to the Bank, and to notify the Bank of any change to the personal data provided; (b) I warrant that [the Service User/I/we] have obtained consent or can rely on other legal basis for the collection, use, disclosure and/or transfer of such personal data in compliance with applicable laws; (c) I warrant that I have informed such person of the [Bank]'s privacy notice; and (d) I warrant that the Bank can lawfully collect, use, and further disclose and/or transfer of such personal data for the purposes set out in the [Bank]'s privacy notice (as may be amended from time to time), including the purposes set out in this Form.

Signature of Applicant(s)	 (.....)		KYC level <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
	Staff only Investment Consultant: License No.: Employee ID: Referred by: Employee ID:	Recorded by: Employee ID: Authorized by: Employee ID:	

Terms and Conditions for Fund Account Opening

The applicant ("the Client") wishes to open a fund account for investing in the investment units of the mutual funds under management of Asset Management Companies ("the Management Company") whereby Bank of Ayudhya Public Company Limited ("the Bank") will act as a broker for the subscription, redemption and/or switching of investment units. In this respect, the Client accepts and agrees to be bound by the terms and conditions for fund account opening as per the following details, including any further amendments to be made by the Bank.

Terms and Conditions for Subscription, Redemption and/or Switching of Investment Units

- The Client has a thorough knowledge and understanding of investment in the investment units of mutual funds and acknowledges that:
 - Investments in mutual funds are not bank deposits and are subject to investment risks. The Client may receive an investment return which is higher or less than the original amount invested or may not receive the redemption proceeds within the specified period or may not be able to redeem the investment units as per instructions.
 - Investment in investment units is made based on the sole discretion of the Client. It shall not bind the Bank and the Management Company and shall not cause the Bank and the Management Company to be liable to any damages arising from such investment.
 - For investment in the retirement mutual funds (RMF) and/or long-term equity funds (LTF) and/or Super Savings Fund (SSF) established and/or managed by the Management Company, the Bank, the Management Company or the Registrar shall deny the registration of transfer, pledge, or guarantee of the investment units of such funds which is in compliance with the notifications and regulations of the Office of the Securities and Exchange Commission ("SEC").
 - The Bank and the Management Company do not provide any recommendation or consultation on taxation for investment in RMF and/or LTF and/or SSF to the Client.
- The Client acknowledges that the Bank only acts as an investment consultant and accepts the orders for subscription, redemption and/or switching of investment units. The allocation of investment units is the responsibility of the Management Company.
- The Client hereby grants consent to the Bank to exchange with or disclose, transmit and/or transfer to the entities within its financial business group, its data processors, third-party service providers (outsources), its agents, subcontractors and/or co-branding partners the Service User's personal data and other data provided by the Service User to the Bank for the use of the services that are necessary to be disclosed for the purpose of providing the services in accordance with this terms and conditions, including for the purposes of carrying out risk assessment; preventing and detecting fraud include investigating fraudulent transaction; improving the Bank's products and services; communicating with the Service User about the services; supporting the Bank's service operations; for the benefit of debts collection process; for the benefit of data processing; for investigating payment transactions or deposit/ withdrawals/ transfers transactions; and for providing services of the Bank under the terms and conditions relating to the purchase, sale back and/or switch of investment units in accordance with laws, notifications of the SEC, notifications of Office of SEC and/or regulations, rules or orders of relevant government authorities in Thailand and outside Thailand.
- The mutual funds eligible for subscription, redemption, and/or switching of investment units under the terms and conditions contained herein shall be in the list announced by the Bank/the Management Company via the website of the Bank/the Management Company or through any other means deemed appropriate by the Bank/the Management Company.
- The Client has already received the Investor Manual, the Tax Manual for investment in RMF and LTF and SSF, and any other documents applicable for the subscription of investment units from the Bank. Before making any investment in the investment units of a mutual fund, the Client have thoroughly read and understood all the information contained in such documents and has comprehensive understanding of the investment policy, dividend payment policy, investment risks, fees, expenses, and other conditions for holding the investment units of the mutual fund which the Client wishes to invest in all respects.
- In receiving the redemption proceeds, dividend payments, or any benefits arising from investment in the investment units, the Client agrees to permit the Bank to deposit the money into the Client's deposit account at the Bank. In case where the Bank is not able to deposit the money into such account, the Client agrees that the Bank pay a crossed cheque to the Client instead.
- The order of subscription, redemption, and/or switching of investment units and any other documents including the regulations, directives, or operational procedures of the Bank pertinent to the terms and conditions contained herein, whether they are in existence on the date of account opening or will be stipulated by the Bank/the Management Company in the future, shall form an integral part of these terms and conditions.
- The Bank/the Management Company has the right to deny the order of subscription, redemption, and/or switching of investment units, or any other orders of the Client, entirely, or partially, and shall notify the Client of the reasons of such denial as deemed appropriate. The Bank/the Management Company also has the right to perform or not perform any actions according to the investment objective and policy stipulated in the fund scheme or the prospectus of each relevant fund. In this regard, the Client agrees not to hold the Bank / the Management Company responsible or make claim against the Bank/the Management Company for any losses and consents to waive all the rights to defend against the Bank / the Management Company.
- In case where there is no outstanding balance in the fund account, and the account is dormant for a period of more than 90 (ninety) days, the Client agrees to permit the Bank to close such account without giving prior notice to the Client.
- The incompleteness or nullification of the provisions or conditions under any clause of these terms and conditions shall not affect the validity of the provisions or conditions under the remaining clauses of the terms and conditions, which shall remain enforceable. Moreover, if such terms and conditions are contrary to or inconsistent with the laws, the notifications of the SEC, the notifications of the Office of the SEC, and/or regulations, rules, directives of relevant local and foreign authorities, the statements in these terms and conditions shall remain in full force only to the extent that they are not inconsistent with nor contrary to such laws, notifications, regulations, rules, or directives.
- In case where there are amendments to the laws, notifications of the SEC, notifications of the Office of the SEC, regulations, rules, or directives of relevant local and foreign authorities which have an impact on the services of the Bank according to these terms and conditions, the Bank/the Management Company has the right to make amendments to these terms and conditions as which the Bank/the Management Company deems appropriate in order to ensure compliance with the laws, notifications, regulations, rules, or directives. In this regard, the Bank/the Management Company shall notify the Client in writing or publish the notification via the Bank's website without having to obtain consent from the Client.
- In the event that the Bank/the Management Company gives notice to, informs, contacts, or sends the notifications, announcements and/or any other documents to the Client by posting the information at the offices of the Bank/the Management Company, or publishing the information in the newspapers, or notify the Client of the information via telephone, facsimile, email, postal mail (whether registered or not), or sending by hand, or by any other means as per the most recent contact information provided in writing by the Client, it shall be deemed that the information has been duly delivered to the Client regardless of whether such information was received by the Client itself or by any other recipient or not. In case where the information fail to reach the Client due to the relocation of Client or the change or dismantling of the physical address and the Client has not informed the Bank in writing of such relocation or change or dismantling of the physical address, or the Bank cannot contact the Client because the latest information regarding the telephone number, facsimile number, email address, or postal address provided by the Client are not correct, it shall be deemed that the Client has duly received and acknowledged the notice or any other documents sent by the Bank/the Management Company. In the event that the Client changes the contact address, telephone number, facsimile number, or email address, the Client shall notify the Bank in writing promptly. If the Client fails to comply with such provision, the Bank/the Management Company shall not be responsible for any damages resulting from such failure.
- In making investment in the investment units of mutual funds for accredited and high net-worth investors, the Client acknowledges that the Bank, the Management Company, or the Registrar shall deny transfer of investment units, whether it is the initial transfer or the subsequent transaction, to other unitholders who are not accredited or high net-worth investors except the transfer by inheritability, which is in accordance with the notifications and the regulations prescribed by the Office of the SEC.

Terms and Conditions for Acting as the Broker for Subscription, Redemption, and/or Switching of Investment Units of an Omnibus Account

- In case where the Bank is appointed and authorized by the Client to act as the broker for the subscription, redemption, and/or switching of investment units of an omnibus account, the Client agrees to abide by the rules specified by the Bank in accordance with the terms and conditions contained herein as well as to authorize the Bank to undertake the following actions on behalf of the Client:
 - Open a fund account for subscription, redemption, and/or switching of investment units with the Management Company.
 - Make changes and amendments to the personal information of the Client.
 - Sign in the Application Form for the Opening of Mutual Fund Account, Application Form for Use of Electronic Services, Order Form for Subscription, Redemption and/or Switching of Investment Units, and/or any other related documents as well as submit the orders for subscription, redemption, and/or switching of investment units under management of the Management Company through electronic channel or any other methods deemed appropriate by the Bank.
 - Pay the subscription proceeds and expenses to the Management Company. In this respect, the Client allows the Bank to deduct the payment from the Client's deposit account at the Bank or collect the payment from the service provider of the Client's credit card.
 - Acknowledge the information pertinent to the subscription, redemption, and/or switching of investment units and the information about holding of investment units by the Client provided by the Management Company. In this respect, the Bank shall act as a unitholder on behalf of the Clients (except for the cases of RMF, LTF, and SSF) and shall send the information and the statement of holding to the Client.
 - Coordinate, sign in any documents related with the Client, or undertake any transactions including any other necessary actions to ensure that the Bank accomplishes the duties of the broker for subscription, redemption, and/or switching of investment units of an omnibus account.
 - Authorize and appoint the sub-agent to undertake any actions under the terms and conditions contained herein as well as remove such sub-agent. In this respect, the Client agrees that any actions taken by the Bank and the sub-agent in accordance with the terms and conditions shall be deemed as the actions taken by the Client.
 - Manage or perform any activities with the investment units, the claims, or any other benefits of the Client in order to protect and preserve the interests related to the omnibus account of the Client in the event that the Client dies, or is order to be under receivership, or is adjudged bankrupt, or becomes an incompetent or quasi-incompetent person.
- Opening an omnibus trading account may be subject to the terms and conditions which are different from those of a normal account such as the cut-off time for sending the subscription orders, the delay in receiving dividend payments or redemption proceeds or the news and information about the rights concerning investment, etc.
- Investment in the investment units through an omnibus account is not permitted to transfer the investment units to other persons or to pledge the investment units.
- The Client shall receive an investment report stating the status of investing in the investment units which the Bank, as a unitholder on behalf of the Client, has obtained from the Management Company on a quarterly basis, except for the case that the Client does not have any transaction regarding the subscription, redemption, and/or switching of the investment units for a period of 12 (twelve) consecutive months. In that case, the Client will receive such investment report every 6 (six) months instead.
- The Client agrees to permit the Bank to change or amend the terms and conditions or the collection of fees and any other expenses related to the opening of an omnibus account as deemed appropriate by the Bank. In this respect, the Bank shall notify the Client at least 15 (fifteen) days in advance.
- In cases where the Client hold the investment units of a mutual fund in an aggregate amount greater than the limit prescribed by law, the holding portion exceeding the limit prescribed by law shall have no voting right in seeking unitholders' resolution. Meanwhile, the Bank and the Management Company shall proceed to adjust the holding of investment units to ensure compliance with the limit prescribed by law.
- In case where the mutual fund makes dividend payments and withholds the income tax, the Bank shall be responsible for issuing the Withholding Tax Deduction Certificate to the Client. Notwithstanding, the Client may not be entitled to dividend tax credits.

Workplace Address

Company Name: Position

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:

Delivery Address Same as Address as specified in identification document Current Address Workplace Address Other (specify)

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:

E-mail: (Please specify only one)

In order to reduce paper usage and global warming, the Bank will deliver electronic versions of documents to the above email address / any other email address as notified by you in the future.

Mobile Phone: **Home Telephone:** **Office Telephone:**

2. Other Information

Bank Account for Redemption Proceeds and / or Dividend **Bank of Ayudhya Public Company Limited** Branch:

Savings Account Current Account No. :

Purpose of opening an account (More than one may be selected) For investments For Retirement

For Tax benefits Others (specify)

End beneficiary owner (fill in only when beneficiary from account opening or person with controlling authority relating to the transaction is another person, not oneself.)

Relationship with the account owner (1) Spouse, child, or adopted child (2) Relatives other than (1) (3) Others (please specify)

Mr. Mrs. Ms. Other (Please specify) Name: Surname:

ID Card Passport Issuing Country Alien Registration Card No. Expiry Date (A.D.)/...../.....

Address Moo Building / Mooban: Floor: Soi:

Road: Subdistrict: District:

Province: Country: Postal Code:

Mobile Phone No.: Home Phone No.: E-mail:

I am a politician or connected to a political person No Yes (specify)

Signing Condition Solely Jointly signed by two person Either one Others (please specify)

I hereby certify that the information given above is correct and also acknowledge and agree to comply with and to be bound by the terms and conditions for opening of mutual fund account of the Bank, the terms and conditions specified in the Mutual Fund Prospectus, the terms and conditions for investment specified on the back of the application to open mutual fund account, and the terms and conditions as may be hereafter announced by the Bank/The Management Company in all respects. I also hereby certify that the entering into this transaction is not for the objective of money laundering or terrorism-financing.

Where I have provided to [the Bank] personal data of any other person: (a) I undertake to verify the accuracy and completeness of such person's personal data provided by us to the Bank, and to notify the Bank of any change to the personal data provided; (b) I warrant that [the Service User/I/we] have obtained consent or can rely on other legal basis for the collection, use, disclosure and/or transfer of such personal data in compliance with applicable laws; (c) I warrant that I have informed such person of the [Bank]'s privacy notice; and (d) I warrant that the Bank can lawfully collect, use, and further disclose and/or transfer of such personal data for the purposes set out in the [Bank]'s privacy notice (as may be amended from time to time), including the purposes set out in this Form.

Signature of Applicant(s) ()		KYC level <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
	Staff only	Investment Consultant: License No.: Employee ID:	Recorded by: Employee ID:
	Referred by: Employee ID:	Authorized by: Employee ID:	

Terms and Conditions for Fund Account Opening

The applicant ("the Client") wishes to open a fund account for investing in the investment units of the mutual funds under management of Asset Management Companies ("the Management Company") whereby Bank of Ayudhya Public Company Limited ("the Bank") will act as a broker for the subscription, redemption and/or switching of investment units. In this respect, the Client accepts and agrees to be bound by the terms and conditions for fund account opening as per the following details, including any further amendments to be made by the Bank.

Terms and Conditions for Subscription, Redemption and/or Switching of Investment Units

- The Client has a thorough knowledge and understanding of investment in the investment units of mutual funds and acknowledges that:
 - Investments in mutual funds are not bank deposits and are subject to investment risks. The Client may receive an investment return which is higher or less than the original amount invested or may not receive the redemption proceeds within the specified period or may not be able to redeem the investment units as per instructions.
 - Investment in investment units is made based on the sole discretion of the Client. It shall not bind the Bank and the Management Company and shall not cause the Bank and the Management Company to be liable to any damages arising from such investment.
 - For investment in the retirement mutual funds (RMF) and/or long-term equity funds (LTF) and/or Super Savings Fund (SSF) established and/or managed by the Management Company, the Bank, the Management Company or the Registrar shall deny the registration of transfer, pledge, or guarantee of the investment units of such funds which is in compliance with the notifications and regulations of the Office of the Securities and Exchange Commission ("SEC").
 - The Bank and the Management Company do not provide any recommendation or consultation on taxation for investment in RMF and/or LTF and/or SSF to the Client.
- The Client acknowledges that the Bank only acts as an investment consultant and accepts the orders for subscription, redemption and/or switching of investment units. The allocation of investment units is the responsibility of the Management Company.
- The Client hereby grants consent to the Bank to exchange with or disclose, transmit and/or transfer to the entities within its financial business group, its data processors, third-party service providers (outsources), its agents, subcontractors and/or co-branding partners the Service User's personal data and other data provided by the Service User to the Bank for the use of the services that are necessary to be disclosed for the purpose of providing the services in accordance with this terms and conditions, including for the purposes of carrying out risk assessment; preventing and detecting fraud include investigating fraudulent transaction; improving the Bank's products and services; communicating with the Service User about the services; supporting the Bank's service operations; for the benefit of debts collection process; for the benefit of data processing; for investigating payment transactions or deposit/ withdrawals/ transfers transactions; and for providing services of the Bank under the terms and conditions relating to the purchase, sale back and/or switch of investment units in accordance with laws, notifications of the SEC, notifications of Office of SEC and/or regulations, rules or orders of relevant government authorities in Thailand and outside Thailand.
- The mutual funds eligible for subscription, redemption, and/or switching of investment units under the terms and conditions contained herein shall be in the list announced by the Bank/the Management Company via the website of the Bank/the Management Company or through any other means deemed appropriate by the Bank/the Management Company.
- The Client has already received the Investor Manual, the Tax Manual for investment in RMF and LTF and SSF, and any other documents applicable for the subscription of investment units from the Bank. Before making any investment in the investment units of a mutual fund, the Client have thoroughly read and understood all the information contained in such documents and has comprehensive understanding of the investment policy, dividend payment policy, investment risks, fees, expenses, and other conditions for holding the investment units of the mutual fund which the Client wishes to invest in all respects.
- In receiving the redemption proceeds, dividend payments, or any benefits arising from investment in the investment units, the Client agrees to permit the Bank to deposit the money into the Client's deposit account at the Bank. In case where the Bank is not able to deposit the money into such account, the Client agrees that the Bank pay a crossed cheque to the Client instead.
- The order of subscription, redemption, and/or switching of investment units and any other documents including the regulations, directives, or operational procedures of the Bank pertinent to the terms and conditions contained herein, whether they are in existence on the date of account opening or will be stipulated by the Bank/the Management Company in the future, shall form an integral part of these terms and conditions.
- The Bank/the Management Company has the right to deny the order of subscription, redemption, and/or switching of investment units, or any other orders of the Client, entirely, or partially, and shall notify the Client of the reasons of such denial as deemed appropriate. The Bank/the Management Company also has the right to perform or not perform any actions according to the investment objective and policy stipulated in the fund scheme or the prospectus of each relevant fund. In this regard, the Client agrees not to hold the Bank / the Management Company responsible or make claim against the Bank/the Management Company for any losses and consents to waive all the rights to defend against the Bank / the Management Company.
- In case where there is no outstanding balance in the fund account, and the account is dormant for a period of more than 90 (ninety) days, the Client agrees to permit the Bank to close such account without giving prior notice to the Client.
- The incompleteness or nullification of the provisions or conditions under any clause of these terms and conditions shall not affect the validity of the provisions or conditions under the remaining clauses of the terms and conditions, which shall remain enforceable. Moreover, if such terms and conditions are contrary to or inconsistent with the laws, the notifications of the SEC, the notifications of the Office of the SEC, and/or regulations, rules, directives of relevant local and foreign authorities, the statements in these terms and conditions shall remain in full force only to the extent that they are not inconsistent with nor contrary to such laws, notifications, regulations, rules, or directives.
- In case where there are amendments to the laws, notifications of the SEC, regulations, rules, or directives of relevant local and foreign authorities which have an impact on the services of the Bank according to these terms and conditions, the Bank/the Management Company has the right to make amendments to these terms and conditions as which the Bank/the Management Company deems appropriate in order to ensure compliance with the laws, notifications, regulations, rules, or directives. In this regard, the Bank/the Management Company shall notify the Client in writing or publish the notification via the Bank's website without having to obtain consent from the Client.
- In the event that the Bank/the Management Company gives notice to, informs, contacts, or sends the notifications, announcements and/or any other documents to the Client by posting the information at the offices of the Bank/the Management Company, or publishing the information in the newspapers, or notify the Client of the information via telephone, facsimile, email, postal mail (whether registered or not), or sending by hand, or by any other means as per the most recent contact information provided in writing by the Client, it shall be deemed that the information has been duly delivered to the Client regardless of whether such information was received by the Client itself or by any other recipient or not. In case where the information fail to reach the Client due to the relocation of Client or the change or dismantling of the physical address and the Client has not informed the Bank in writing of such relocation or change or dismantling of the physical address, or the Bank cannot contact the Client because the latest information regarding the telephone number, facsimile number, email address, or postal address provided by the Client are not correct, it shall be deemed that the Client has duly received and acknowledged the notice or any other documents sent by the Bank/the Management Company. In the event that the Client changes the contact address, telephone number, facsimile number, or email address, the Client shall notify the Bank in writing promptly. If the Client fails to comply with such provision, the Bank/the Management Company shall not be responsible for any damages resulting from such failure.
- In making investment in the investment units of mutual funds for accredited and high net-worth investors, the Client acknowledges that the Bank, the Management Company, or the Registrar shall deny transfer of investment units, whether it is the initial transfer or the subsequent transaction, to other unitholders who are not accredited or high net-worth investors except the transfer by inheritability, which is in accordance with the notifications and the regulations prescribed by the Office of the SEC.

Terms and Conditions for Acting as the Broker for Subscription, Redemption, and/or Switching of Investment Units of an Omnibus Account

- In case where the Bank is appointed and authorized by the Client to act as the broker for the subscription, redemption, and/or switching of investment units of an omnibus account, the Client agrees to abide by the rules specified by the Bank in accordance with the terms and conditions contained herein as well as to authorize the Bank to undertake the following actions on behalf of the Client:
 - Open a fund account for subscription, redemption, and/or switching of investment units with the Management Company.
 - Make changes and amendments to the personal information of the Client.
 - Sign in the Application Form for the Opening of Mutual Fund Account, Application Form for Use of Electronic Services, Order Form for Subscription, Redemption and/or Switching of Investment Units, and/or any other related documents as well as submit the orders for subscription, redemption, and/or switching of investment units under management of the Management Company through electronic channel or any other methods deemed appropriate by the Bank.
 - Pay the subscription proceeds and expenses to the Management Company. In this respect, the Client allows the Bank to deduct the payment from the Client's deposit account at the Bank or collect the payment from the service provider of the Client's credit card.
 - Acknowledge the information pertinent to the subscription, redemption, and/or switching of investment units and the information about holding of investment units by the Client provided by the Management Company. In this respect, the Bank shall act as a unitholder on behalf of the Clients (except for the cases of RMF, LTF, and SSF) and shall send the information and the statement of holding to the Client.
 - Coordinate, sign in any documents related with the Client, or undertake any transactions including any other necessary actions to ensure that the Bank accomplishes the duties of the broker for subscription, redemption, and/or switching of investment units of an omnibus account.
 - Authorize and appoint the sub-agent to undertake any actions under the terms and conditions contained herein as well as remove such sub-agent. In this respect, the Client agrees that any actions taken by the Bank and the sub-agent in accordance with the terms and conditions shall be deemed as the actions taken by the Client.
 - Manage or perform any activities with the investment units, the claims, or any other benefits of the Client in order to protect and preserve the interests related to the omnibus account of the Client in the event that the Client dies, or is order to be under receivership, or is adjudged bankrupt, or becomes an incompetent or quasi-incompetent person.
- Opening an omnibus trading account may be subject to the terms and conditions which are different from those of a normal account such as the cut-off time for sending the subscription orders, the delay in receiving dividend payments or redemption proceeds or the news and information about the rights concerning investment, etc.
- Investment in the investment units through an omnibus account is not permitted to transfer the investment units to other persons or to pledge the investment units.
- The Client shall receive an investment report stating the status of investing in the investment units which the Bank, as a unitholder on behalf of the Client, has obtained from the Management Company on a quarterly basis, except for the case that the Client does not have any transaction regarding the subscription, redemption, and/or switching of the investment units for a period of 12 (twelve) consecutive months. In that case, the Client will receive such investment report every 6 (six) months instead.
- The Client agrees to permit the Bank to change or amend the terms and conditions or the collection of fees and any other expenses related to the opening of an omnibus account as deemed appropriate by the Bank. In this respect, the Bank shall notify the Client at least 15 (fifteen) days in advance.
- In cases where the Client hold the investment units of a mutual fund in an aggregate amount greater than the limit prescribed by law, the holding portion exceeding the limit prescribed by law shall have no voting right in seeking unitholders' resolution. Meanwhile, the Bank and the Management Company shall proceed to adjust the holding of investment units to ensure compliance with the limit prescribed by law.
- In case where the mutual fund makes dividend payments and withholds the income tax, the Bank shall be responsible for issuing the Withholding Tax Deduction Certificate to the Client. Notwithstanding, the Client may not be entitled to dividend tax credits.