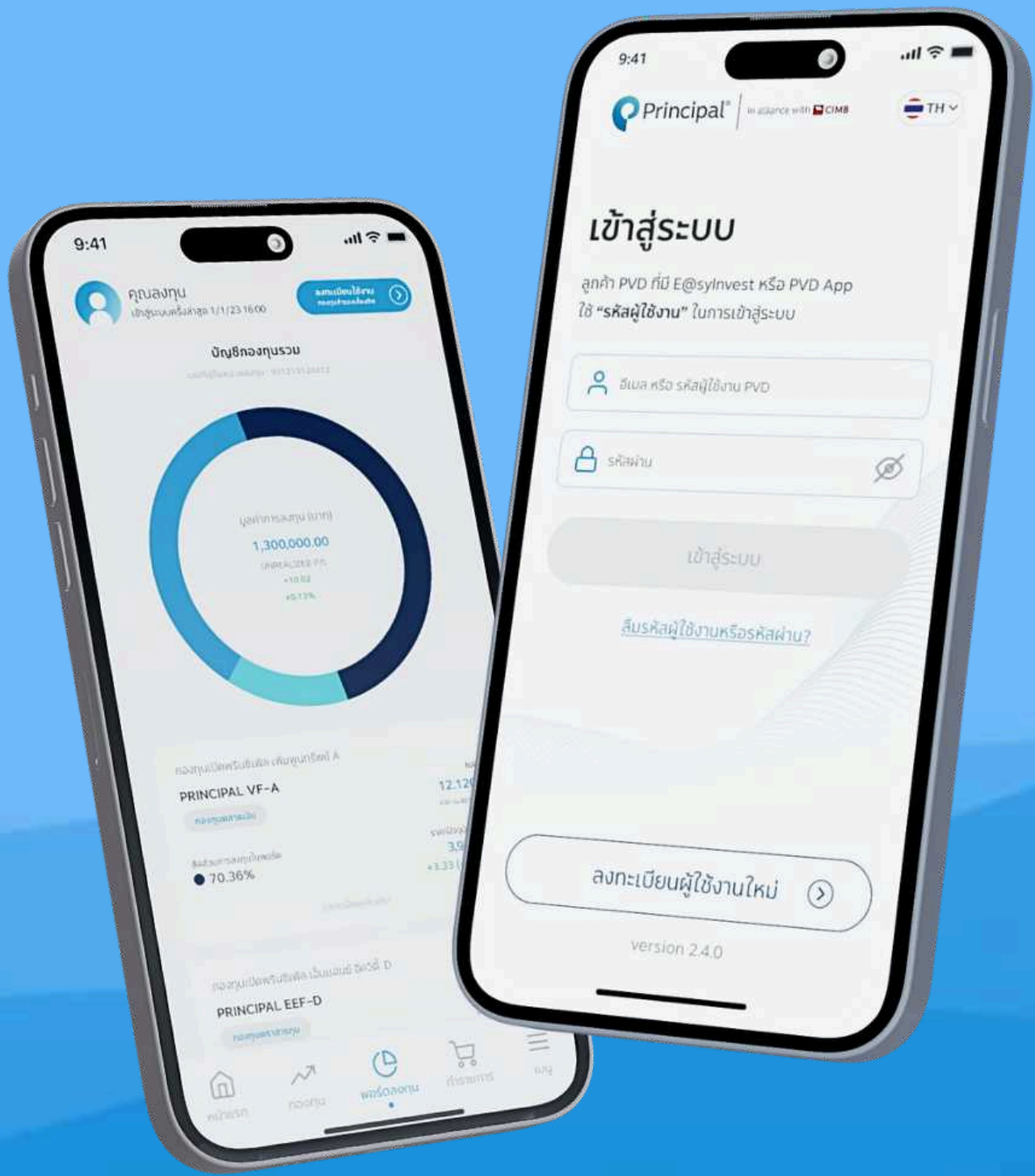




User Manual

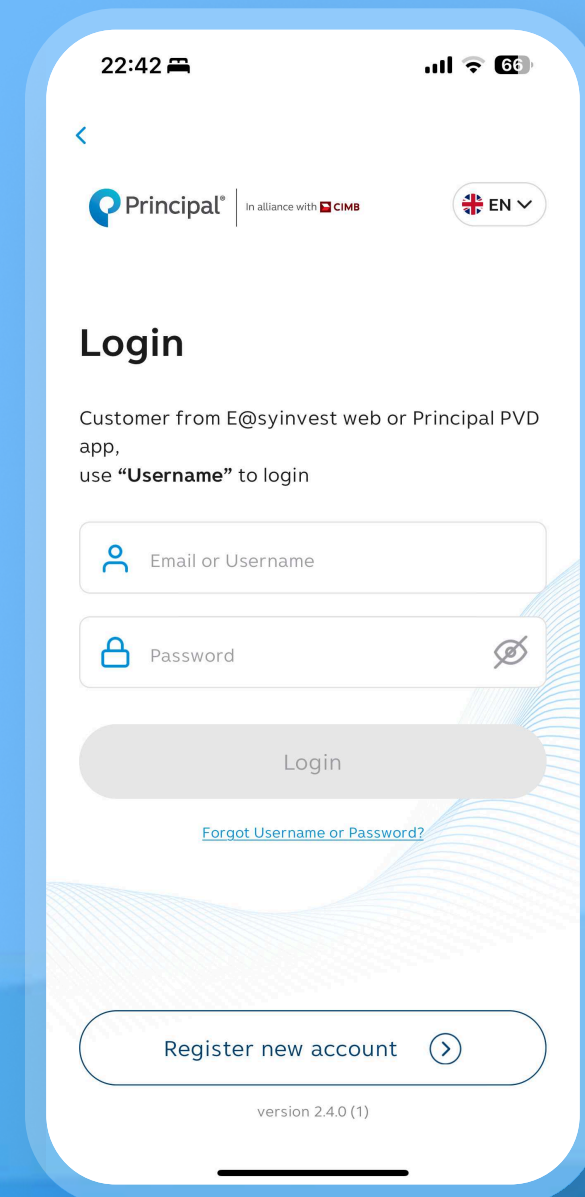


List of contents

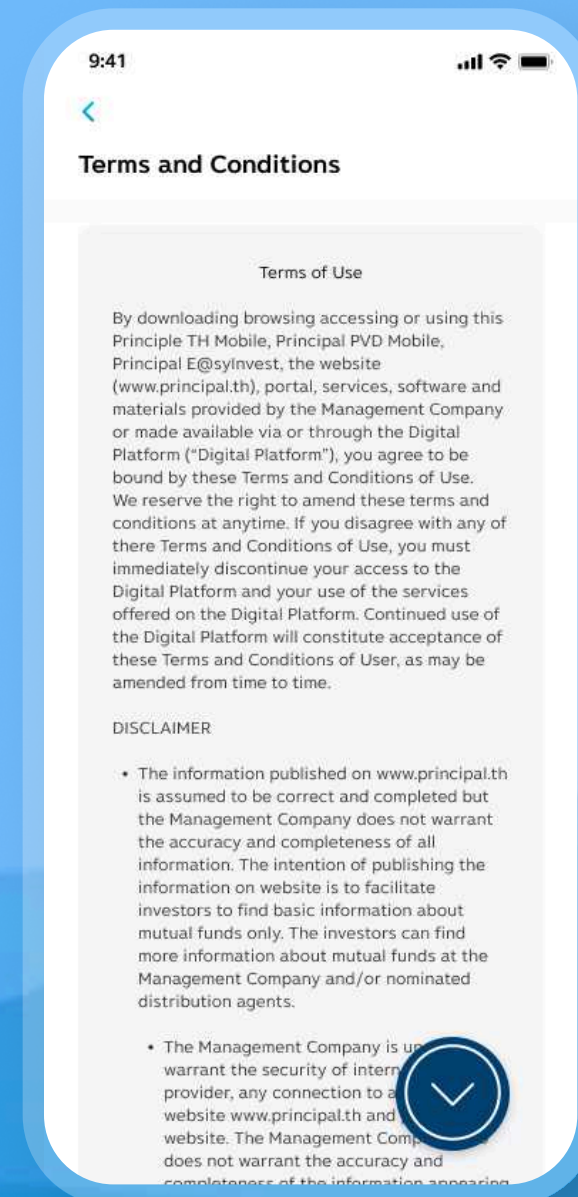
Register New Account	1
Open Mutual Fund Account	6

Register New Account

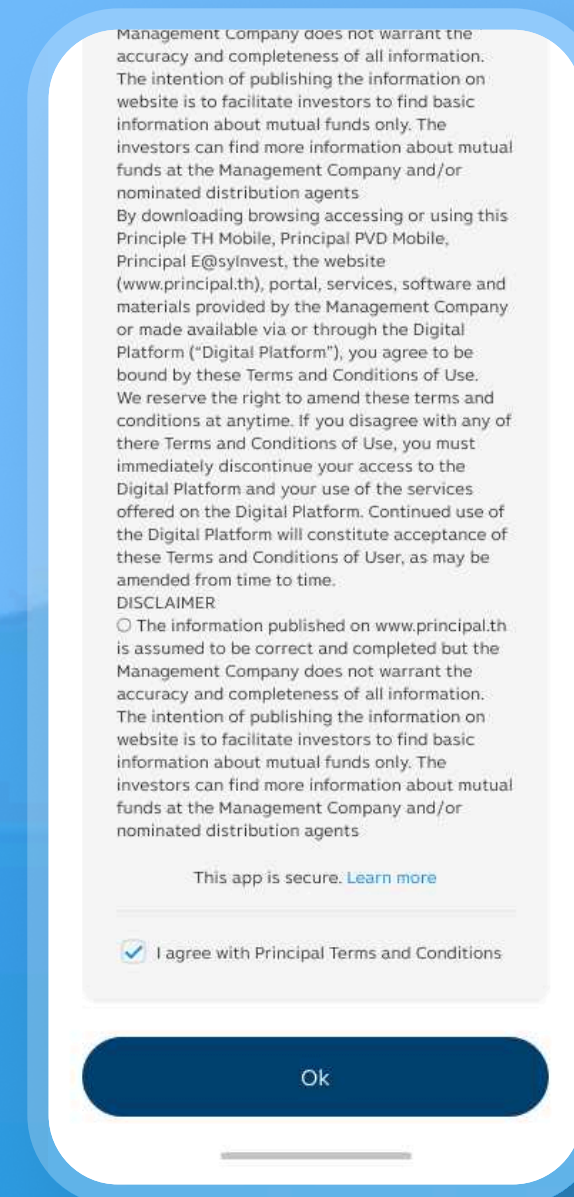
Register New Account



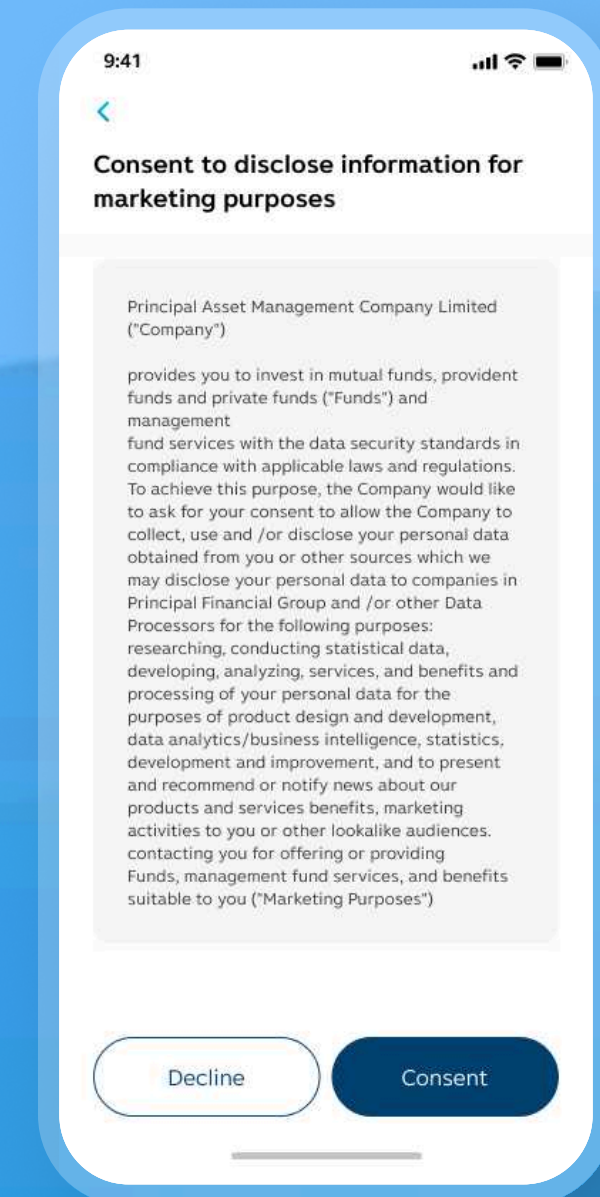
1. Click “Register new account”



2. Read the terms and conditions

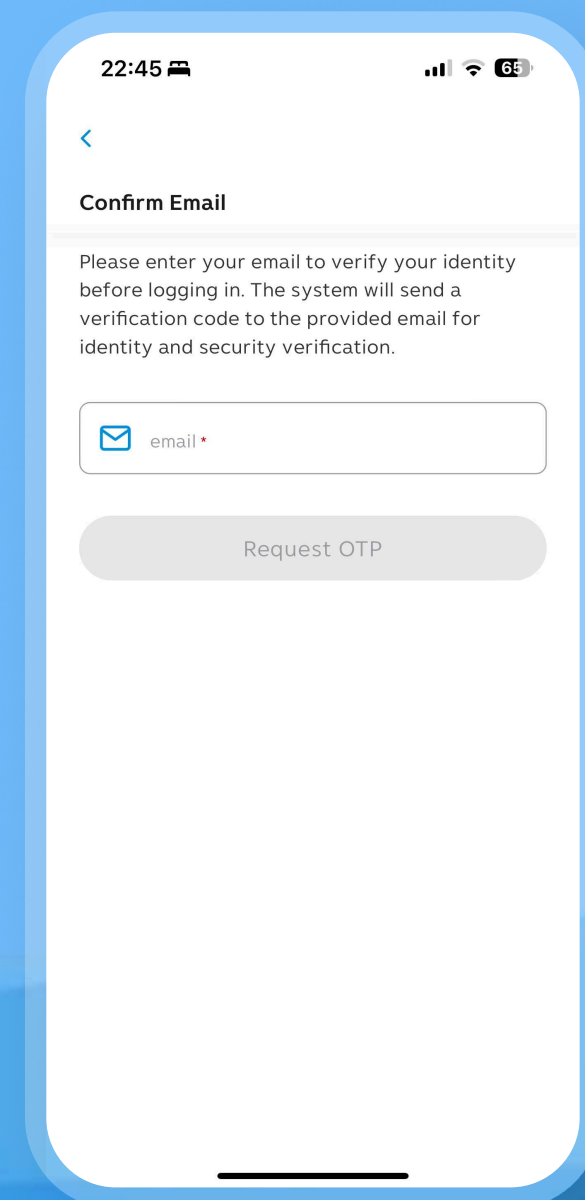


3. Accept all terms and conditions.



4. Read the marketing consent and provide your consent information to continue.

Register New Account



22:45

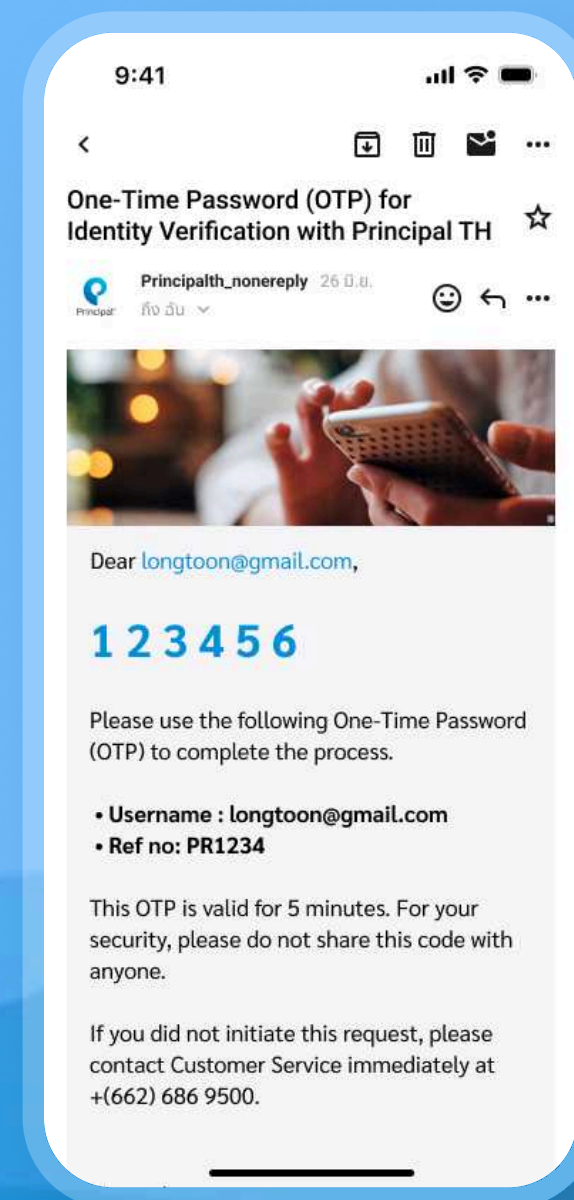
Confirm Email

Please enter your email to verify your identity before logging in. The system will send a verification code to the provided email for identity and security verification.

email

Request OTP

5. Fill in your email, and click “Send verification email” to continue.



9:41

One-Time Password (OTP) for Identity Verification with Principal TH

PrincipalTH_nonreply 25 0.0.

Dear longtoon@gmail.com,

1 2 3 4 5 6

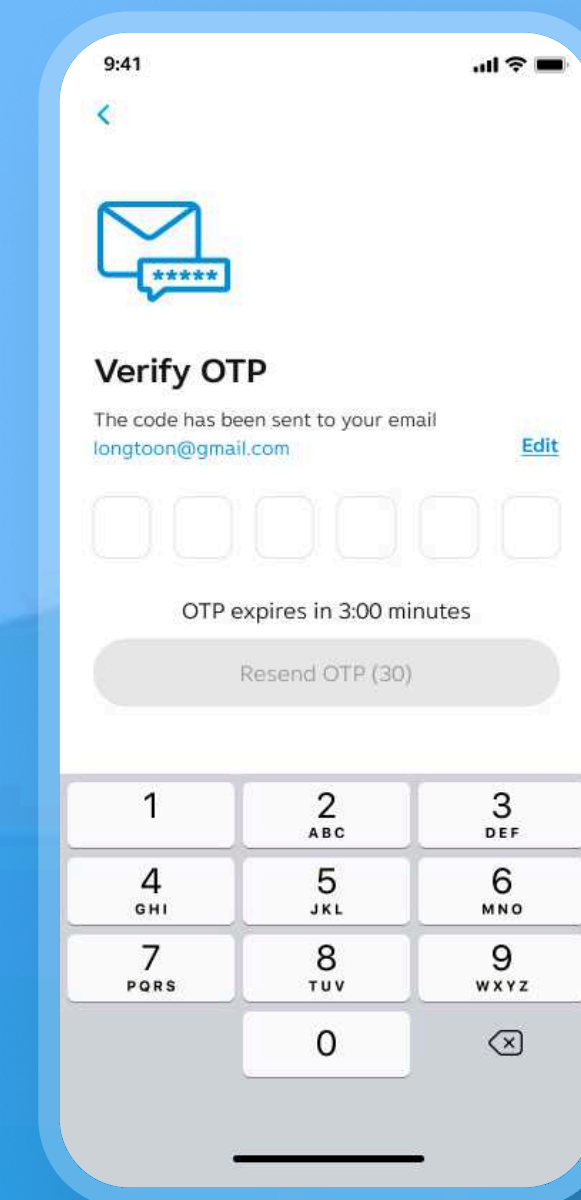
Please use the following One-Time Password (OTP) to complete the process.

- Username : longtoon@gmail.com
- Ref no: PR1234

This OTP is valid for 5 minutes. For your security, please do not share this code with anyone.

If you did not initiate this request, please contact Customer Service immediately at +(662) 686 9500.

6. The system has sent an OTP to the email address you provided.



9:41

Verify OTP

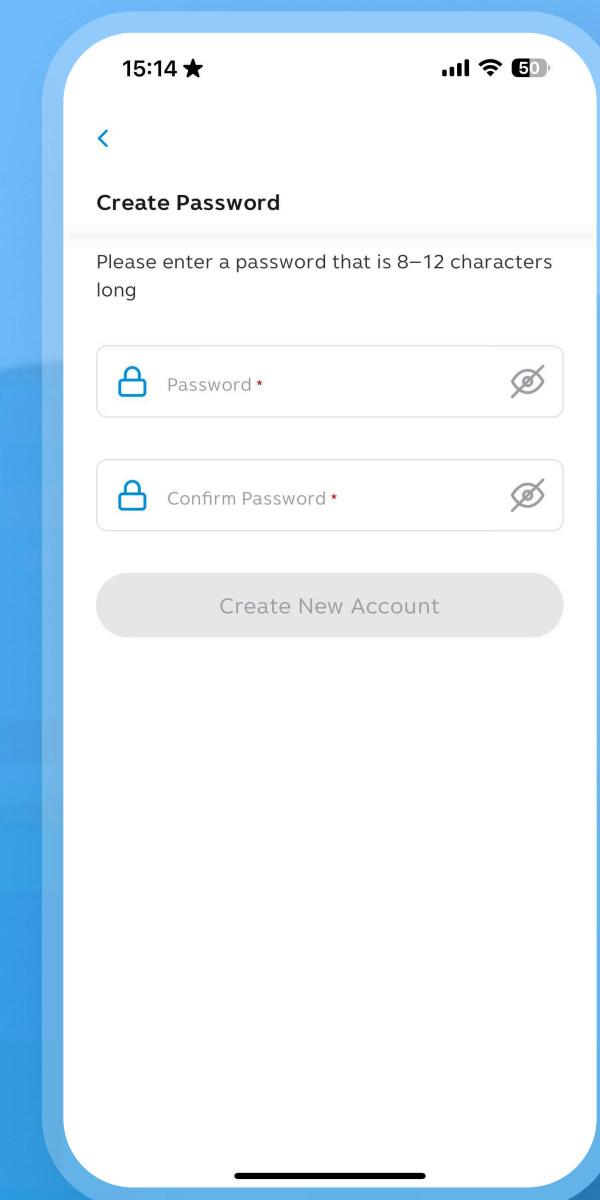
The code has been sent to your email longtoon@gmail.com

OTP expires in 3:00 minutes

Resend OTP (30)

1 2 3
4 5 6
7 8 9
0

7. Verify OTP



15:14

Create Password

Please enter a password that is 8–12 characters long

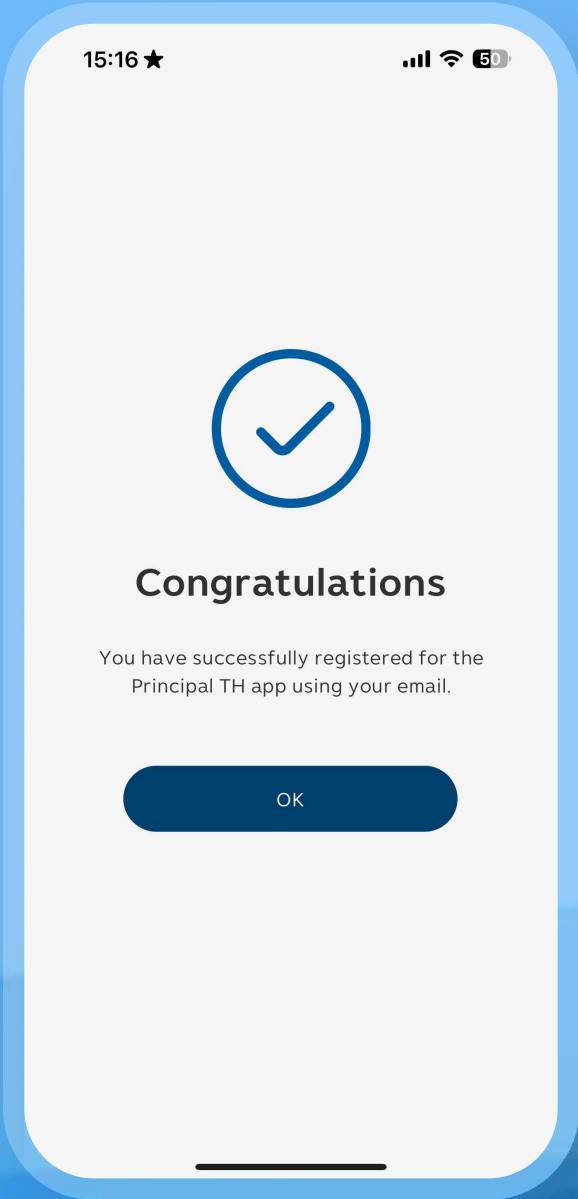
Password

Confirm Password

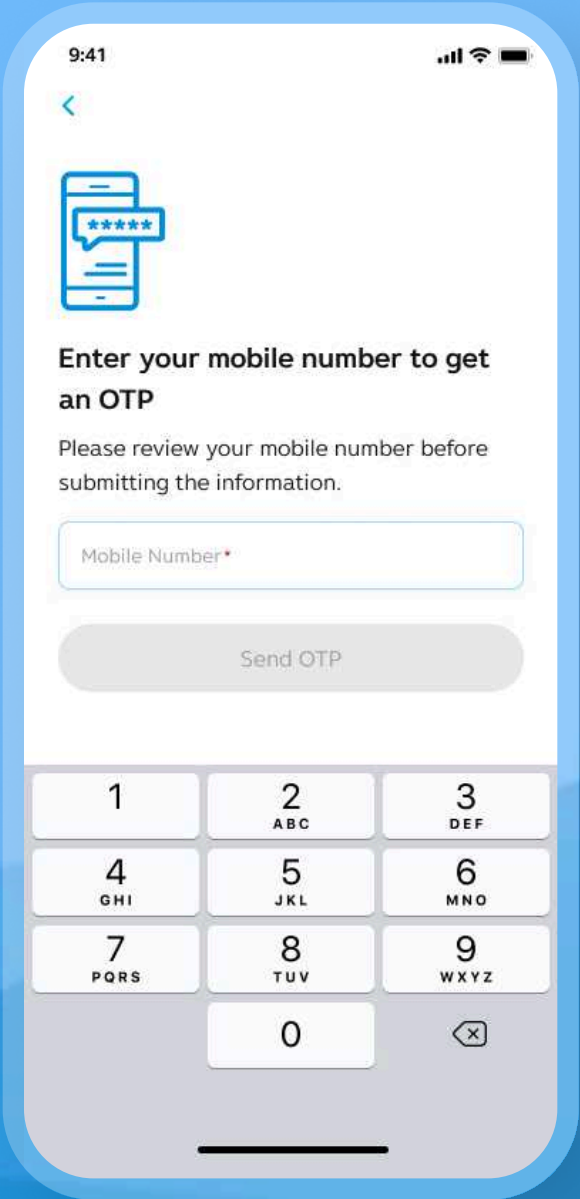
Create New Account

8. Create password

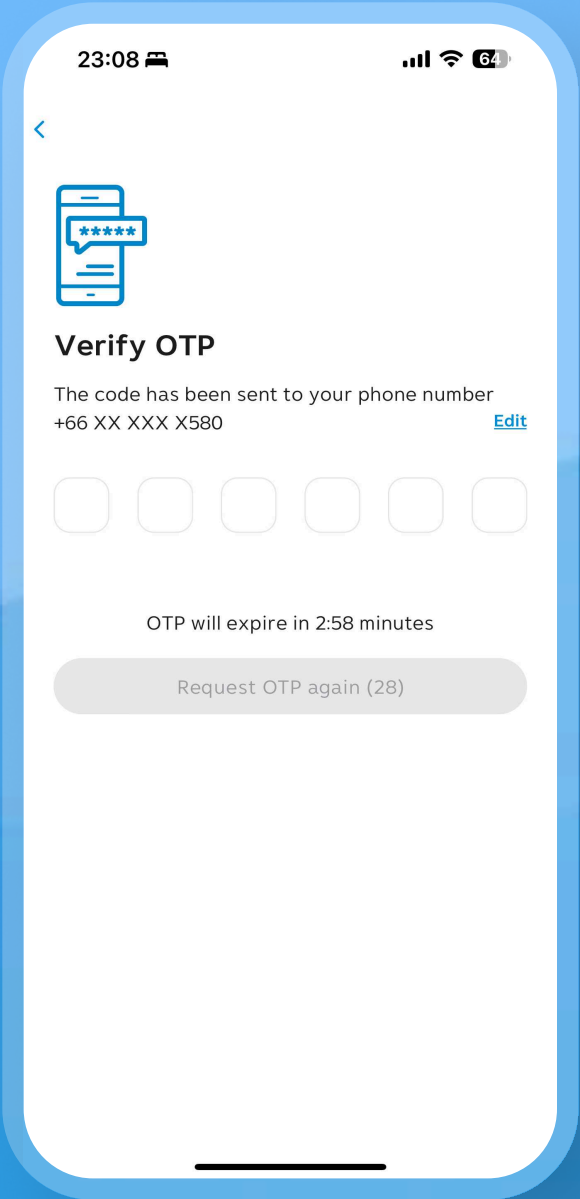
Register New Account



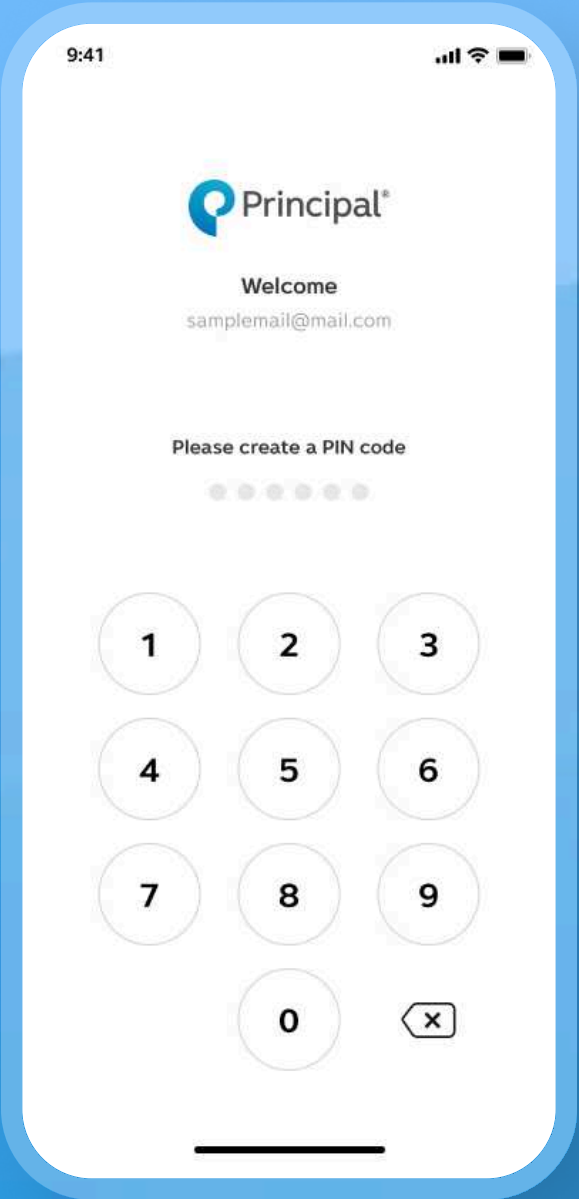
9. Your account has been verified.
Click “Ok” to continue.



10. Fill in your phone number
to get OTP.

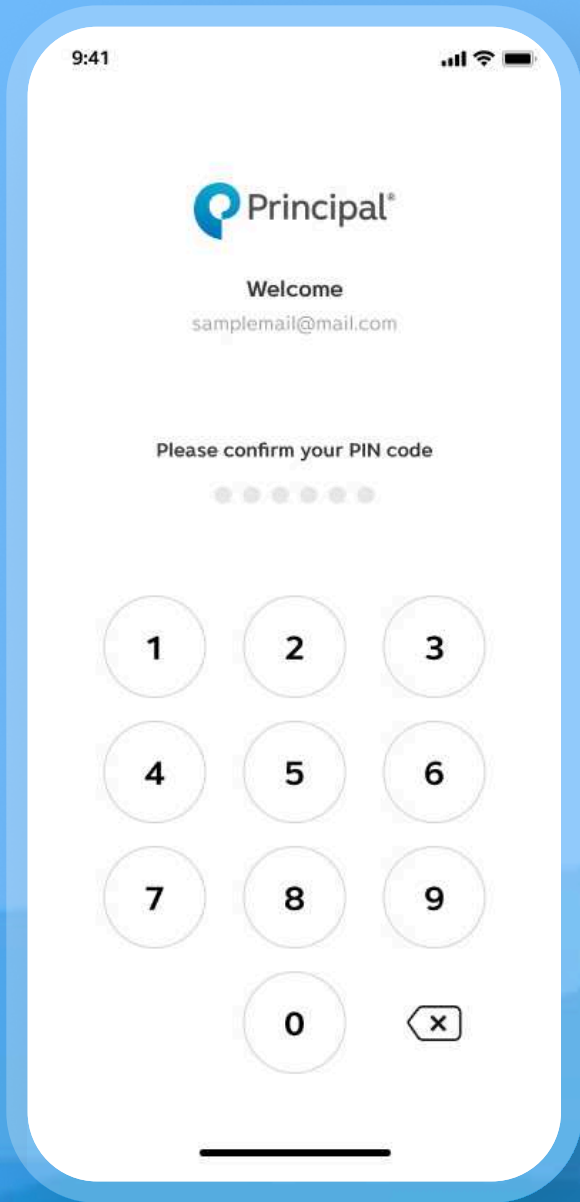


11. Verify OTP

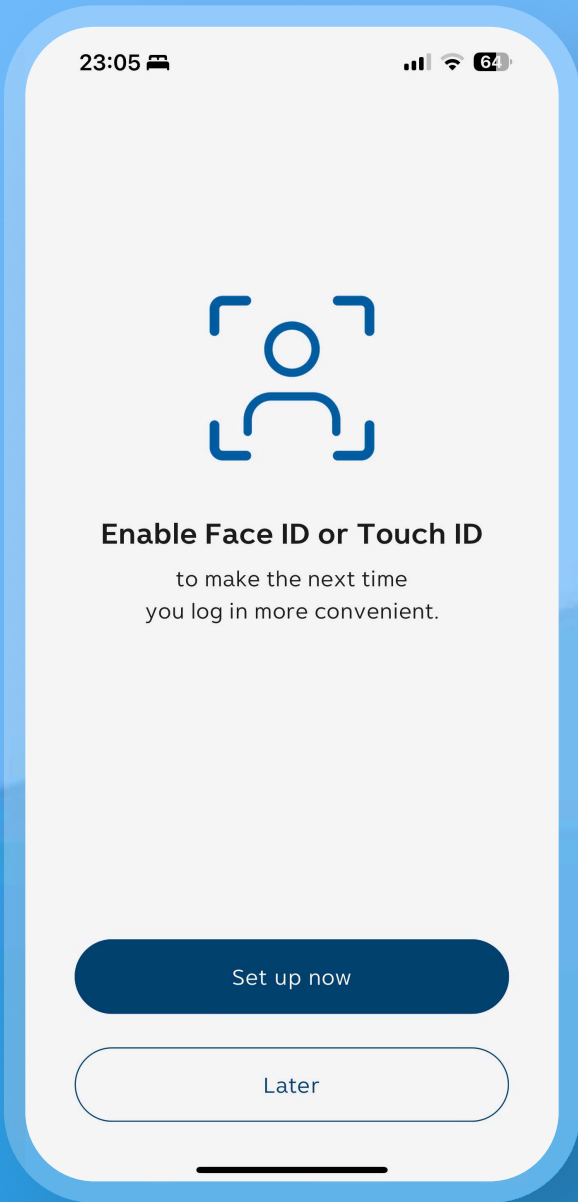


12. Create PIN Code

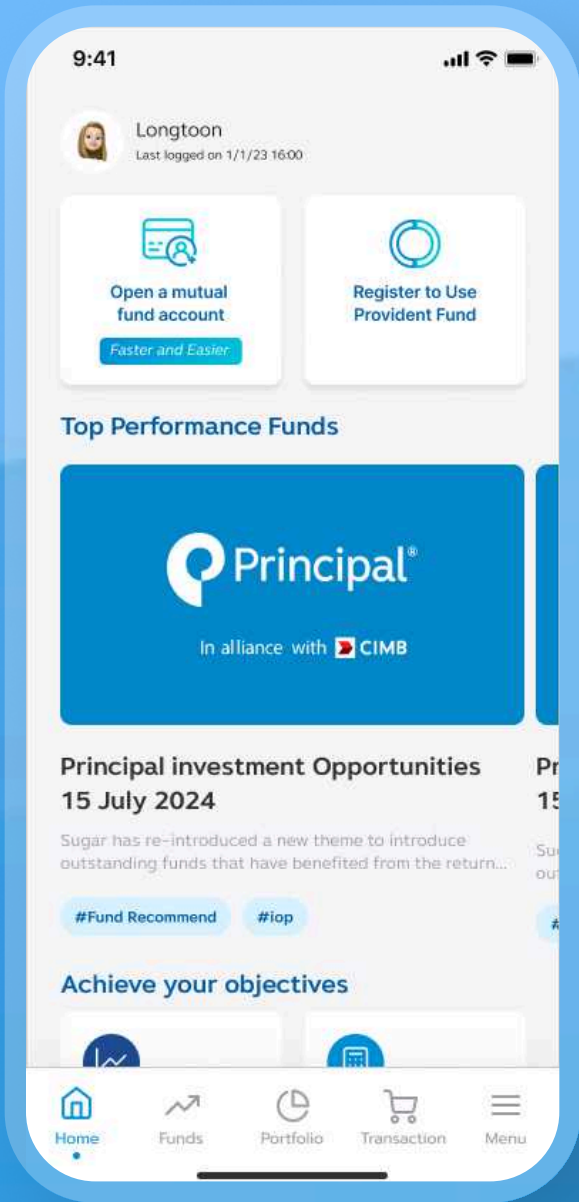
Register New Account



13. Confirm PIN Code



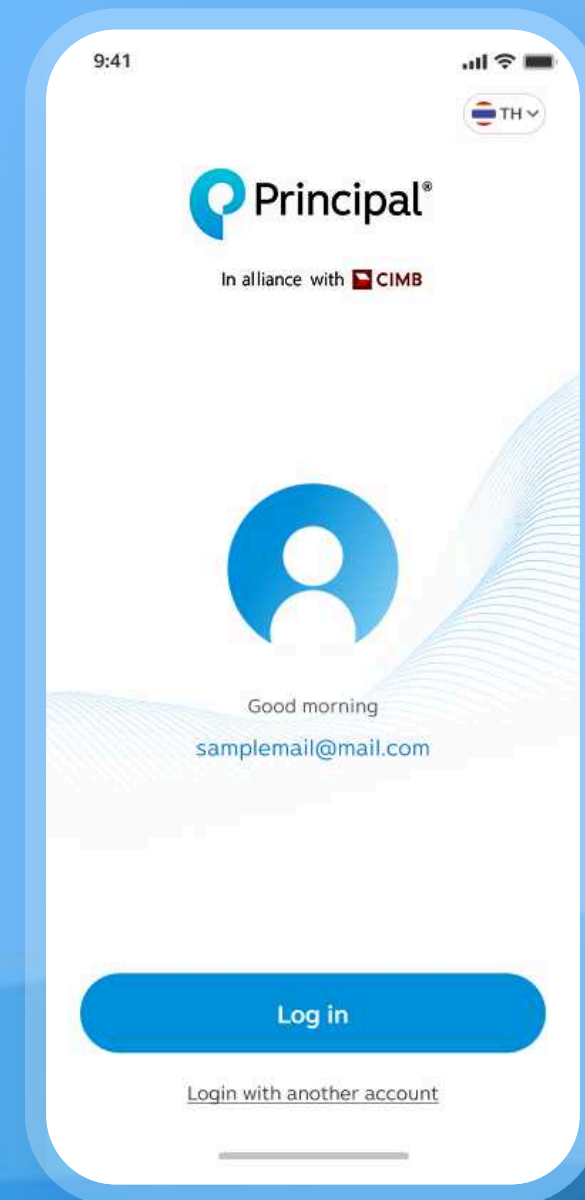
14. Set up your Face/Fingerprint settings for easier access in the future.



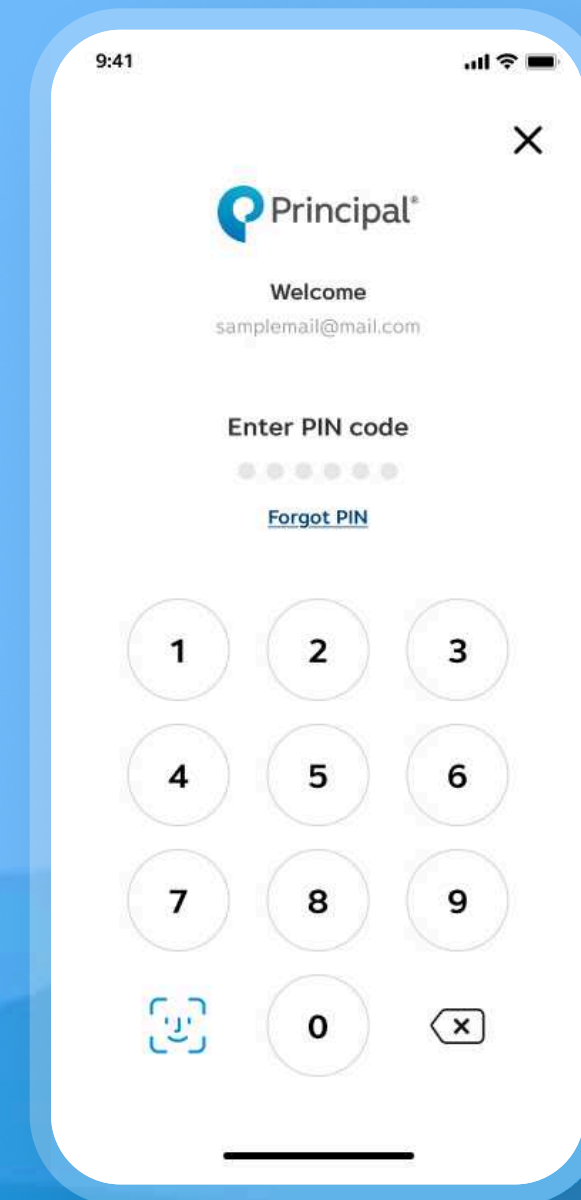
15. Go to “Home” page.

Open Mutual Fund Account

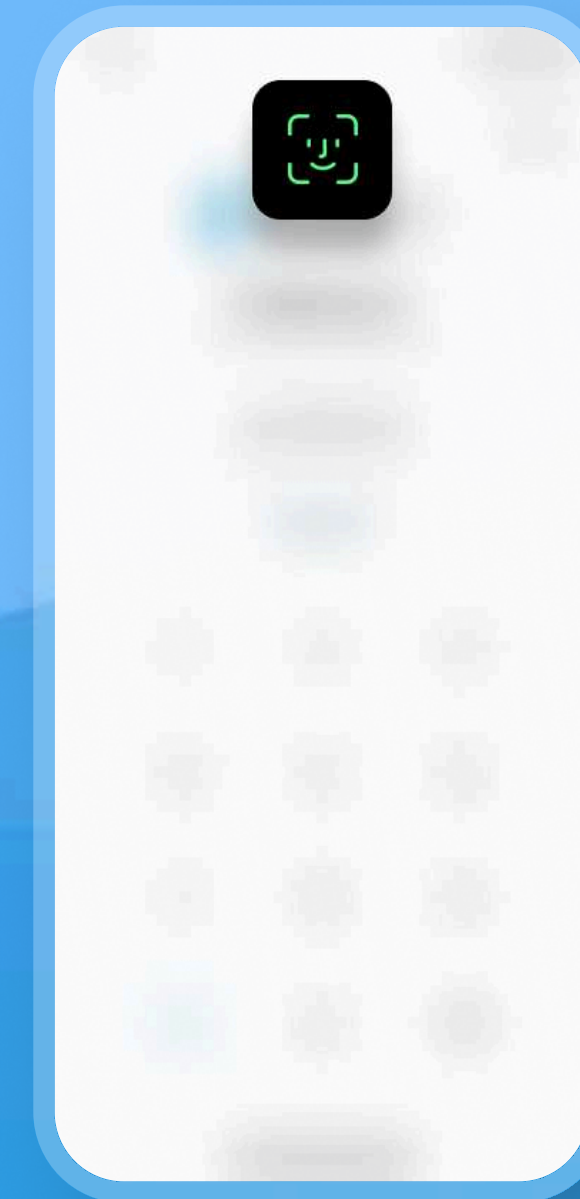
Open Mutual Fund Account



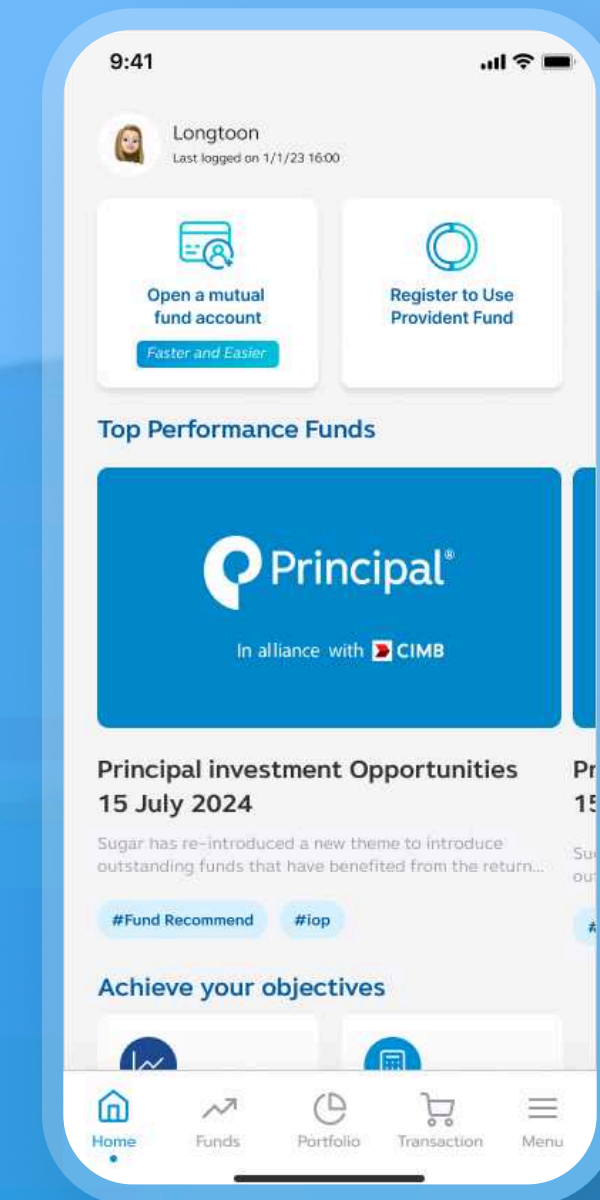
1. You can log in with your account or use another account.



2. If you haven't set up Face ID or fingerprint login, enter your PIN Code to continue.

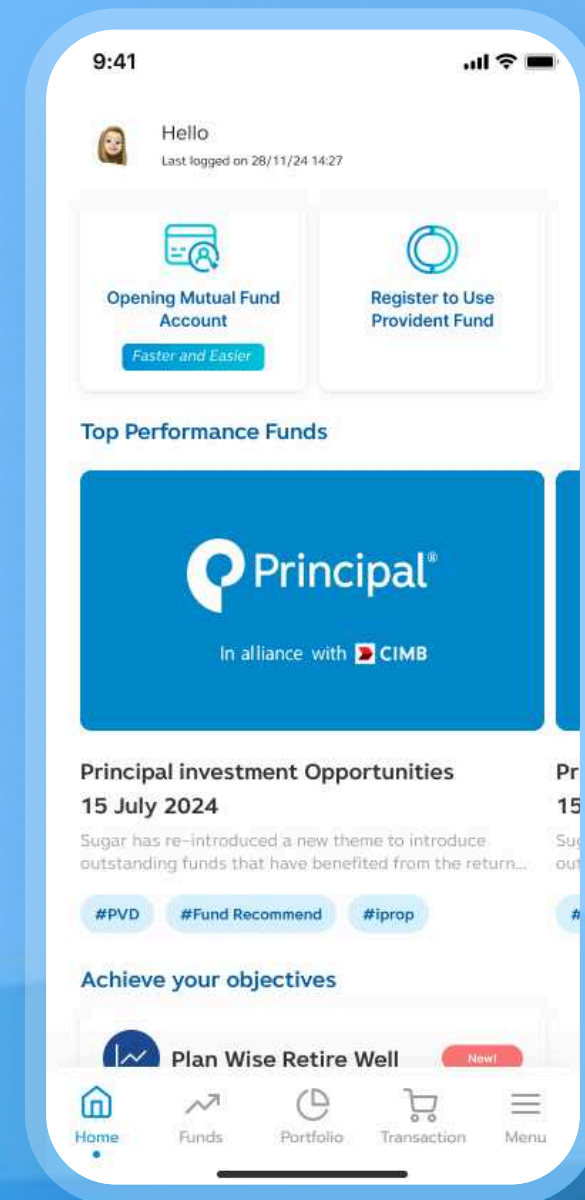


3. If Face ID or fingerprint login is set up, the system will log you in automatically.

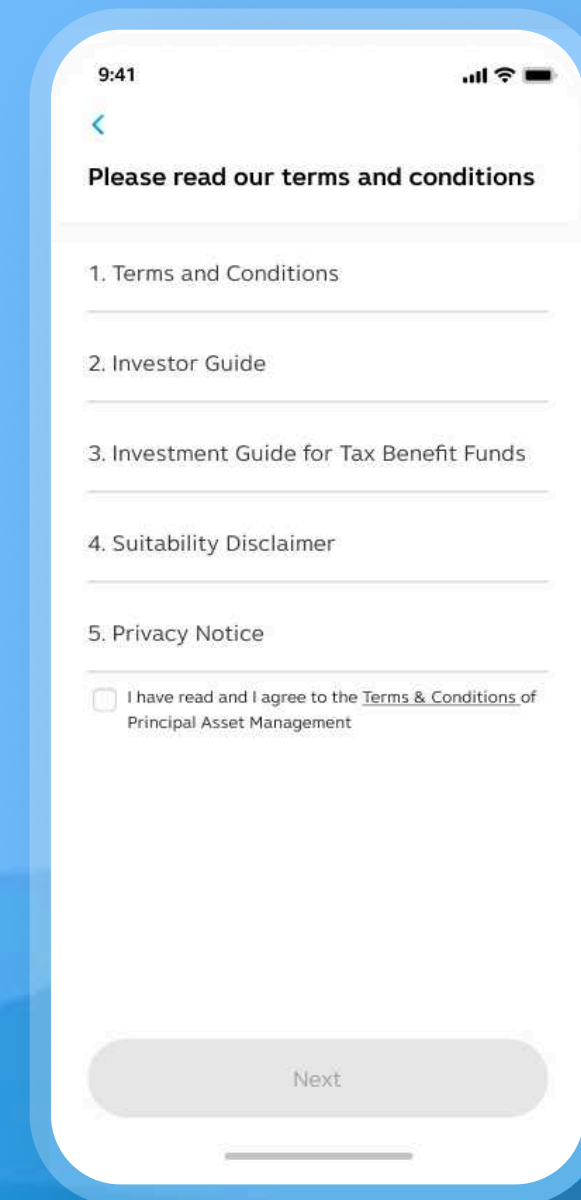


4. Go to "Home" page.

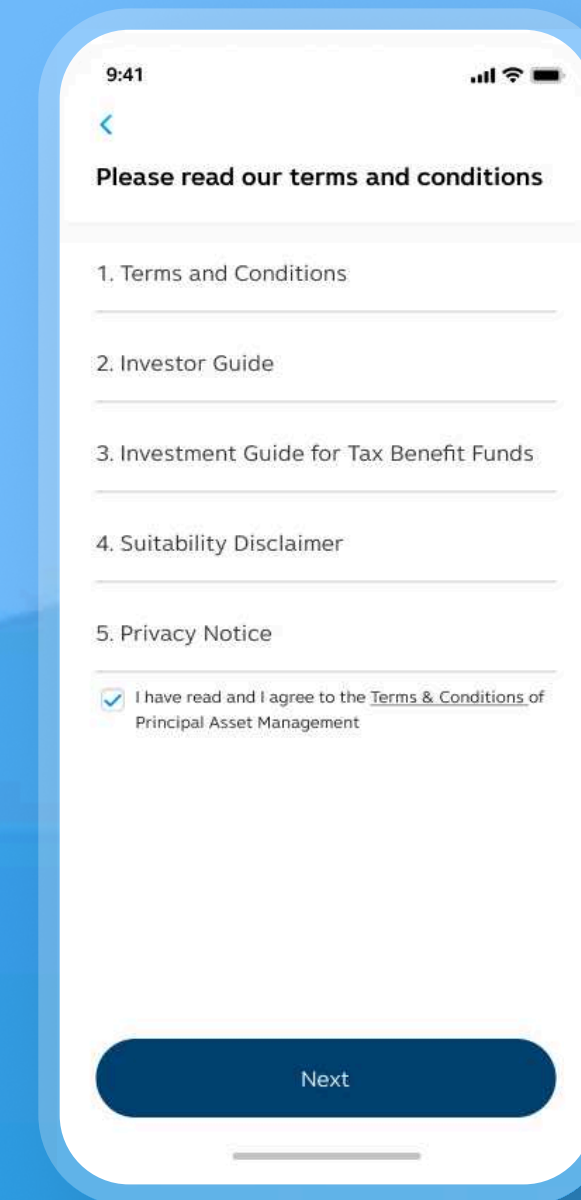
Open Mutual Fund Account



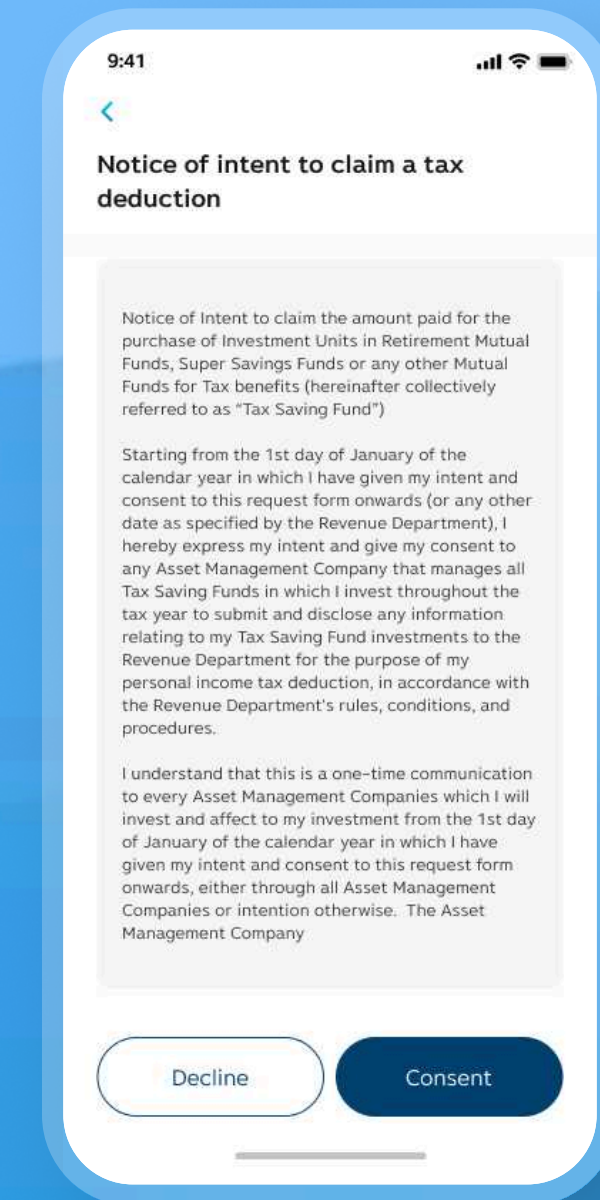
5. Click Opening Mutual Fund Account.



6. Read the terms and conditions.



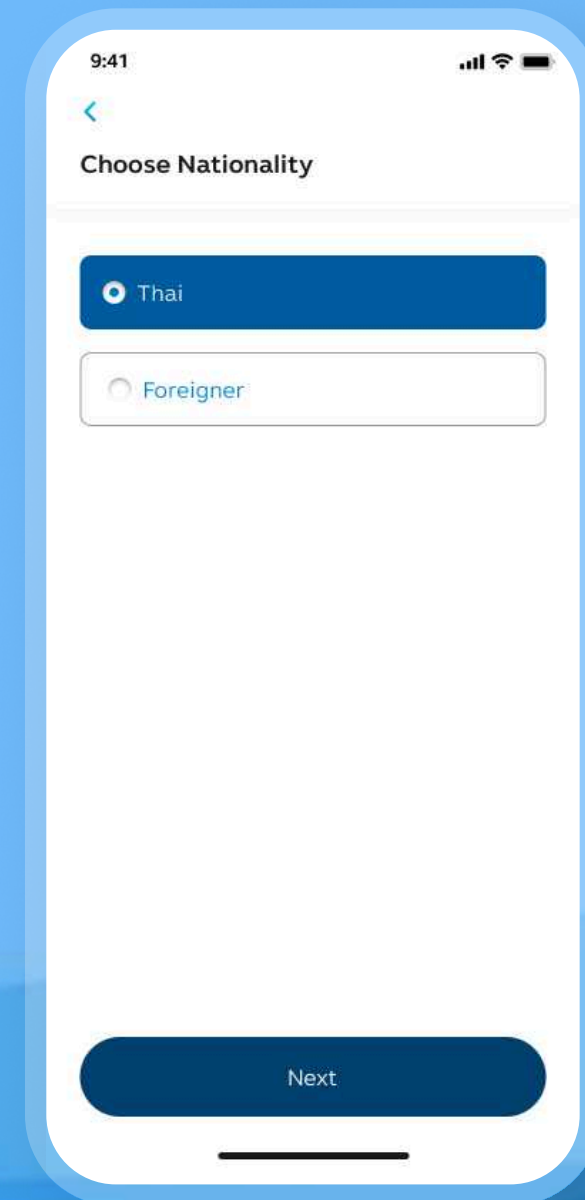
7. Accept all terms and conditions.



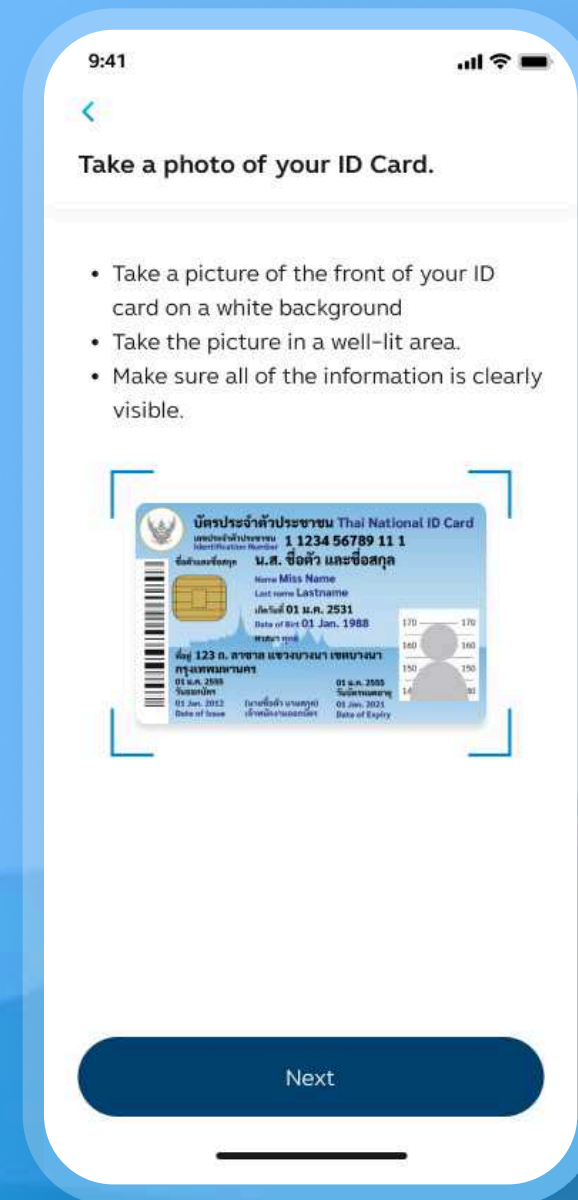
8. Read the “Notice of intent to claim a tax deduction” and provide consent information to continue.

Open Mutual Fund Account

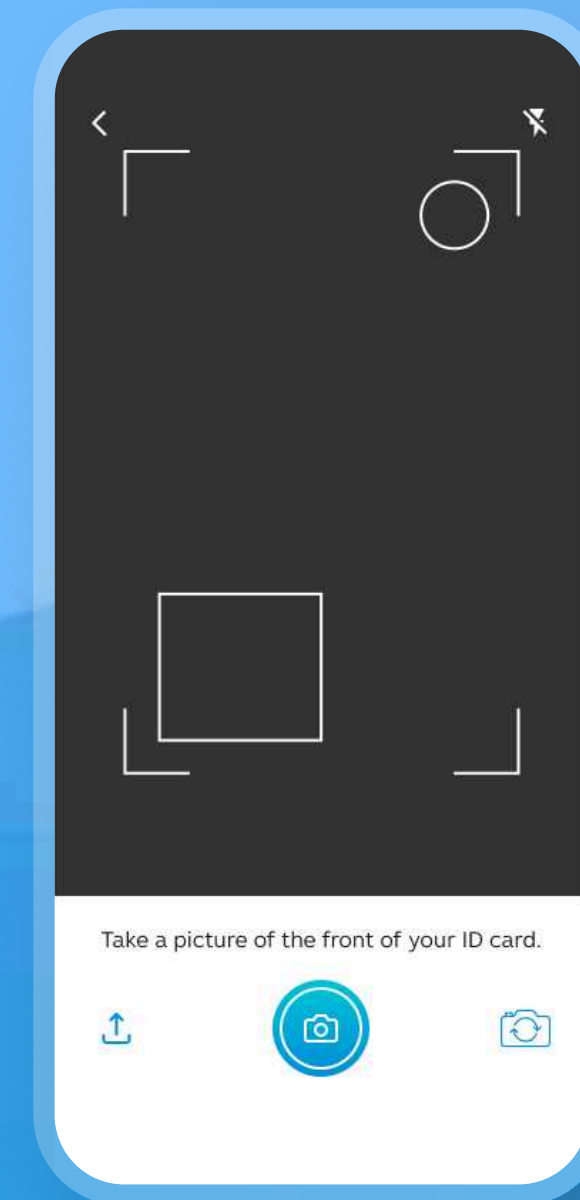
Thai Nationality



9. Select Thai nationality.



10. Details for taking a photo of your ID card. Click the "Next" button.



11. Take a picture of the front of your ID card.



12. Confirm your ID Card photo, click "Save".

Open Mutual Fund Account

Thai Nationality

9:41

<

Enter your name and date of birth

Name in Thai*

Surname in Thai*

Date of Birth*

Next

13. Enter your name and date of birth.

9:41

<

Enter your name and date of birth

Name in Thai*

สมชาย

Surname in Thai*

ประจักษ์

Date of Birth*

29 February 2000

Next

14. Click “Next”

9:41

<

Enter your ID Card

ID Card Number*

Laser Code*

Please enter your Laser Code and check the validity of your ID Card number once again.

Next

15. Enter your ID Card, click “Next”

9:41

<

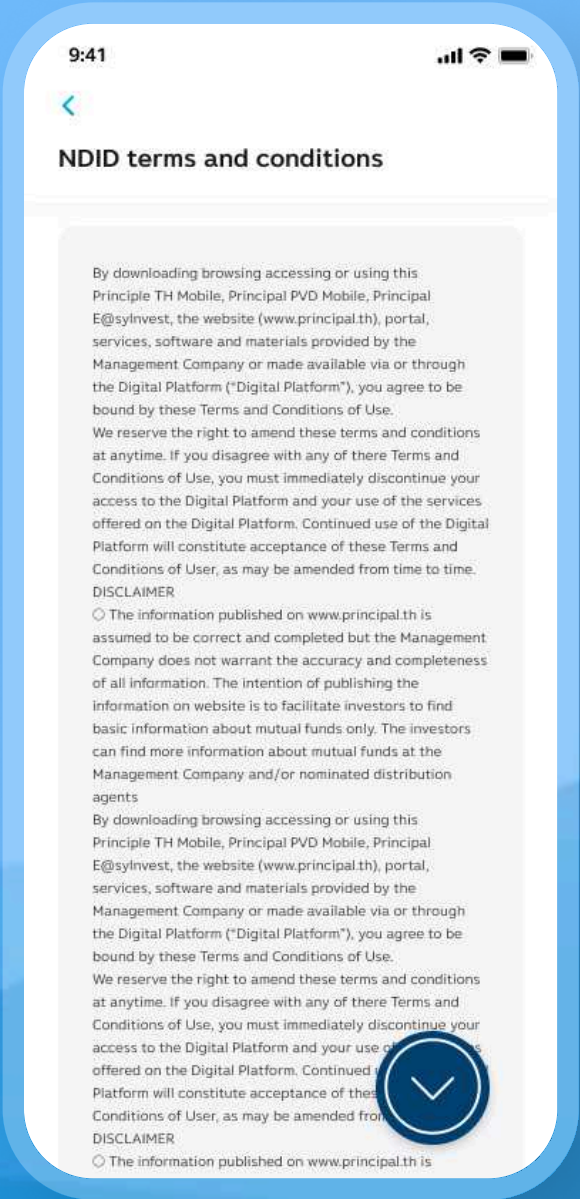
Select an Identity Verification Method

ndid National Digital ID (NDID)

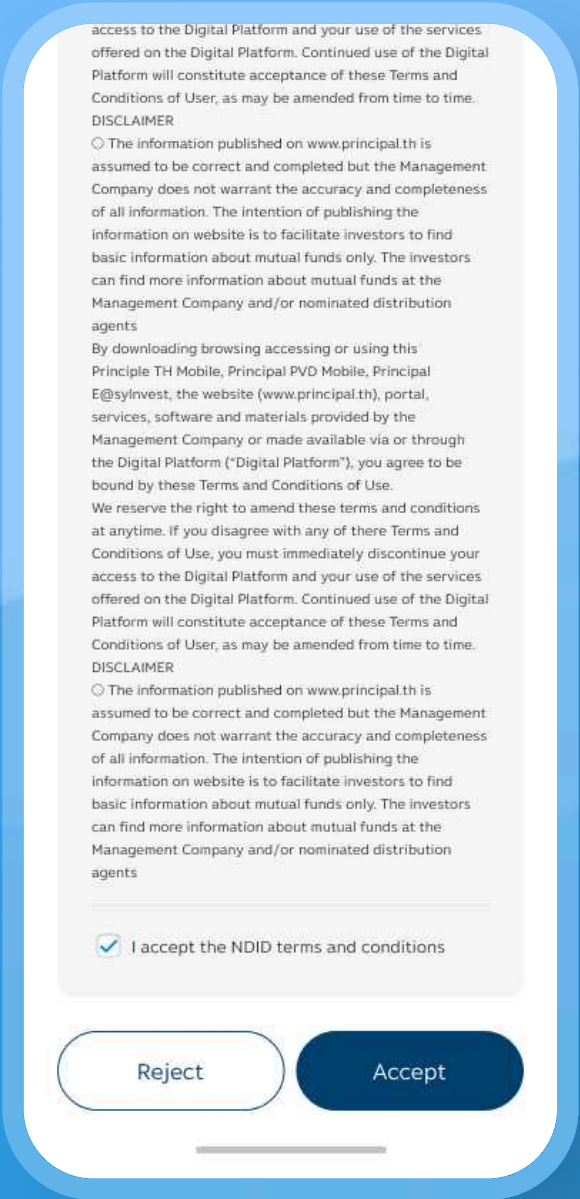
7-Eleven

16. Select your preferred identity verification method.

Open Mutual Fund Account



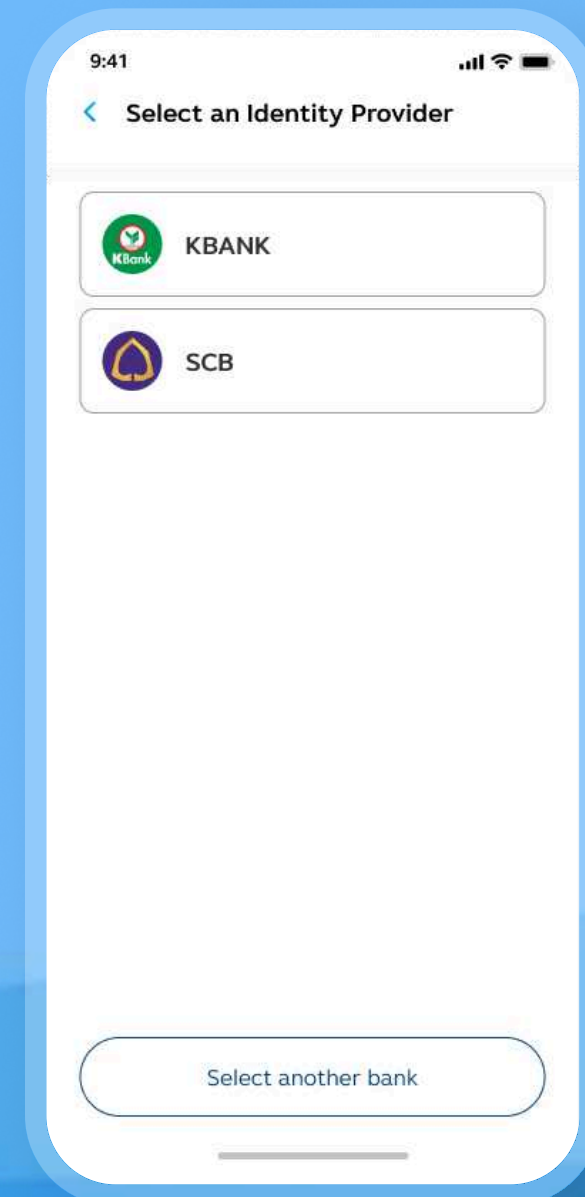
17. Read the National Digital ID (NDID) terms and conditions.



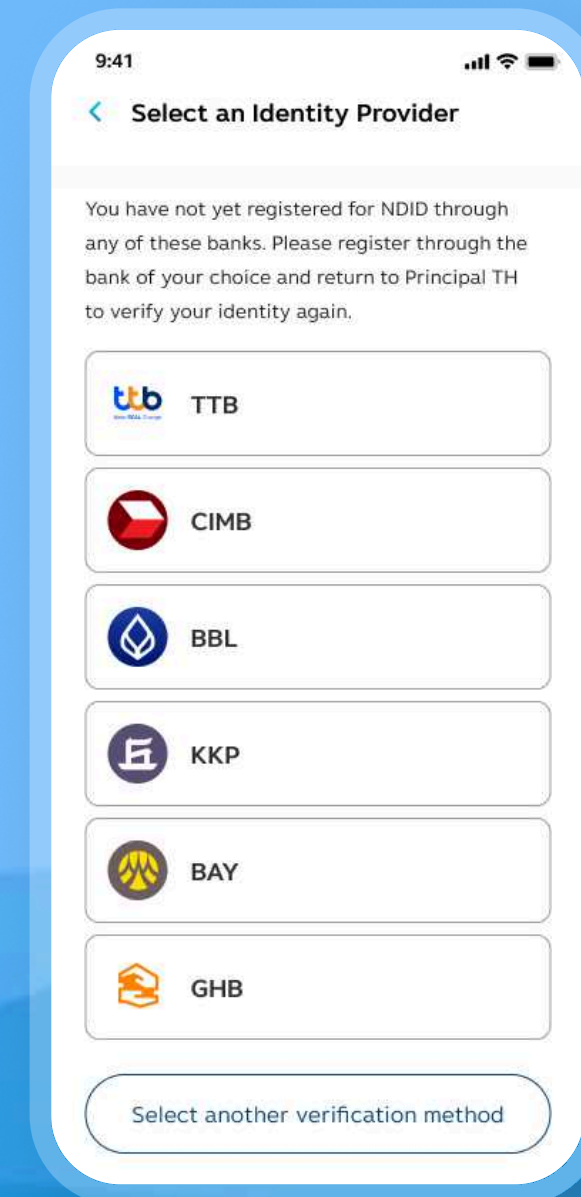
18. Accept all terms and conditions.

Open Mutual Fund Account

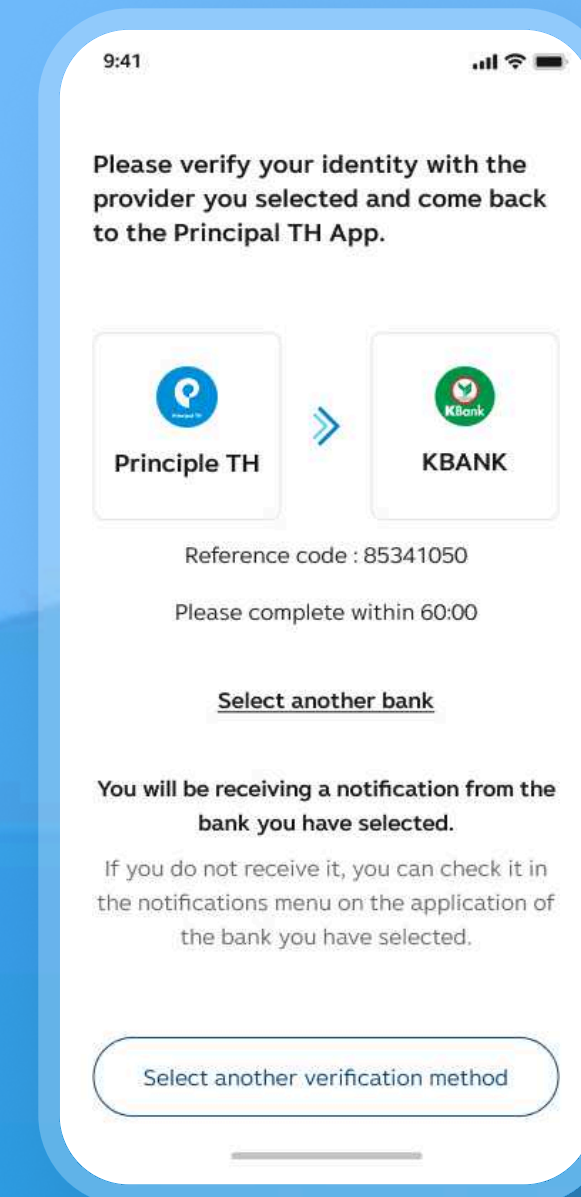
Identity verification method (NDID)



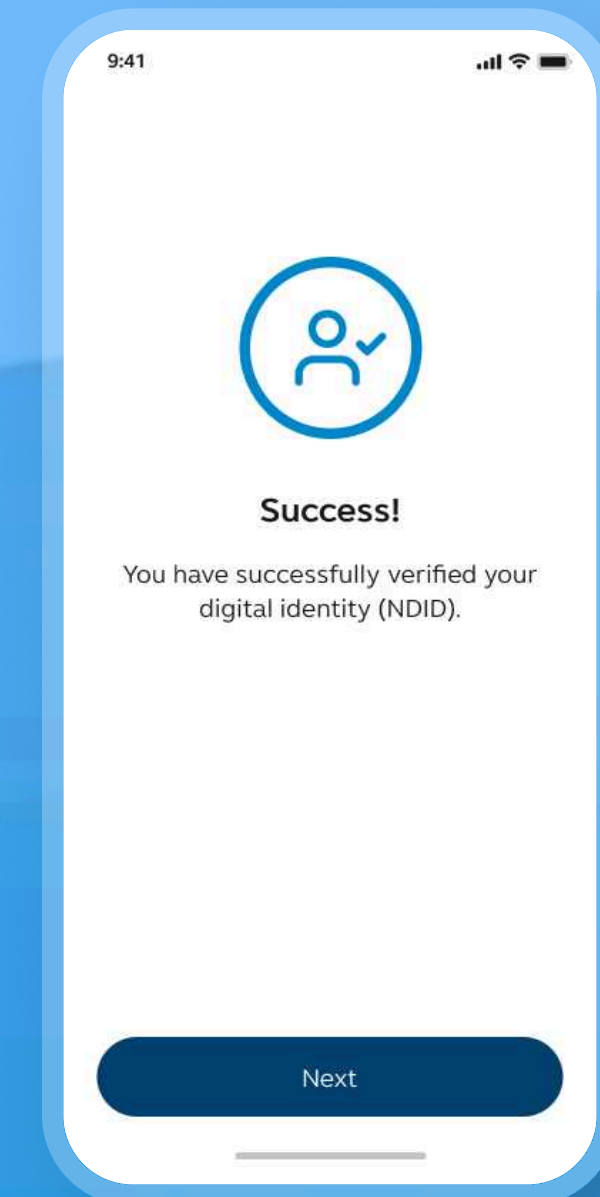
19. Choose your preferred Identity Provider.



20. You may select another bank; however, NDID registration must be completed with the chosen bank before returning to verify your identity on Principal TH.



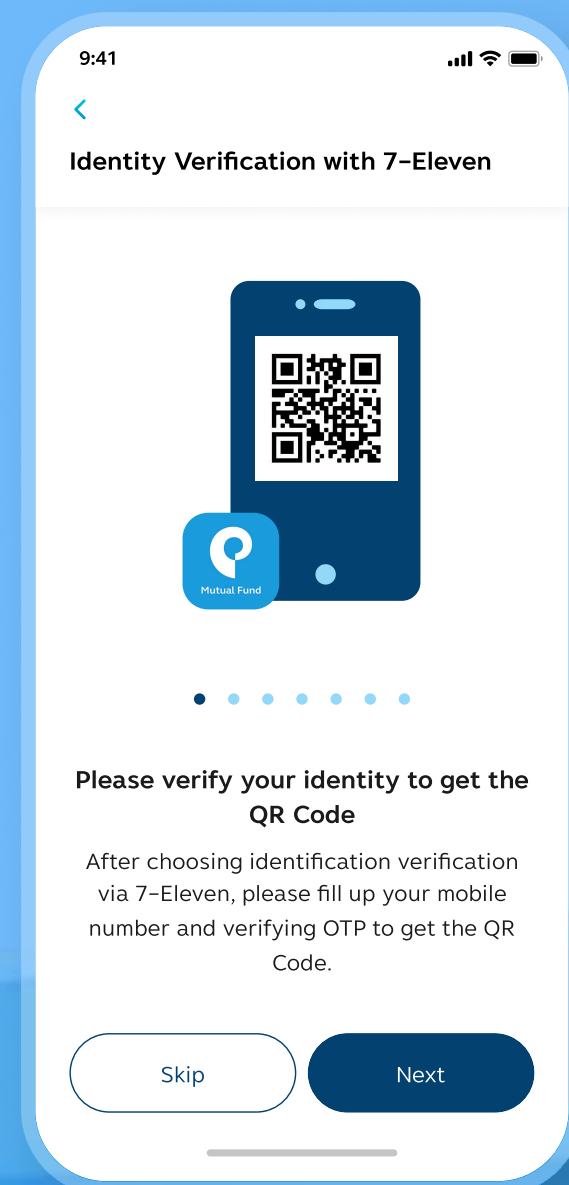
21. Complete the identity verification in the Identity Provider's app. Then, return to Principal TH.



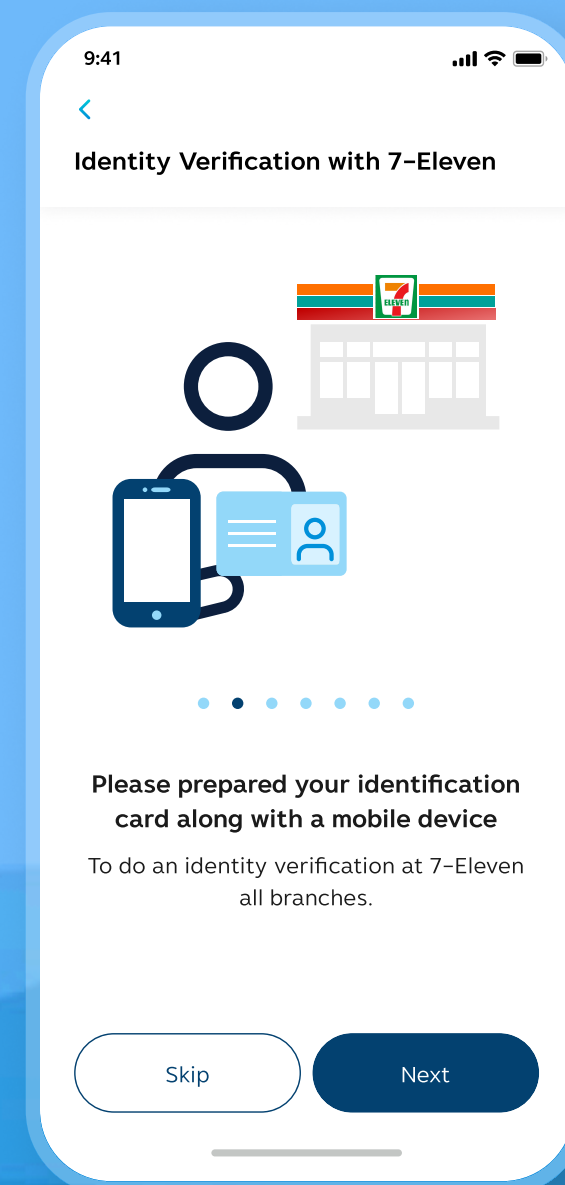
22. You have verified your digital identity. Click "Next" to continue.

Open Mutual Fund Account

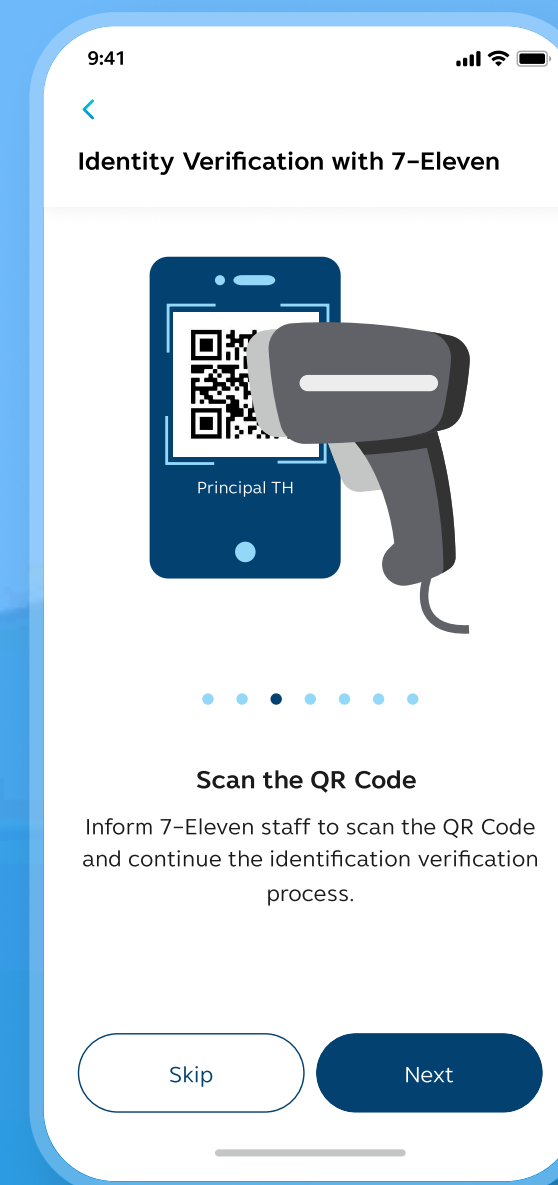
Identity verification method (7-Eleven)



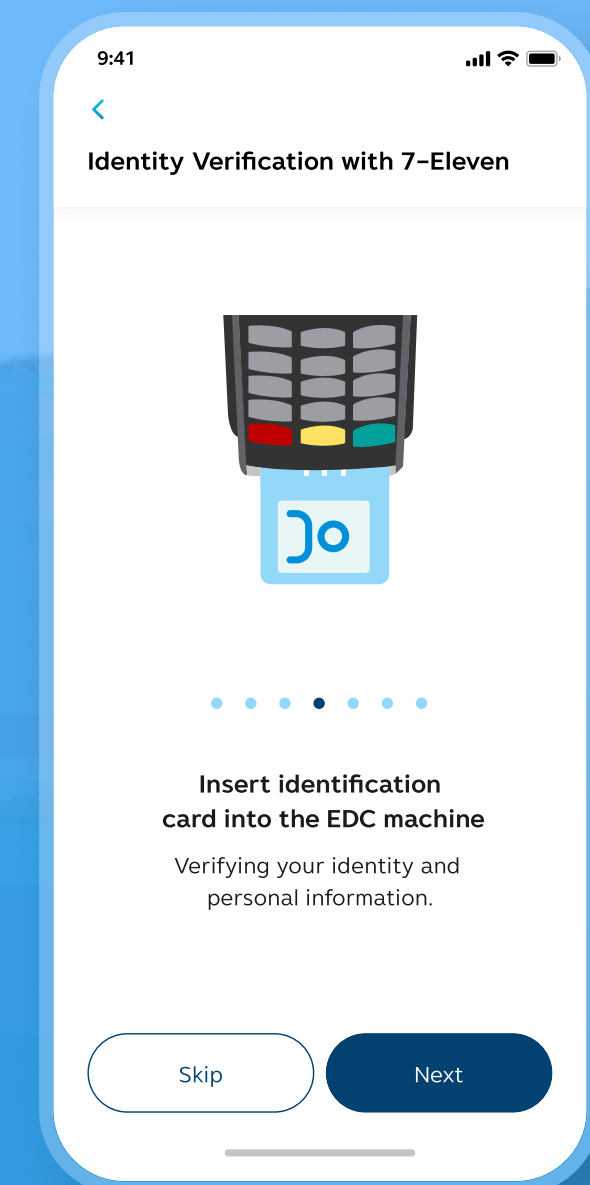
23.1 Provide details when selecting 7-Eleven as your identity verification service provider.



23.2 Prepare your identification card along with a mobile device.



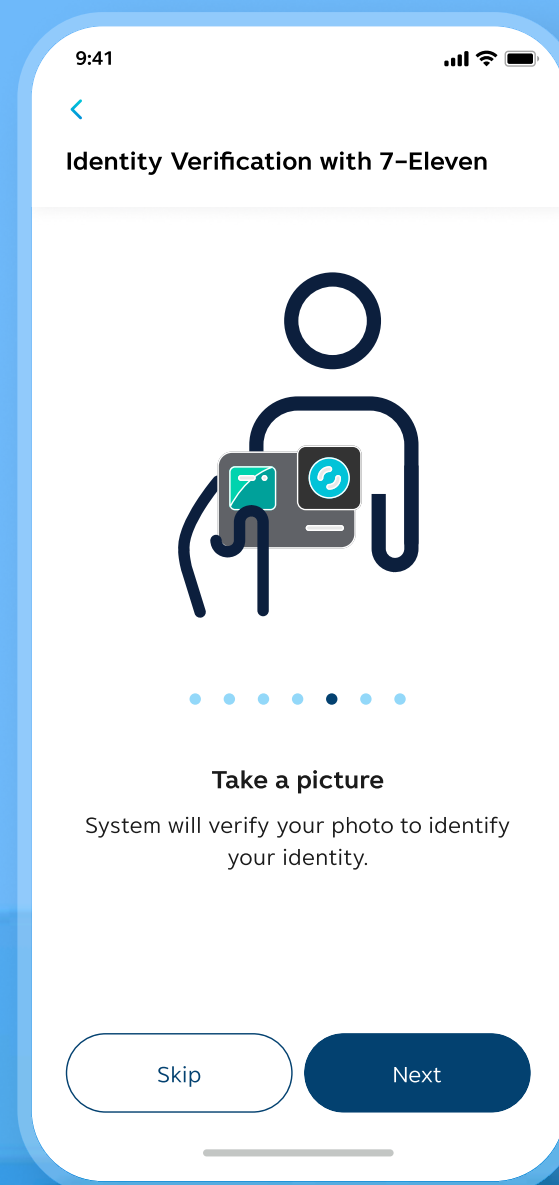
23.3 Scan the QR Code.



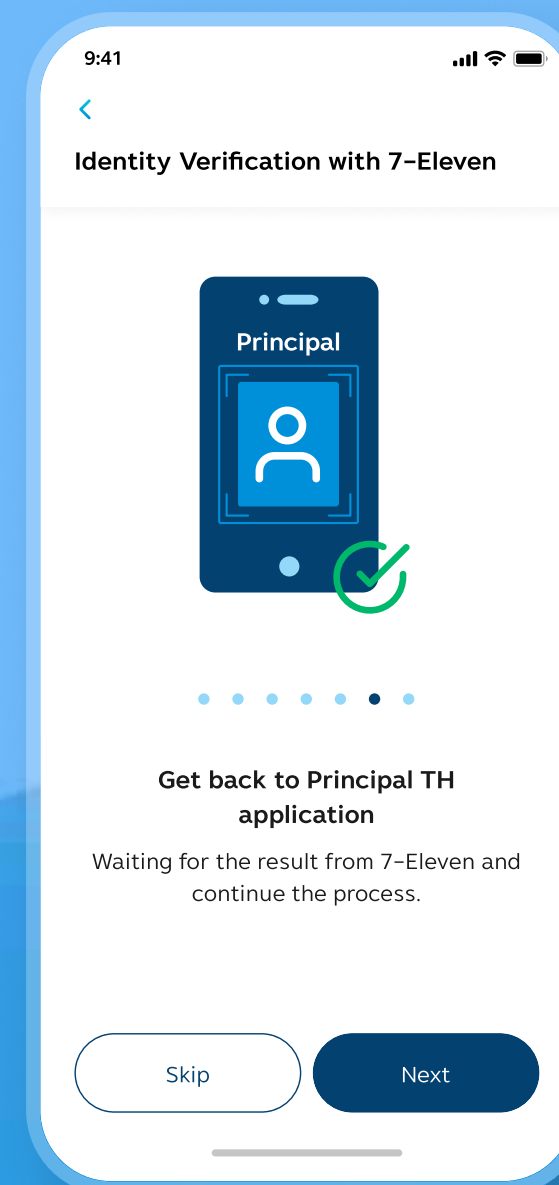
23.4 Insert identification card into the EDC machine.

Open Mutual Fund Account

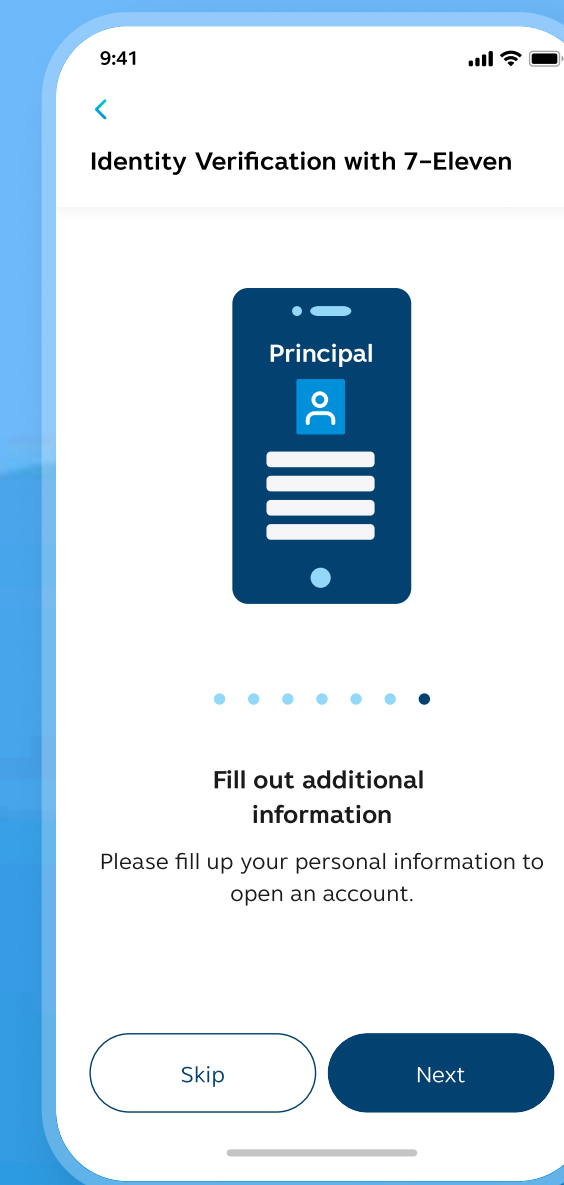
Identity verification method (7-Eleven)



23.5 Take a photo for identity verification.



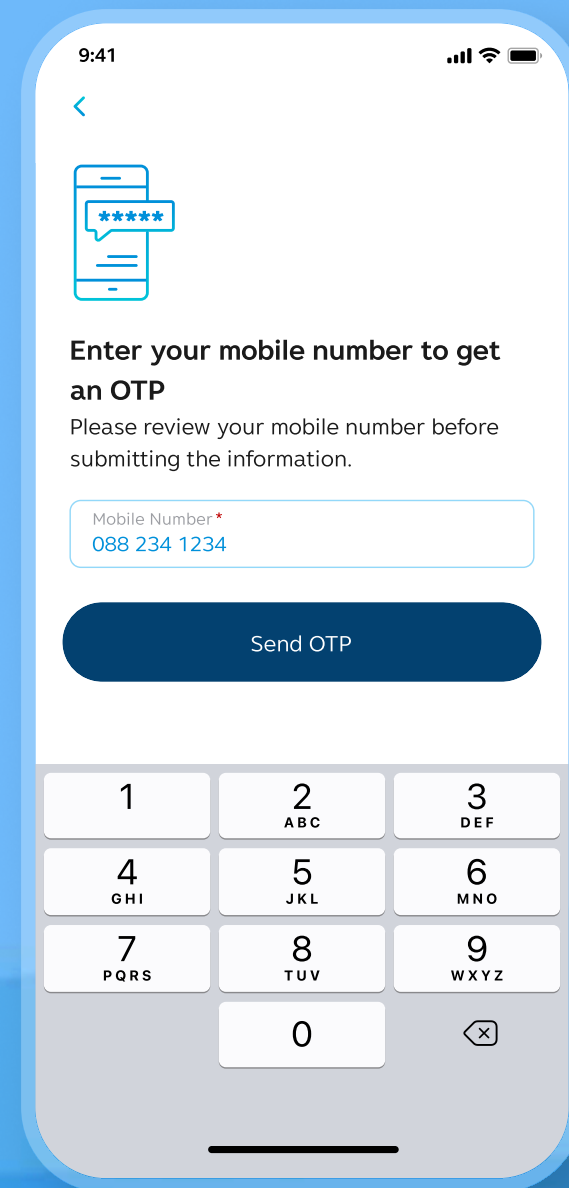
23.6 Return to the Principal TH App and wait for identity verification results from the service provider to proceed.



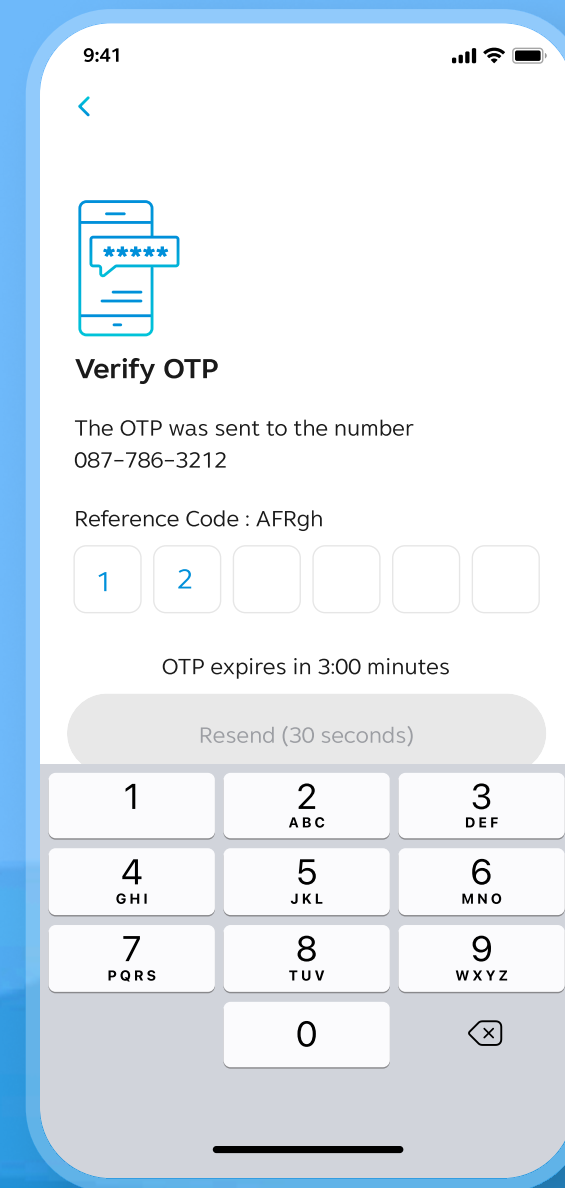
23.7 Enter additional information to verify your account.

Open Mutual Fund Account

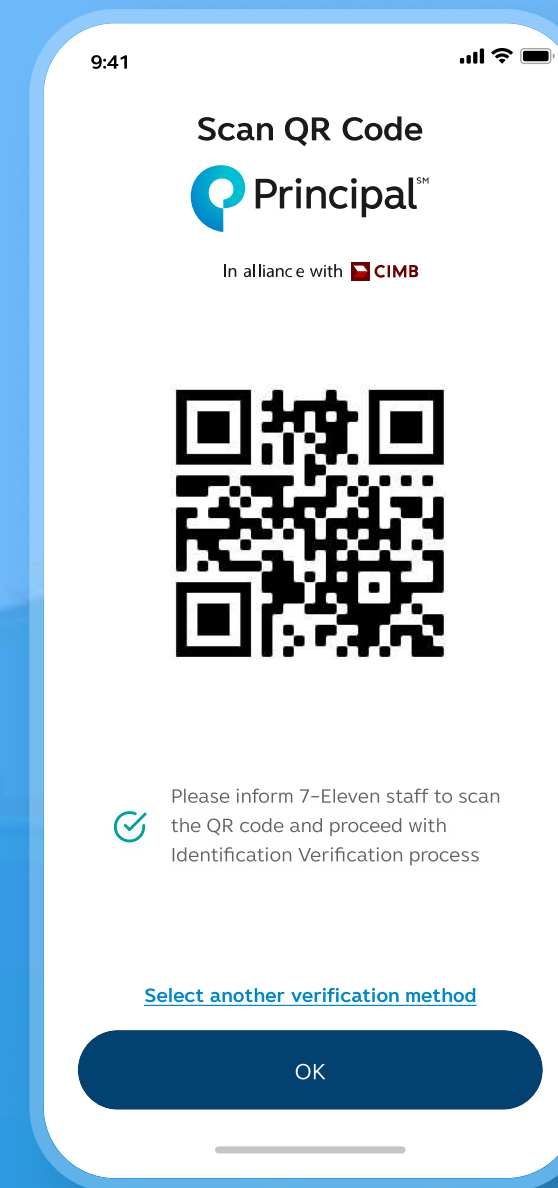
Identity verification method (7-Eleven)



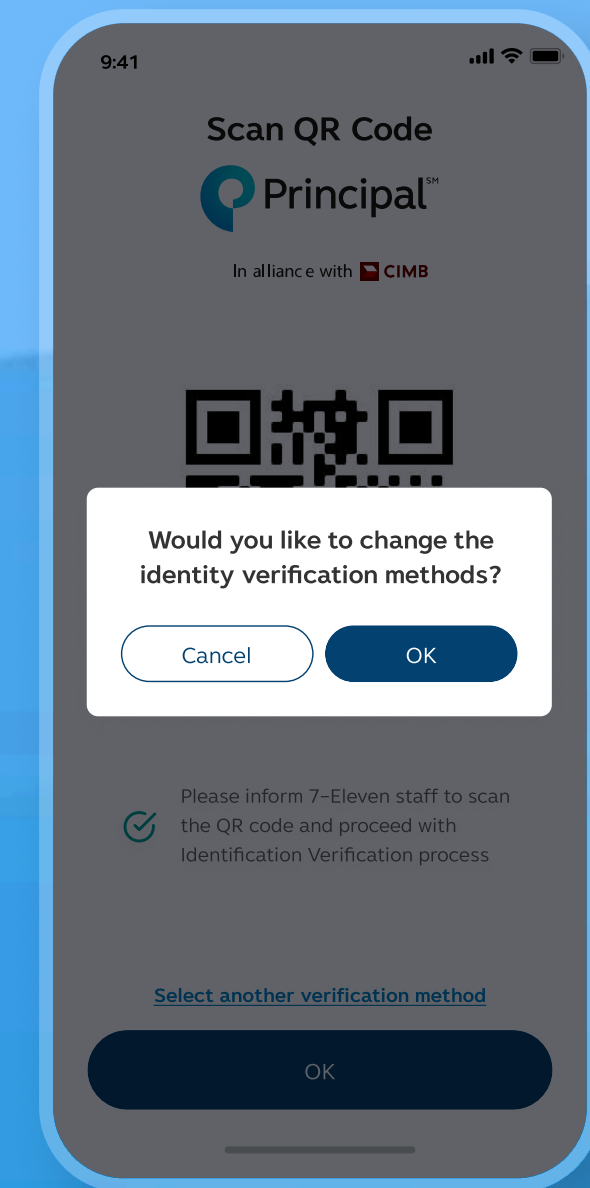
24. Enter your phone number to request an OTP.



25. Verify OTP.



26. Once the OTP is verified, you will receive a QR code to complete identity verification at 7-Eleven.



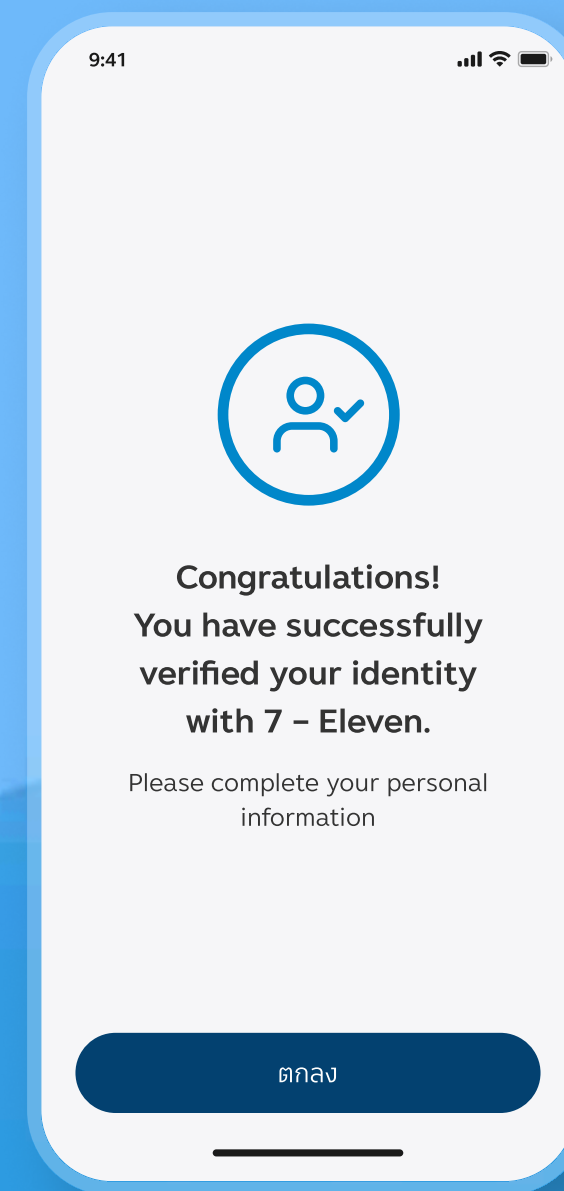
27. You can choose a different identity verification method by clicking “OK”.

Open Mutual Fund Account

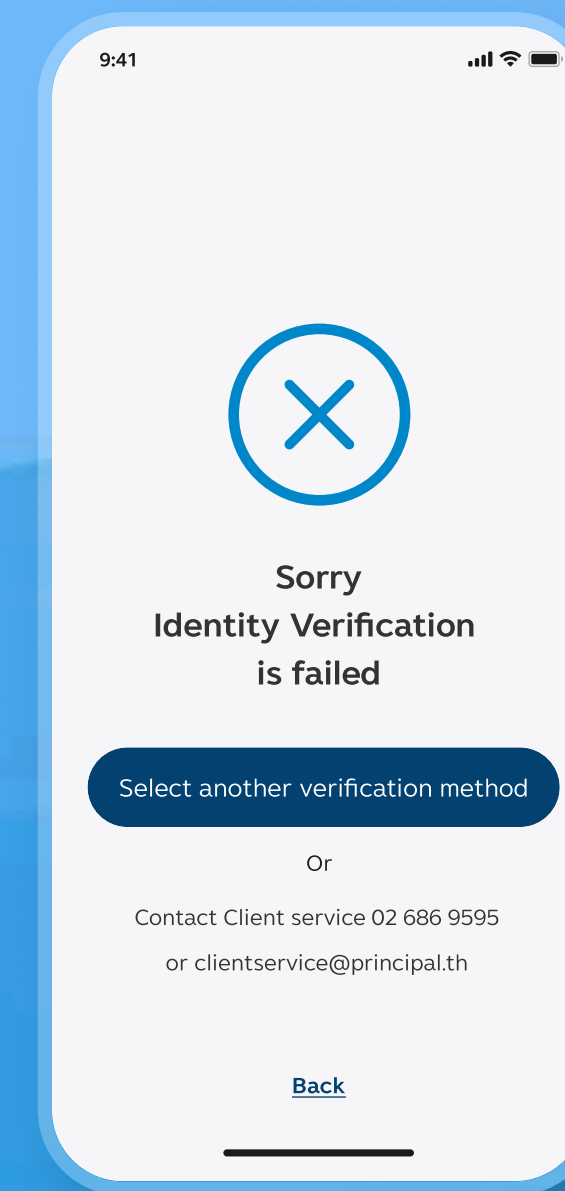
Identity verification method (7-Eleven)



28. You can verify your identity at any 7-Eleven branch.



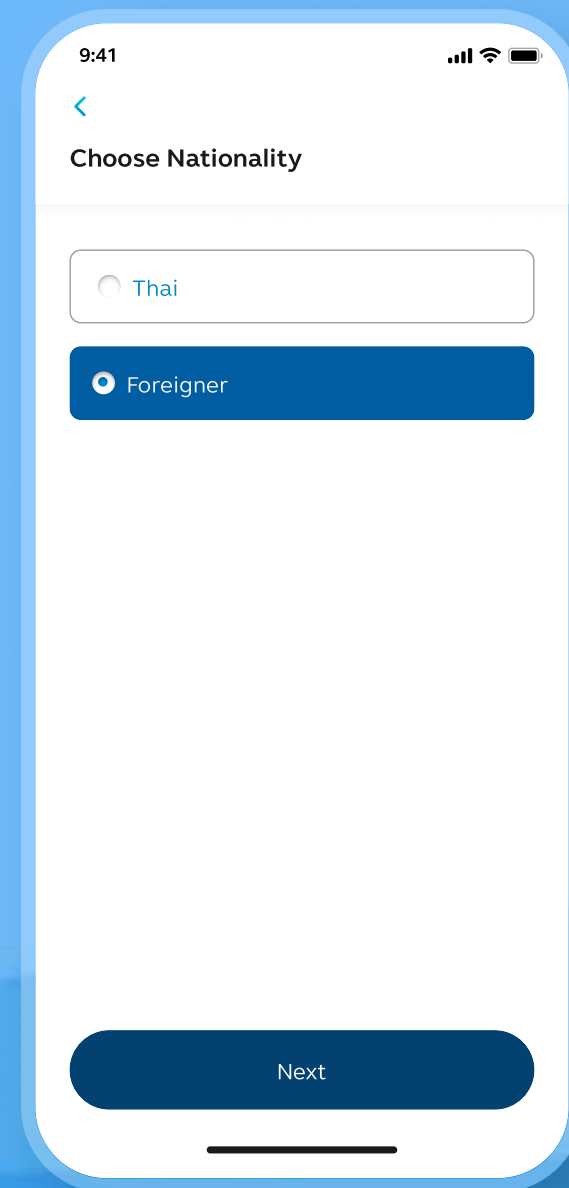
29. Identity verification through 7-Eleven is complete. Press "Ok" to proceed.



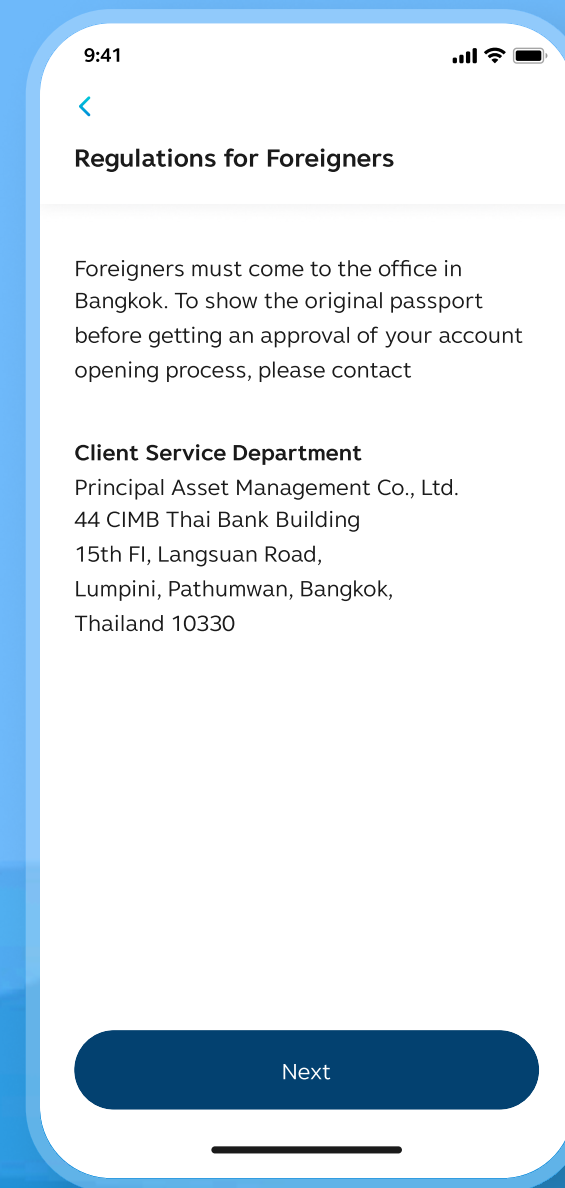
30. If identity verification through 7-Eleven is unsuccessful, you can choose to open a new account or contact Client Service.

Open Mutual Fund Account

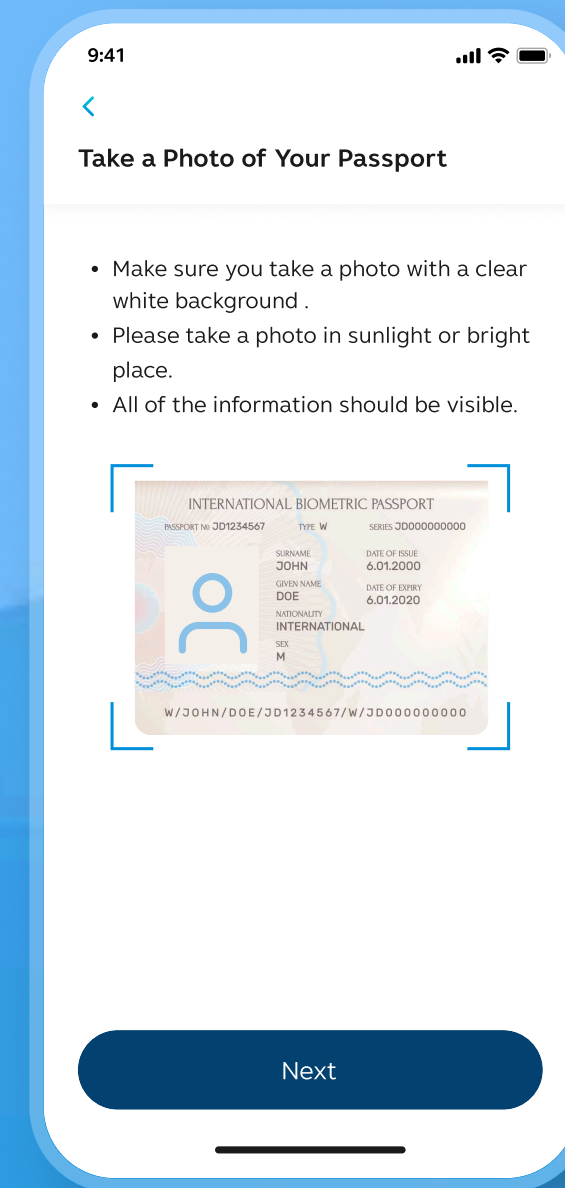
Other Nationality



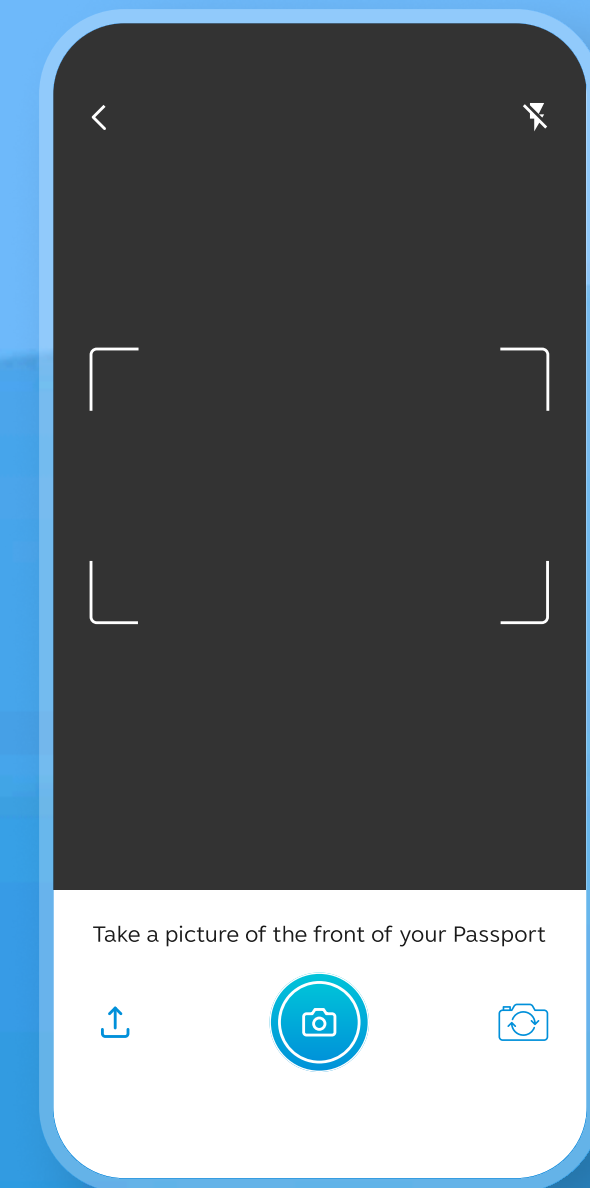
31. Select “Foreigner”.



32. Details on regulations for foreigners.
Click “Next” to continue.



33. Passport photo guidelines.
Click “Next” to continue.



34. Take a picture of
the front of your Passport.

Open Mutual Fund Account

Other Nationality

9:41

<

Confirm your ID Card photo

Passport Photo (Front)

INTERNATIONAL BIOMETRIC PASSPORT

PASSPORT no: DD1234567 TYPE: M SERIAL: DD0000000000

SURNAME: JOHN DATE OF BIRTH: 6.01.2000

GIVEN NAME: DOE DATE OF EXPIRY: 6.01.2020

NATIONALITY: INTERNATIONAL SEX: M

W/JOHN/DOE/DD1234567/M/DD0000000000

Retake Save

35. Confirm your ID Card photo
click “Save”.

9:41

<

Enter your name and date of birth

Name in English*
Longtoon

Surname in English*
Principal

Date of Birth*
29 February 2000

Next

36. Enter your name and
date of birth, click “Next”.

9:41

<

Enter your passport number

Passport number*
1234567890

Next

37. Enter your passport number,
click “Next”.

Open Mutual Fund Account

Risk assessment

9:41

Please complete a risk assessment to manage your investment plan

Based on your risk tolerance, the assessment will assist you in selecting an investing plan that is suitable for you.

Start risk assessment

38. Click “Start risk assessment”.

9:41

STEP 1 / 3

Select your acceptable risk level

Low

Moderate to Low

Moderate to High

High

Very High

Next

39. Select your acceptable risk level.

9:41

STEP 2 / 3

Select your information

What is your current age?

*Please select an answer

1. 60 years old or older

2. 45 – 59 years

3. 35 – 44 years

4. Under 35 years

Questions 11–12 are used as additional information for guidance (Scores will NOT be counted)

Successful derivatives and structure notes investment has high return. On the other hand, investors can lose all of their investment and must increase more capital. Are you able to

Confirm

40. Answer all questions and click “Confirm” to continue.

9:41

STEP 3 / 3

Confirm your information

You can edit the information to adjust your acceptable risk level.

1. What is the proportion of your total expenses at present such as mortgage, cars, personal and family expenses?

1. More than 75% of total income

2. Between 50% and 75% of total income

3. 25% to less than 50% of the income

4. Less than 25% of total income

2. What is your current financial status?

Confirm

41. Answer all questions and click “Confirm” to continue.

Open Mutual Fund Account

Fill in Personal Information

9:41

<

Account Risk Level

Mutual Fund Provident Fund

Assessment Result

(Risk Level 3)

Moderate to High

You are a moderate to high risk investor. You can accept decrease in investment value at time. You can invest in funds with the risk levels 6-8, but it should not be more than 20 percent of the total investment amount.

Submit

42. Review your assessment result and click “Submit” to continue (If you already have a PVD account, this step will be displayed immediately).

9:41

STEP 1 / 6

Personal Detail

Personal Details

Title * Miss

Name in Thai * นามสกุล

Surname in Thai * นามสกุล

Name in English *

Surname in English *

Identification

ID Card * 1 2345 67890 12 3

Expire Date *

☐ Lifetime expiry date

Next

43. Fill in your personal information and click “Next” to continue.

9:41

STEP 2 / 6

Occupation

Occupation *

Position *

Monthly Income *

Source of Income *

Source of Fund *

Asset Value *

Investment Objective

Investment Objective *

Workplace Address

Next

44. Fill in occupation information and click “Next” to continue.

9:41

STEP 3 / 6

Address

Address on ID Card

Address * 253

Province * BANGKOK

District/Amphur * WATTANA

Sub-district/Tambon * KHLONG TOEI NUUA

Postal Code * 10110

Current Address

☒ Same as address as specified in the identification card

Address * 253

Province * BANGKOK

Next

45. Fill in address information and click “Next” to continue.

Open Mutual Fund Account

Fill in Personal Information

9:41 STEP 4 / 6 FATCA

in the U.S.?

Do you have a hold mail or in care of address as the sole address for the account opened or held with Principal Financial Group?

Do you have a current U.S. residence address or U.S. mailing address for the account opened or held with Principal Financial Group?

Do you have U.S. telephone number for contacting you or another person in relation to the account opened or held with Principal Financial Group?

☒ I am not a citizen of the United States.

☐ I am a citizen of the United States.

Next

46. Confirm that you are not a U.S. citizen.
Click “Next” to continue.

9:41 STEP 5 / 6 CRS Form

Please specify the countries in which you hold tax residency and ensure the information is accurate.

Country of Tax Residence
Thailand

Tax Identification Number (TIN)
123456789

+ Add more

☒ I have tax residence in countries other than the U.S.

Confirm

47. Complete the CRS Form and click “Next” to continue.

9:41 FATCA and CRS Terms and Conditions

Confirmation and Change of Status

You confirm that the above information is true, complete, accurate and current.

1. You acknowledge and agree that if the information provided on this form or Form W-8BEN or W-9 is false, inaccurate or incomplete, the Company shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with you or part of such relationship as the Company may deem appropriate.

2. You agree to notify and provide relevant documents to the Company within 30 days after any change in circumstances that causes the information provided in this form to be incorrect, incomplete or not current.

3. You acknowledge and agree that failure to comply with item 2 above, or provision of any false, inaccurate or incomplete information as to your status, shall be entitled the Company to terminate, at its sole discretion, the entire banking/business relationship with you or part of such relationship as the Company may deem appropriate.

Disclosure of information and authorization for debiting funds in account

You hereby irrevocably agree as follows:

1. The Company may disclose to the Company (including other entities related to financial products you receive service from), for the benefit of FATCA / CRS / OECD compliance, domestic and/or foreign tax authorities, including the U.S. Internal Revenue Service, your name, address, taxpayer identification number, account number, FATCA compliance status (compliant or recalcitrant), account balance or value, the payments made into or

Confirm

48. Read FATCA and CRS Terms and Conditions.

your name, address, taxpayer identification number, account number, FATCA compliance status (compliant or recalcitrant), account balance or value, the payments made into or from the account, account statements, the amount of money, the type and value of financial products and/or other assets held with the Company, as well as the amount of revenue and income and any other information regarding the banking/business relationship which may be requested or required by the company, domestic and/or foreign tax authorities, including the IRS, and

2. You authorize the Company to debit funds withhold from your account and/or the income derived from or through the Company in the amount as required by the domestic and/or foreign tax authorities, including the IRS, pursuant to the laws and/or regulations, and any agreements between the Company and such tax authorities.

3. If you fail to provide the information required to determine whether you are a U.S. person, Reportable Person, or to provide the information required to be reported to the Company, or if you fail to provide a waiver of a law that would prevent reporting, the Company shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with you or part of such relationship as the Company may deem appropriate.

☒ I hereby acknowledge and agree to the terms and conditions specified herein, which include acknowledging the disclosure of information, and authorizing the Company to debit funds in account and/or to terminate banking/business relationship.

Confirm

49. Accept all terms and conditions.

Open Mutual Fund Account

Submit application

9:41 STEP 6 / 6 Summarize and Confirm

Personal Detail ✓

Source of Income ✓

Workplace Address ✓

Address on ID card ✓

Mailing Address ✓

Identification Card ✓

☒ I agree to terms and conditions.

Submit

50. Review your application details, click the consent box, and click “Submit” to continue.

9:41

Verify OTP

The OTP was sent to the number 087-786-3212

Reference Code : AFRgh

1 2 3 4 5 6 7 8 9 0

OTP expires in 3:00 minutes

Resend (30 seconds)

51. Verify OTP

9:41 Longtoon Last logged on 28/11/24 14:27

To open fund account, please follow these steps

1 2 3 4 5

Register Identity Verification Complete Risk Assessment Submit Application Wait for Approval

We are reviewing your information

Your application will be processed with in business day.

Review application

Principal® In alliance with CIMB

Principal investment Opportunities 15 July 2024

Sugar has re-introduced a new theme to introduce outstanding funds that have benefited from the return...

#PVD #Fund Recommend #iprop

Home Funds Portfolio Transaction Menu

52. Return to the home page and wait for approval of the account opening.

9:41 Longtoon Last logged on 28/11/24 14:27

Please set up your bank account to receive sales payments and fund refunds. [Set it up now.](#)

Top Performance Funds

Principal® In alliance with CIMB

Principal investment Opportunities 15 July 2024

Sugar has re-introduced a new theme to introduce outstanding funds that have benefited from the return...

#PVD #Fund Recommend #iprop

Achieve your objectives

Plan Wise Retire Well

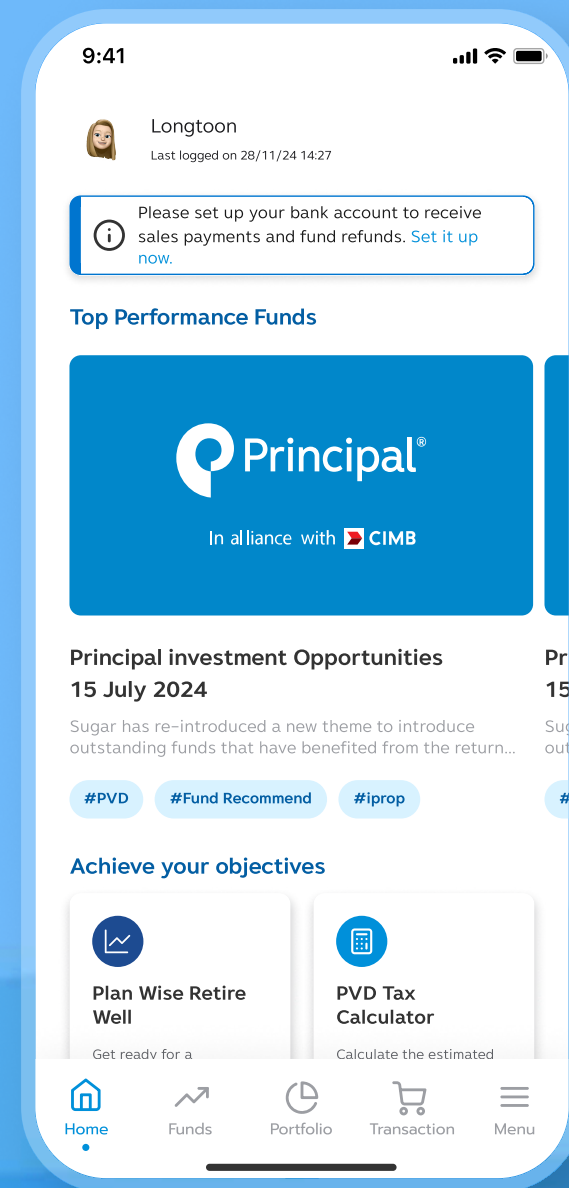
PVD Tax Calculator

Get ready for a Calculate the estimated

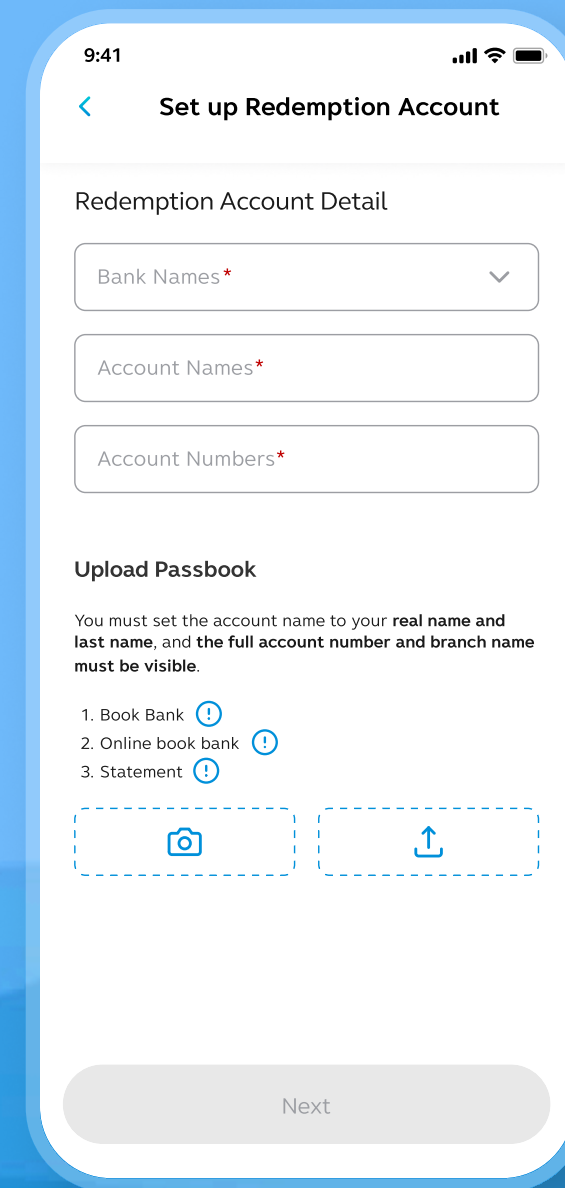
Home Funds Portfolio Transaction Menu

53. Once application is approved, please set up your redemption bank account.

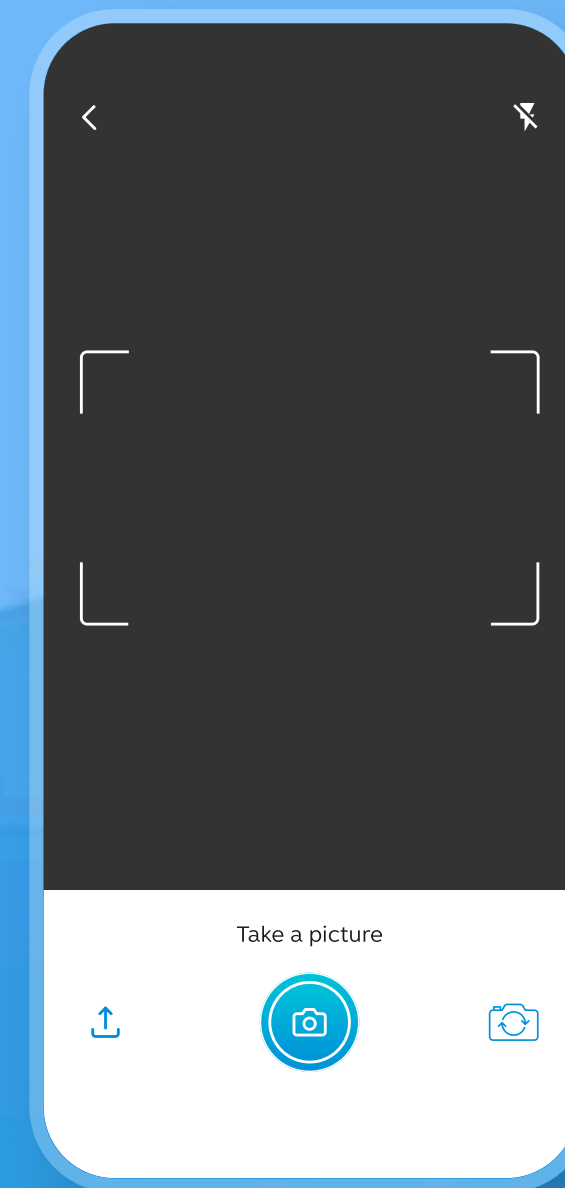
Set up Redemption Account



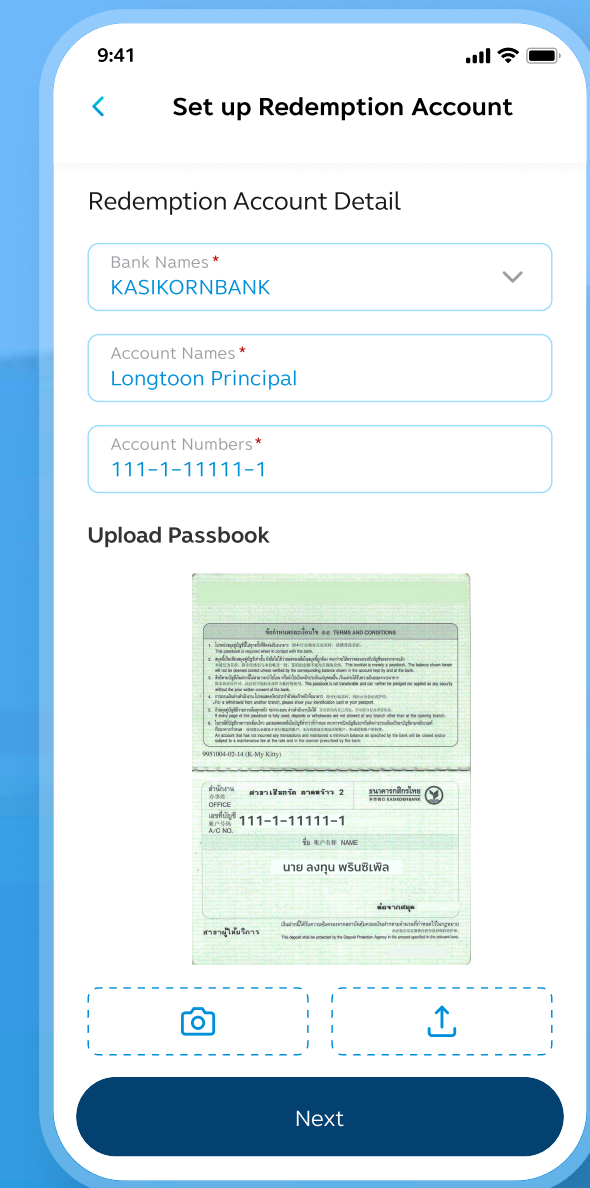
54. Click “Set it up now” to begin setting up bank account for receiving proceeds from mutual fund redemptions.



55. Enter the details of the redemption account.

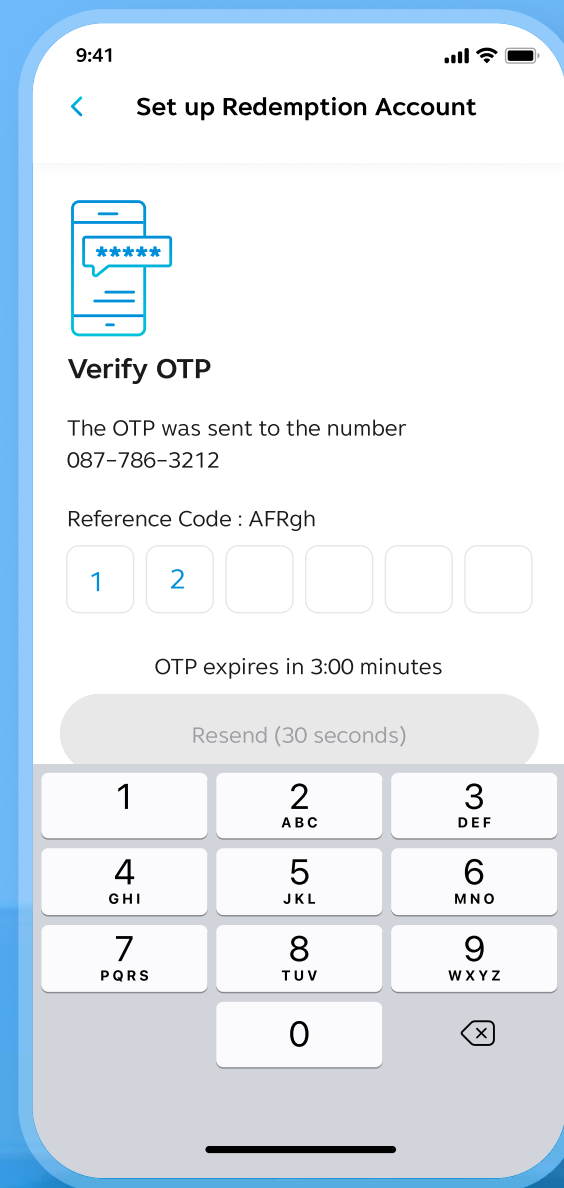


56. Take a picture of your bank book.

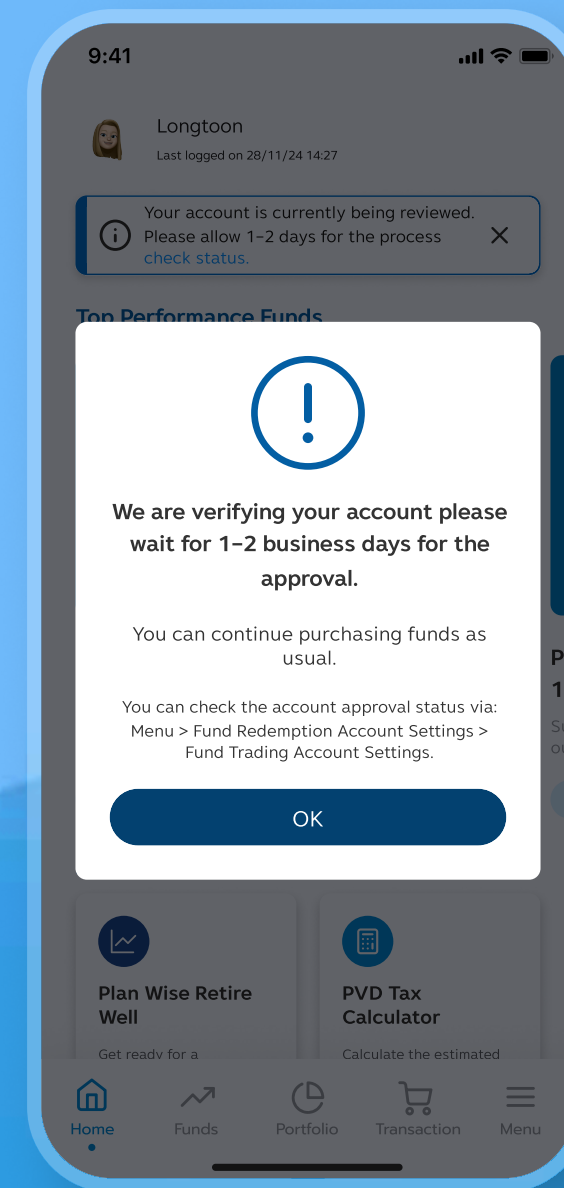


57. Review the information, then click “Next”.

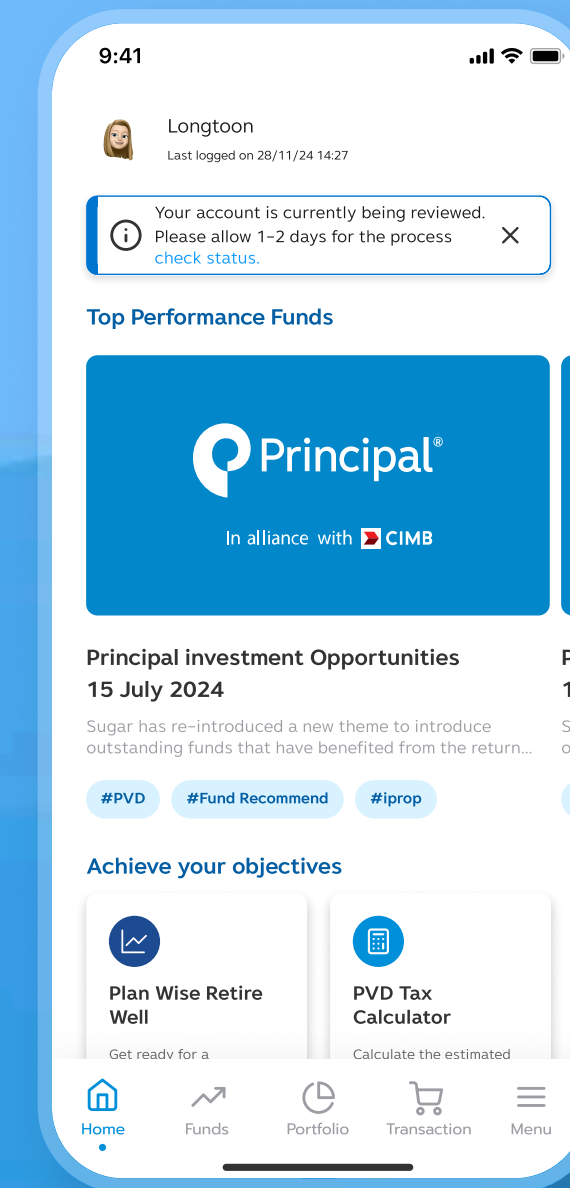
Set up Redemption Account



58. Verify OTP



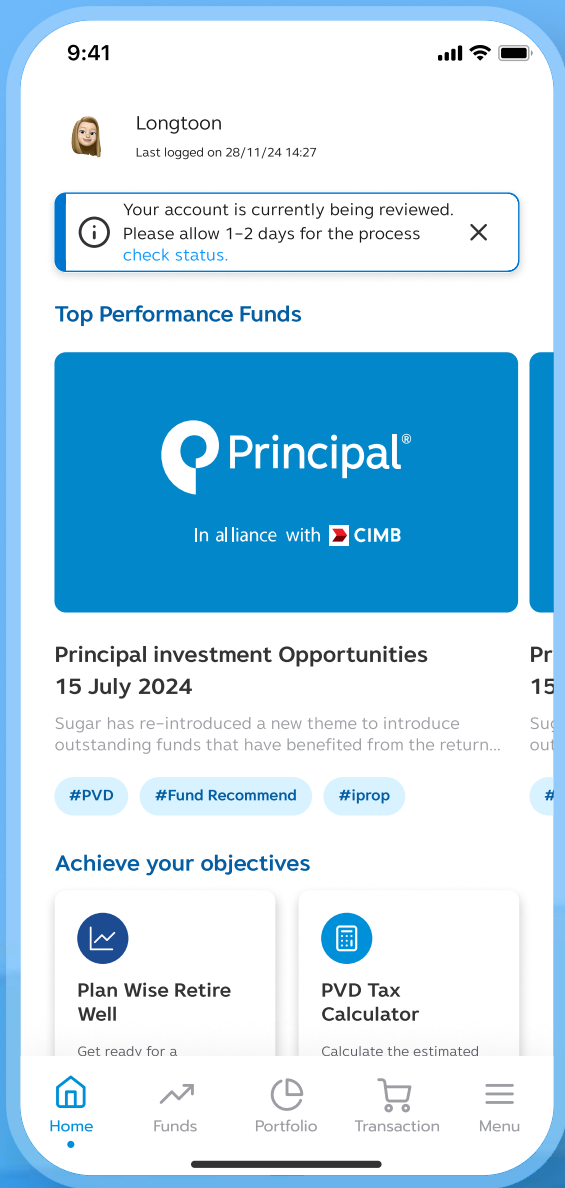
59. A pop-up will confirm that the process is complete. Please allow 1–2 days for account verification. Click “OK” to proceed.



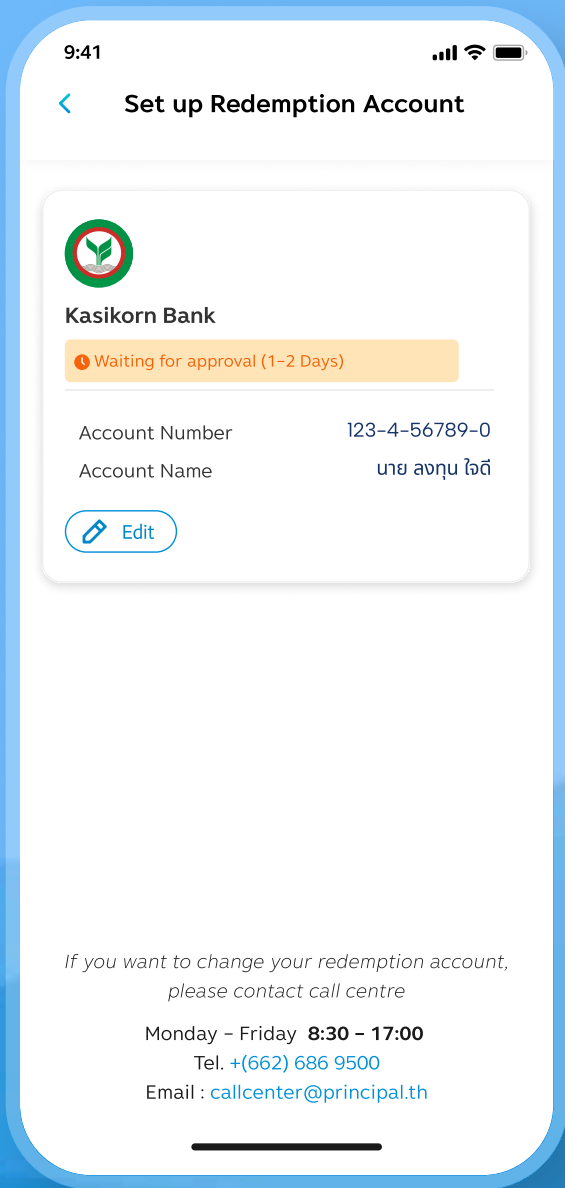
60. Return to the home screen. You can check the status click “check status”.

Set up Redemption Account

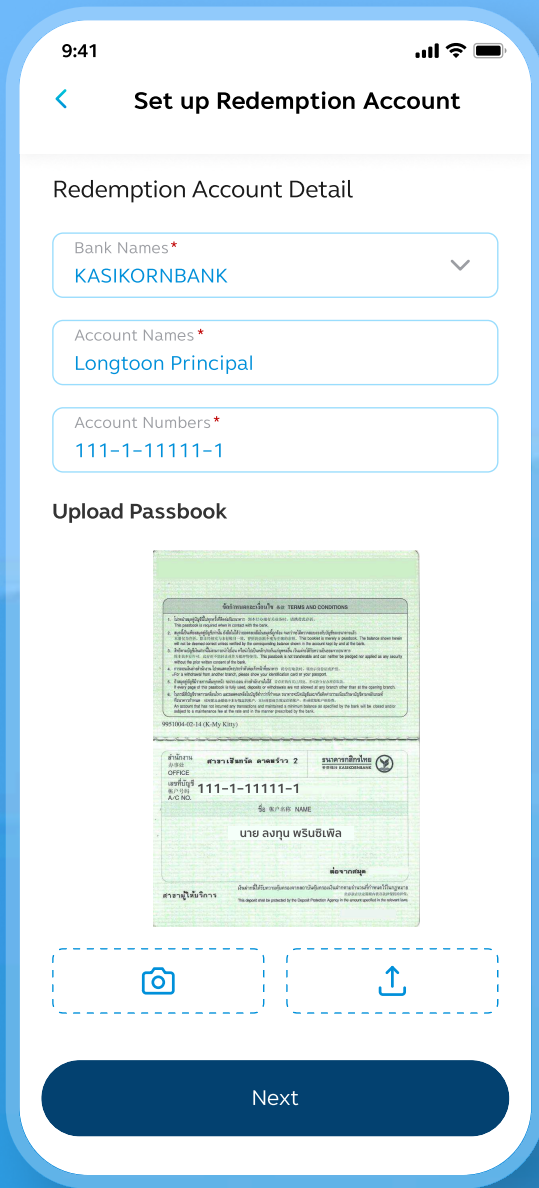
Pending status



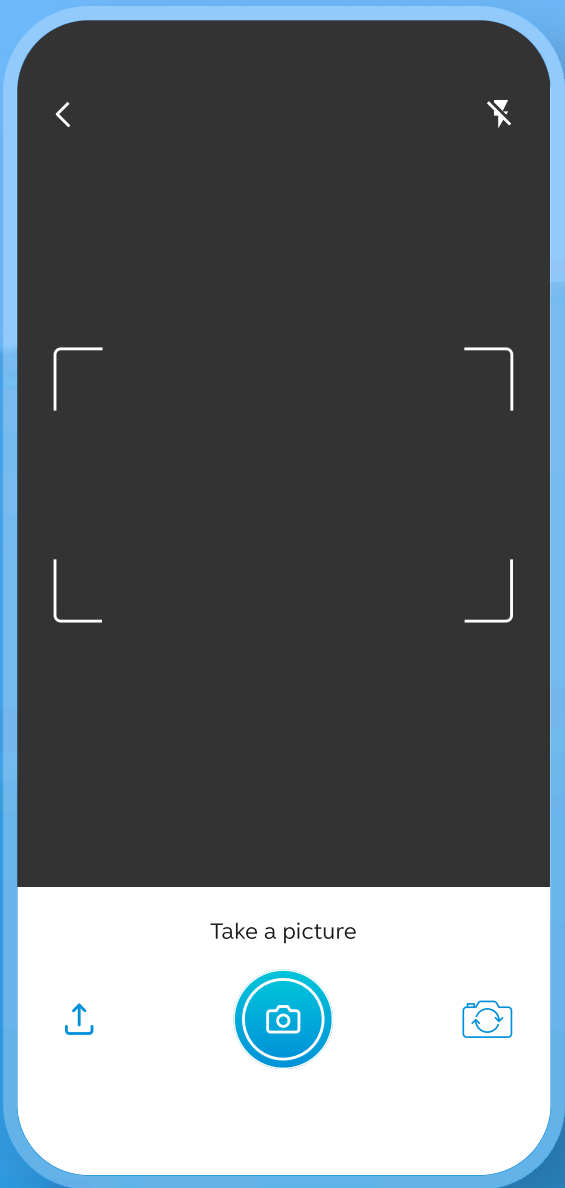
61. During “Pending” status, you can edit the redemption account. Click “check status”.



62. Edit account and bank details by clicking “Edit.”



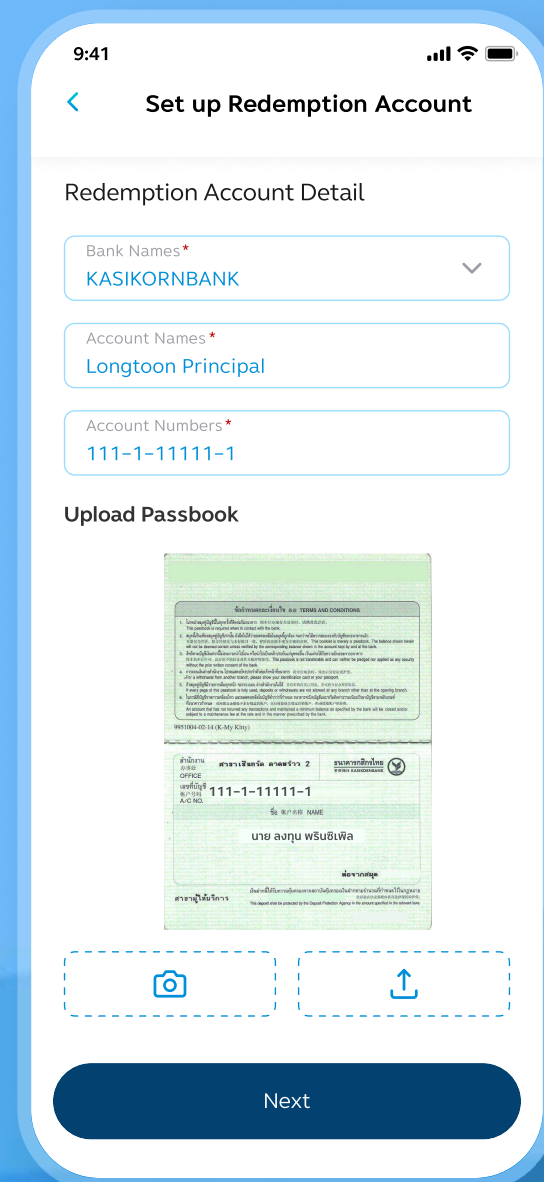
63. Edit the information.



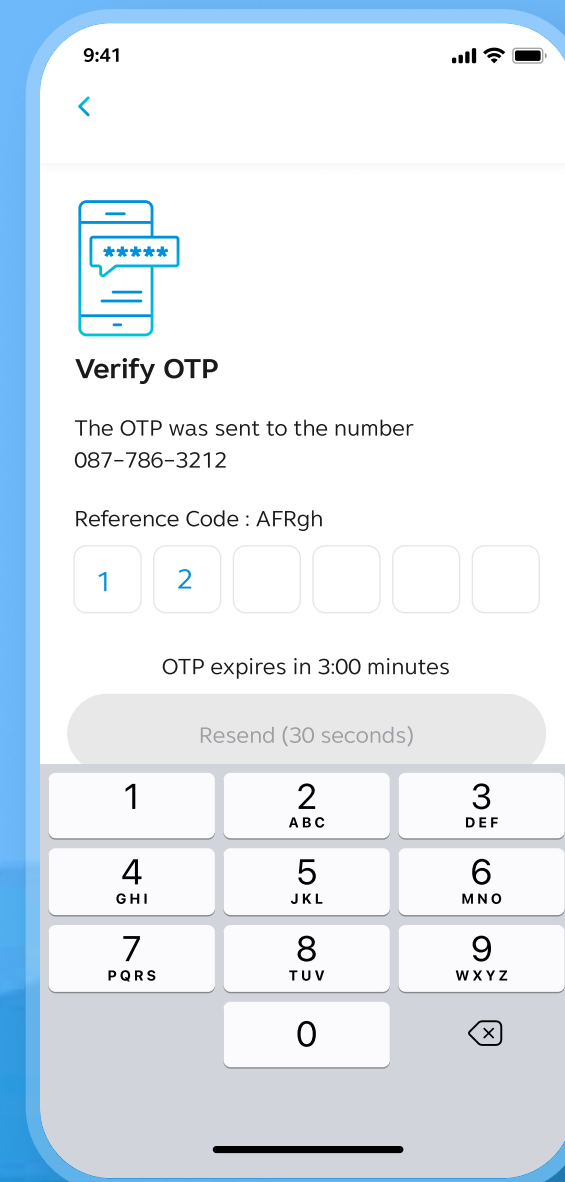
64. Take a picture of your bank book.

Set up Redemption Account

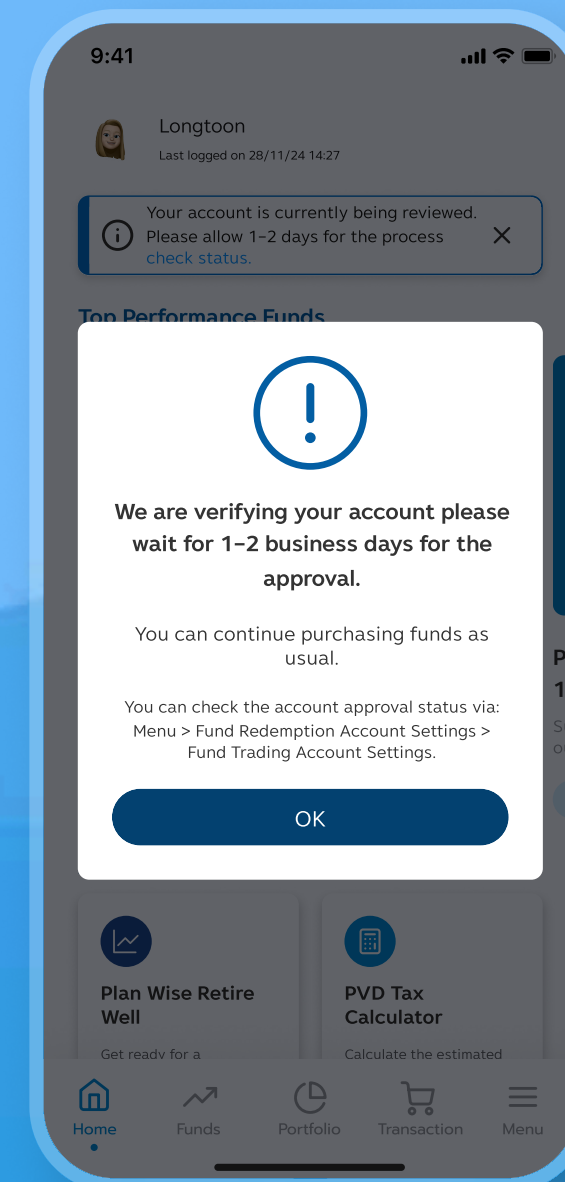
Pending status



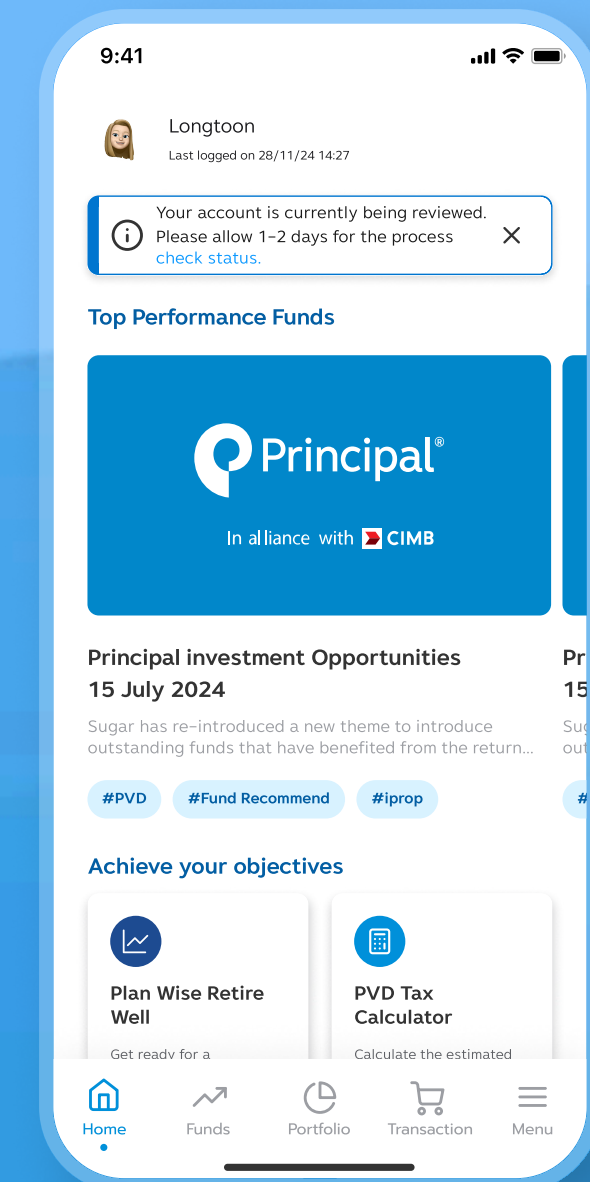
65. Check the information and click the "Next" button.



66. Verify OTP



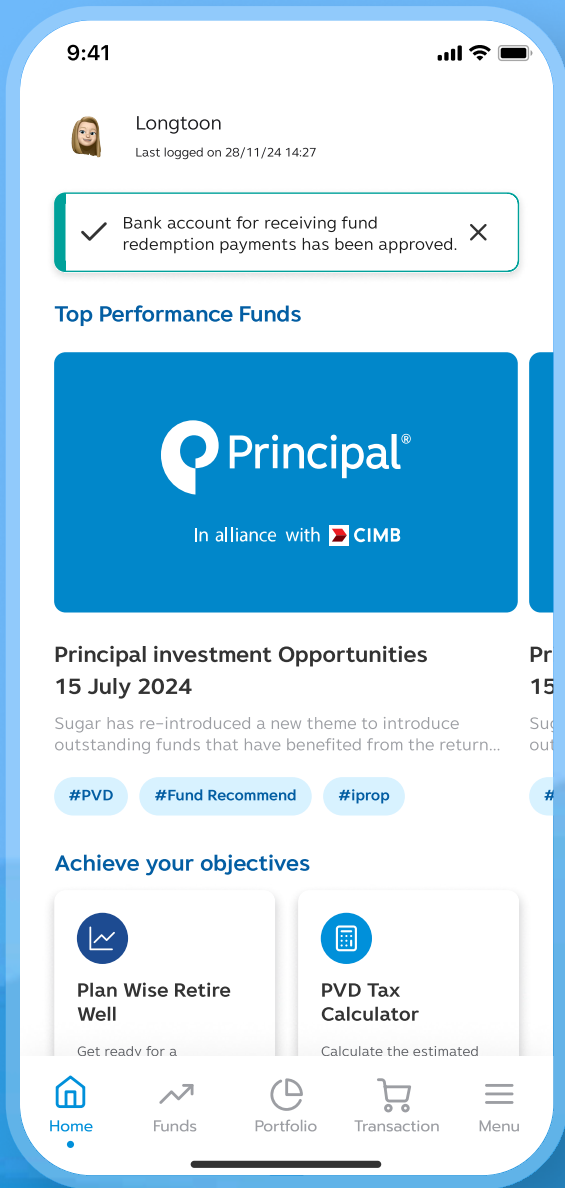
67. A pop-up will confirm that the process is complete. Please allow 1–2 days for account verification. Click “OK” to proceed.



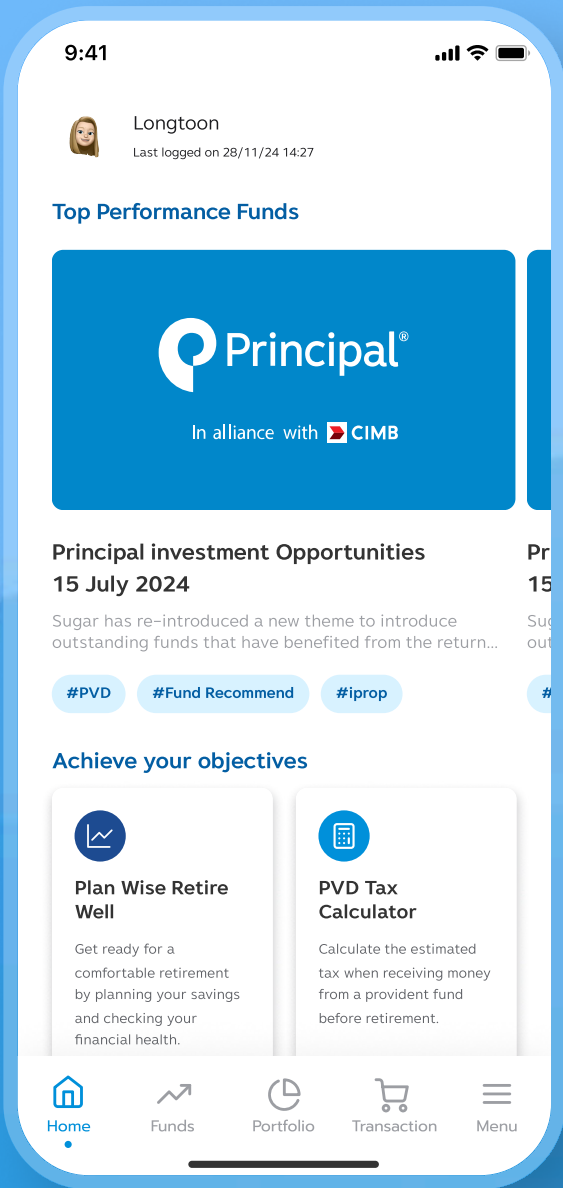
68. Return to the home screen. You can check the status click “check status”.

Set up Redemption Account

Approved status



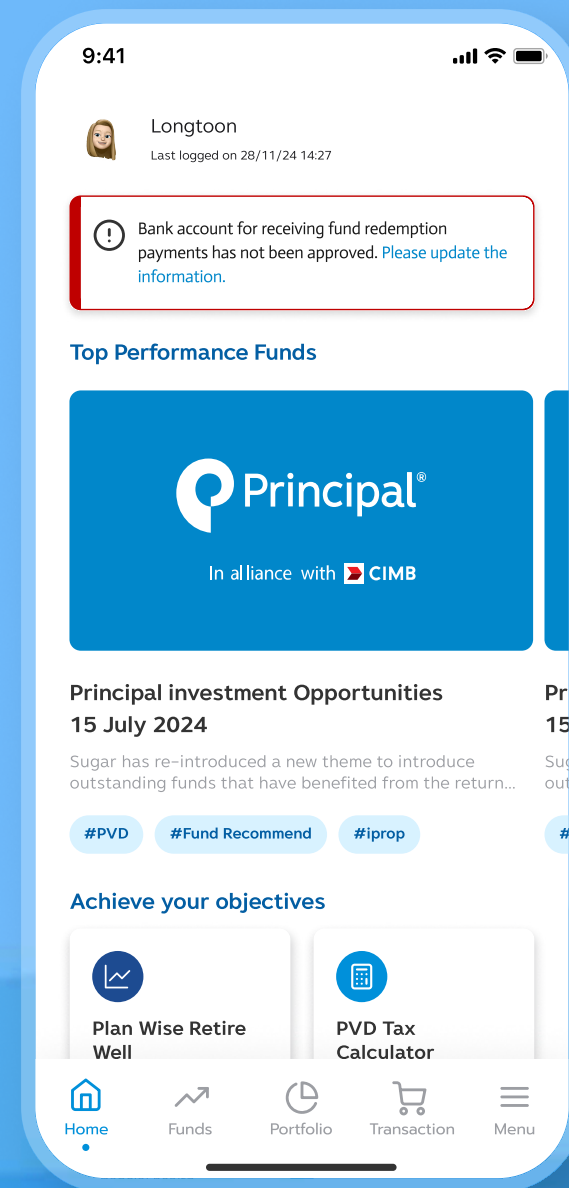
69. The "Approved" status means that the bank account for receiving fund redemption proceeds has been approved. You can close it by clicking on “X”



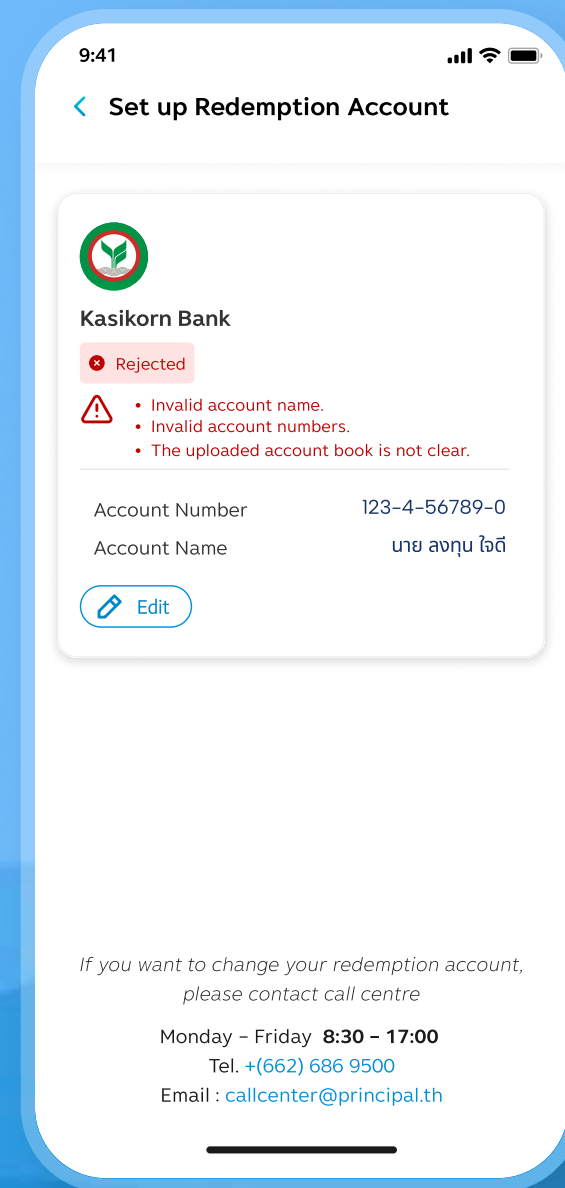
70. The status bar will disappear.

Set up Redemption Account

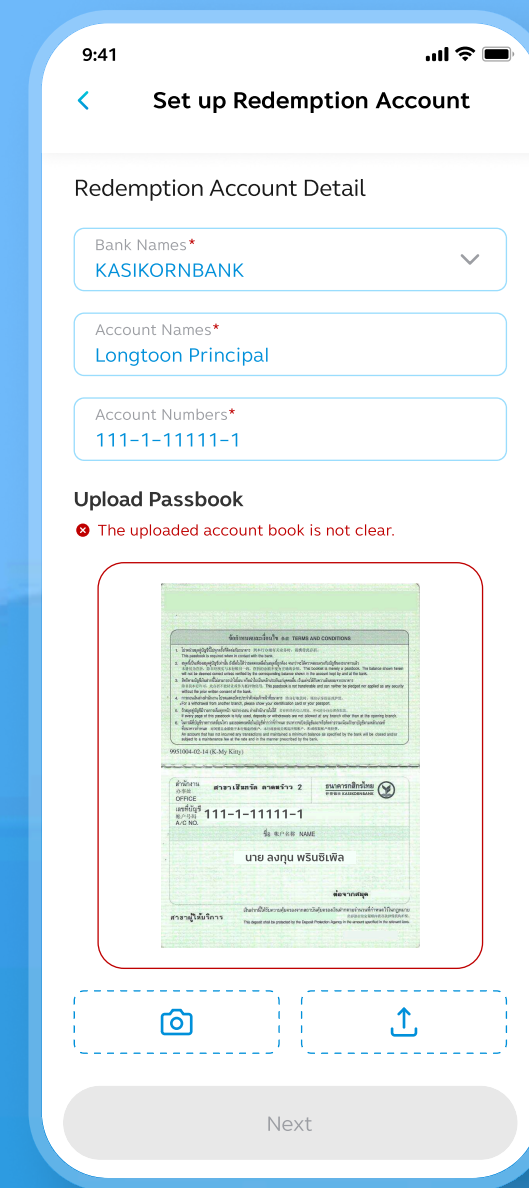
Rejected status



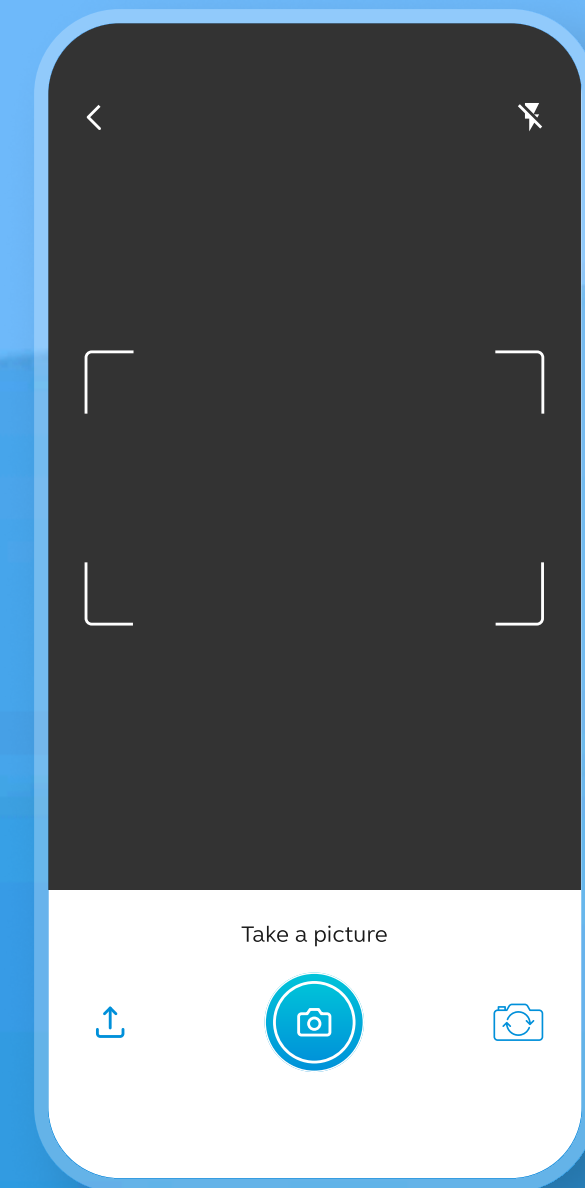
71. In the “Rejected” status, click “Please update the information” to edit and resubmit.



72. Display the reason for not approving. Click “Edit” to modify the information.



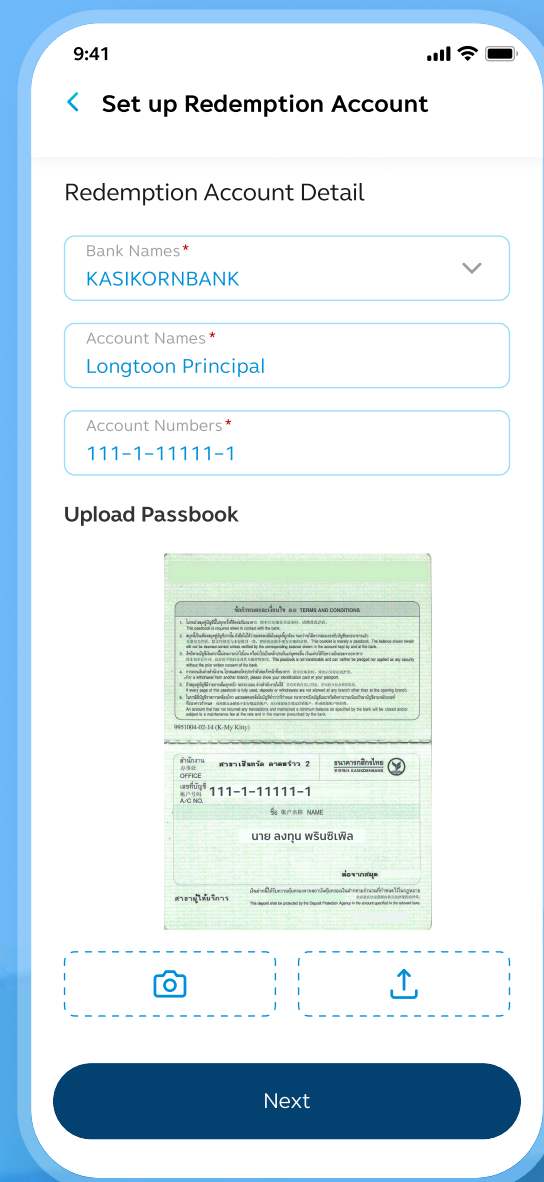
73. Edit the information.



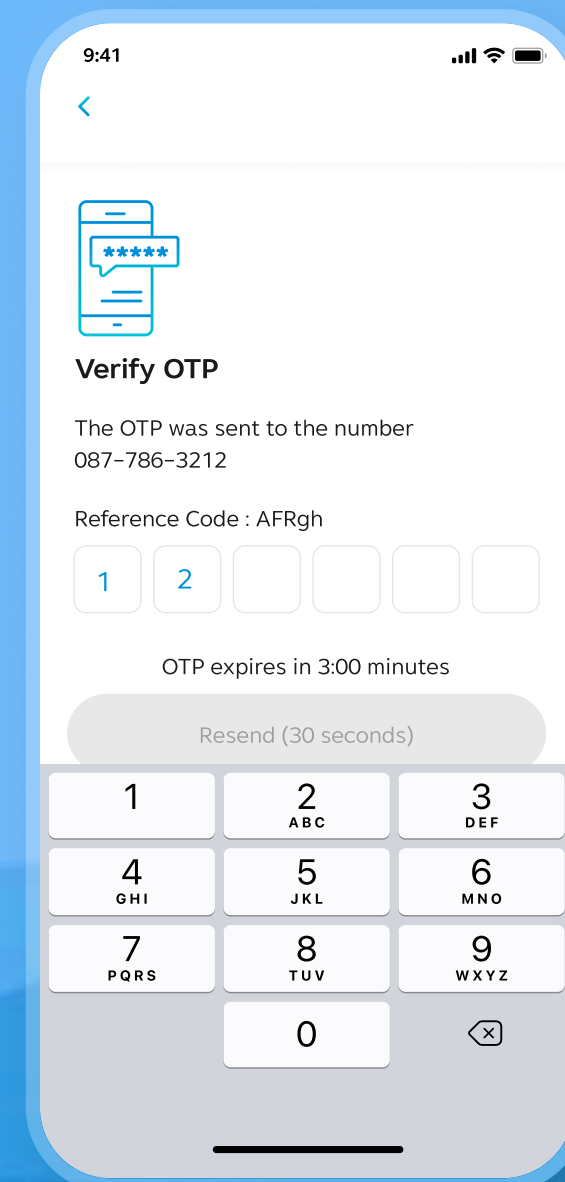
74. Take a picture of your bank book.

Set up Redemption Account

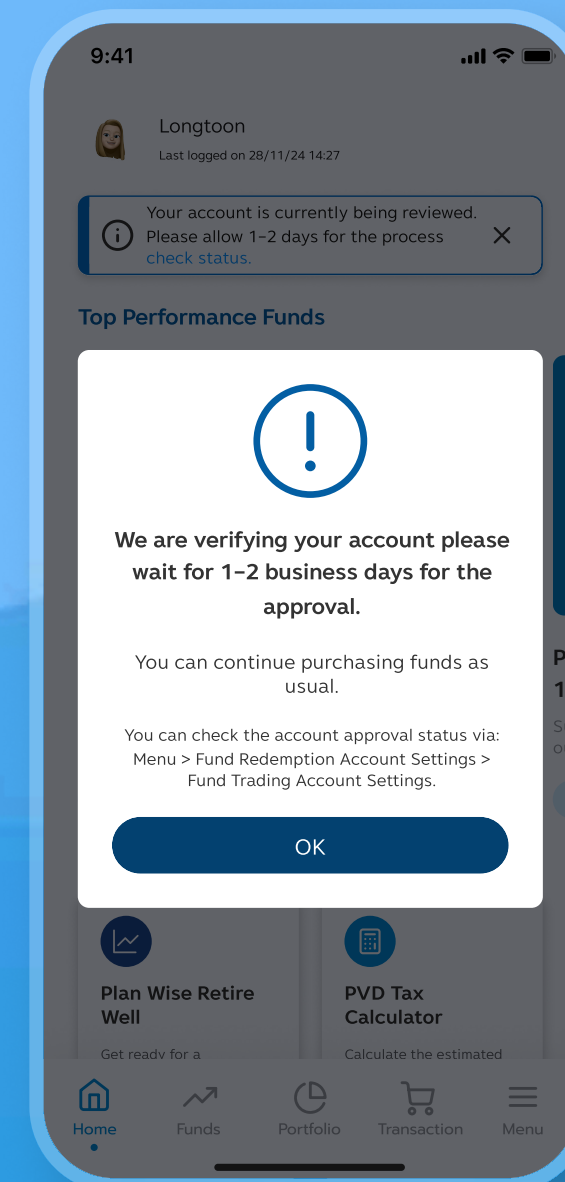
Rejected status



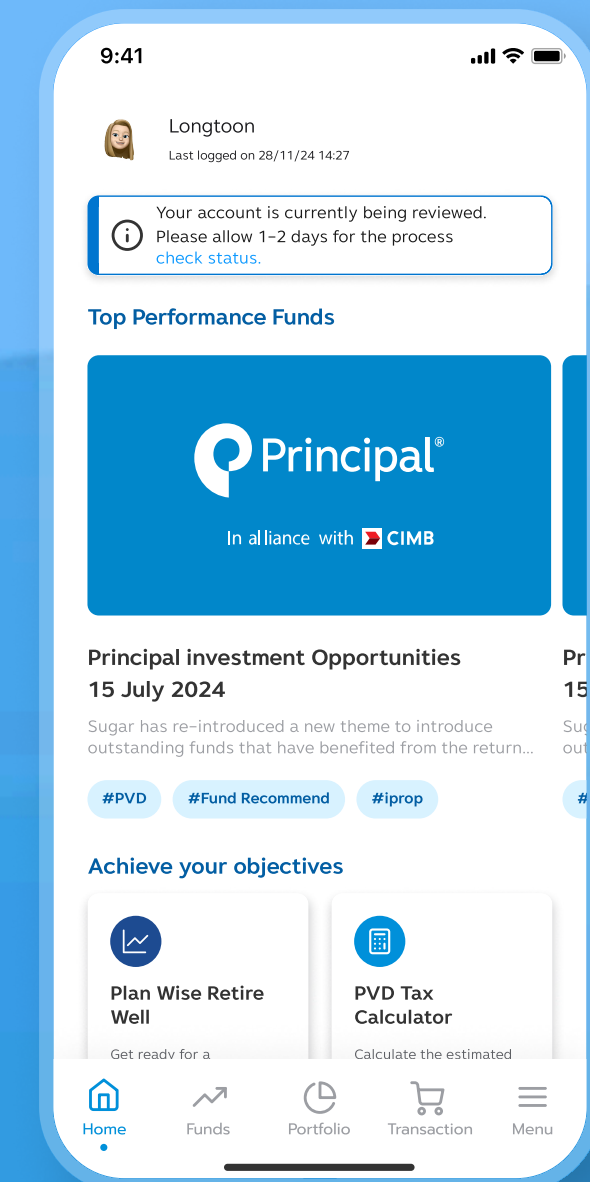
75. Check the information and click the "Next" button.



76. Verify OTP.



77. A pop-up will confirm that the process is complete. Please allow 1–2 days for account verification. Click “OK” to proceed.



78. Return to the home screen. You can check the status click “check status”.



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Or ask for information from officials before deciding to invest. Past performance is not a guarantee of future performance.