

User Manual



Principal TH Application Create User Account & Open Mutual Fund Account



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Open Mutual Fund Account for Thai citizen

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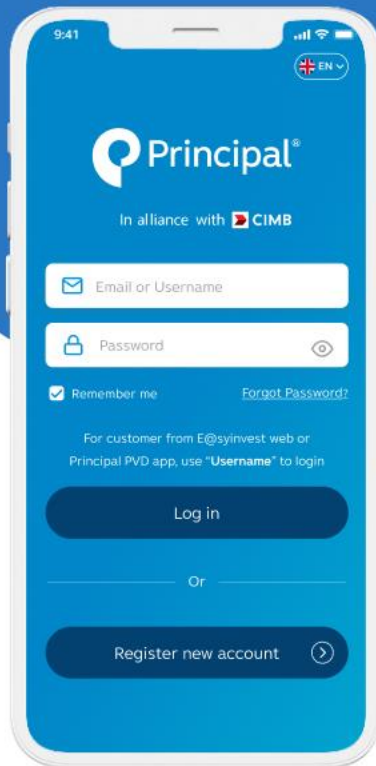
Open Mutual Fund Account for Foreigner

- Identity verification and Personal details
Step 1/7 - 7/7 20

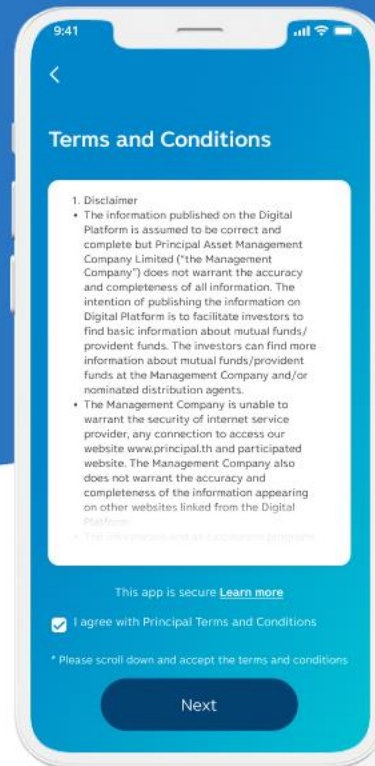
How to register service via Principal TH Application

(Principal TH Application
Create User Account)

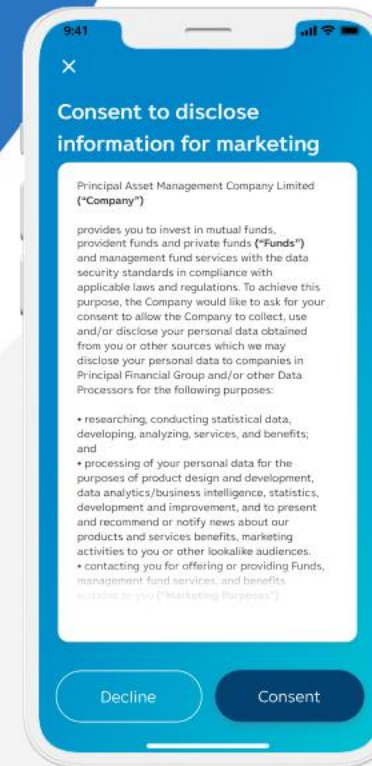
How to register service via Principal TH Application (Principal TH Application Create User Account)



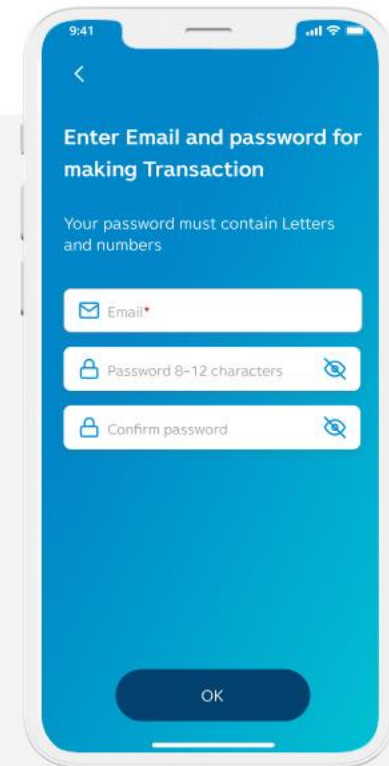
1 Click "Register New account"



2 Scroll down and accept "Terms and conditions"

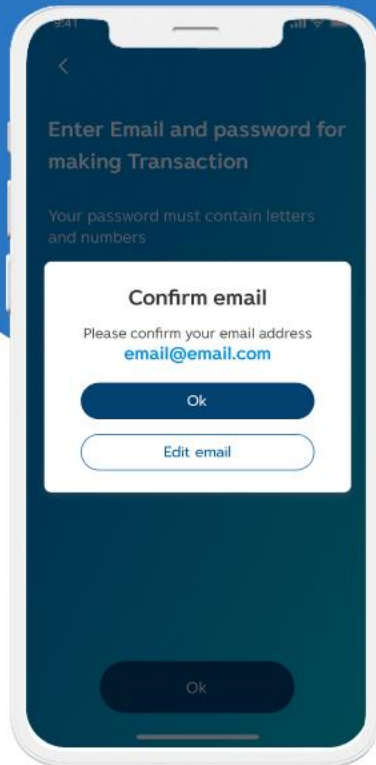


3 Click "Consent" to allow disclosure information for marketing

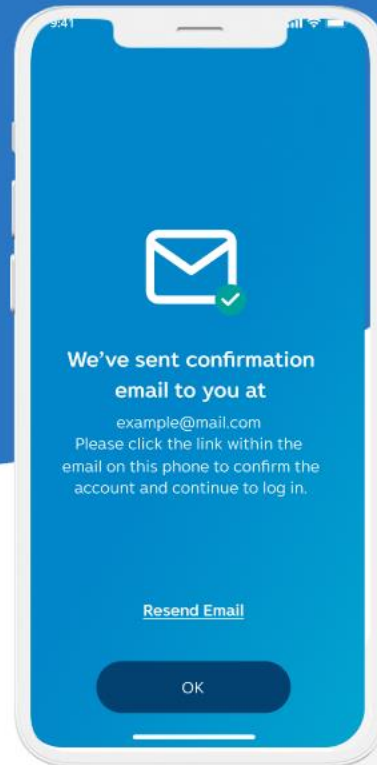


4 Enter email and password and then click "OK"
(This email must not exist in the system before)

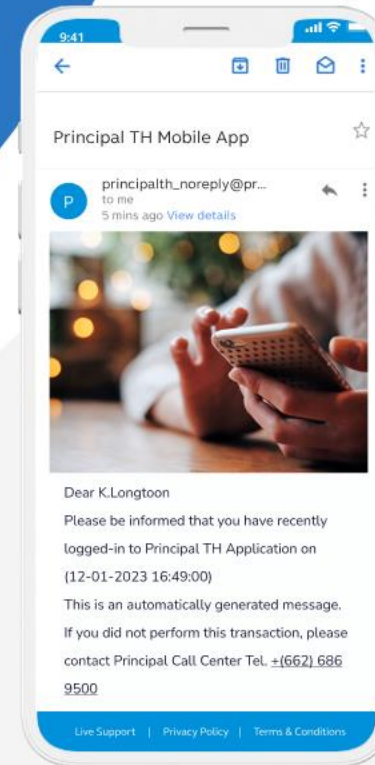
How to register service via Principal TH Application (Principal TH Application Create User Account)



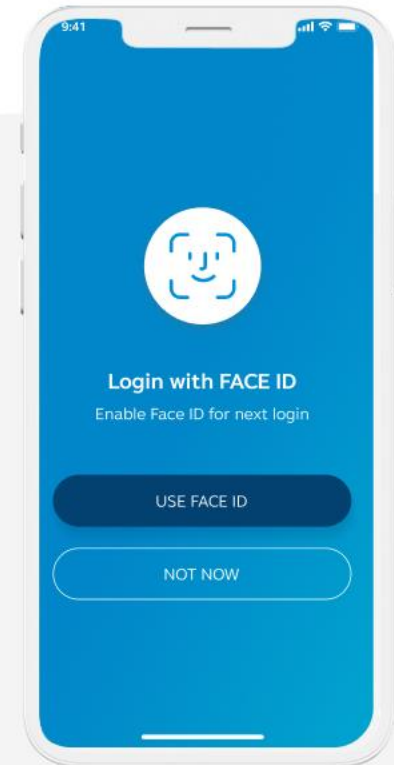
5 Confirm your email address and click "OK"



6 Verified link has been sent to your email

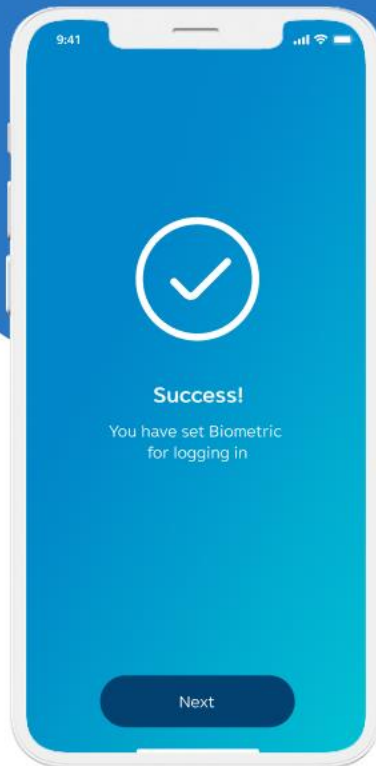


7 Click link in the email to confirm account creating

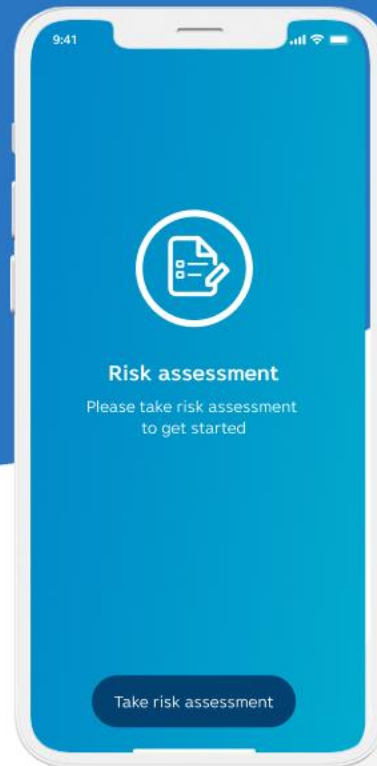


8 Enable Biometric setting for logging in with Face or Finger

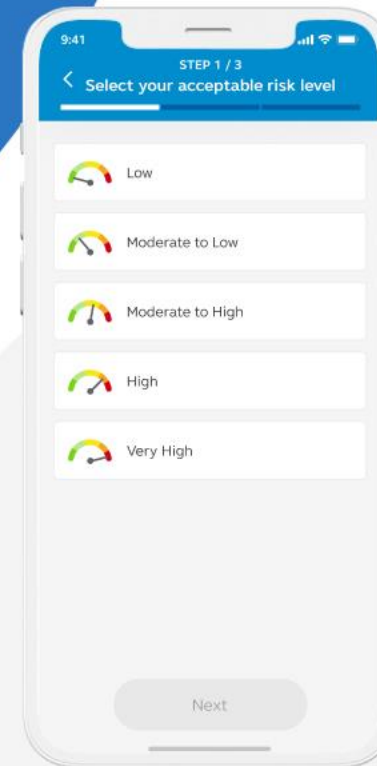
How to register service via Principal TH Application (Principal TH Application Create User Account)



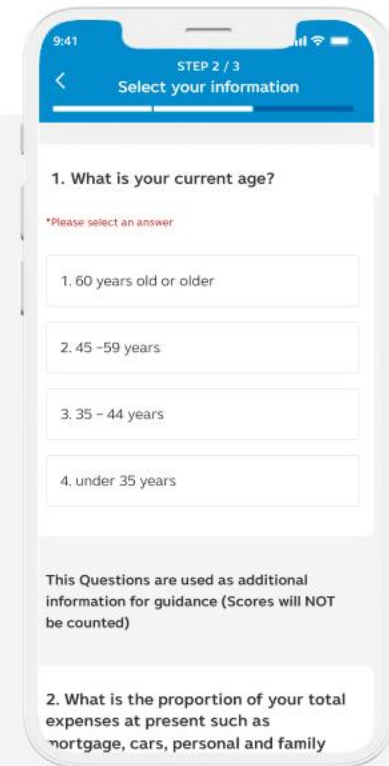
- 9 Enable Biometric successfully, click "Next"



- 10 Click the button "Take risk assessment"



- 11 Step 1/3
Select your acceptable risk level



- 12 Step 2/3
Select your information

How to register service via Principal TH Application (Principal TH Application Create User Account)

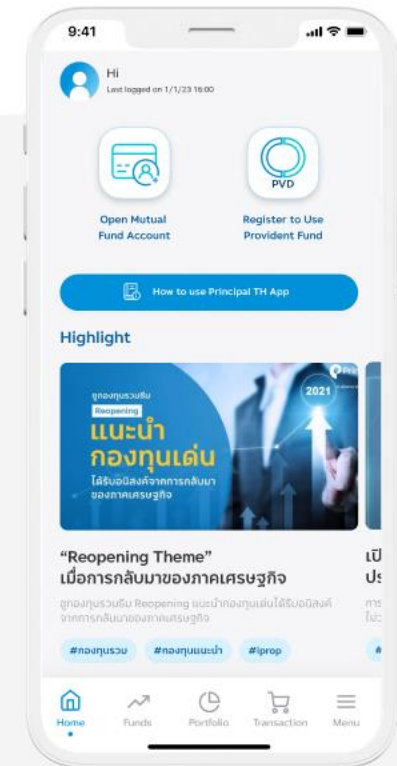


13 Step 3/3
Confirm your information

14 Review Assessment Result,
click "OK"



15 Complete risk assessment,
click "OK"

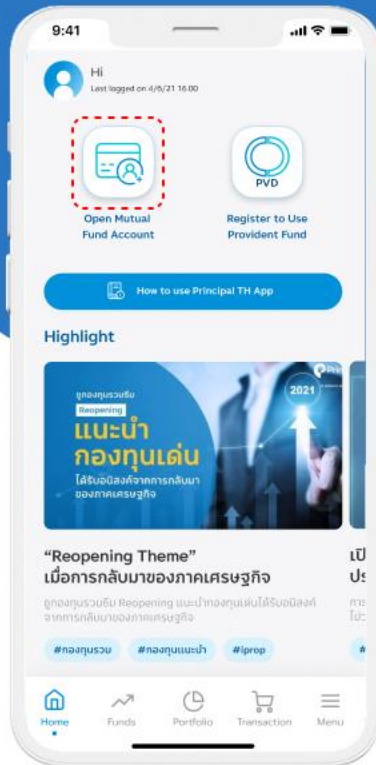


16 Enter to home

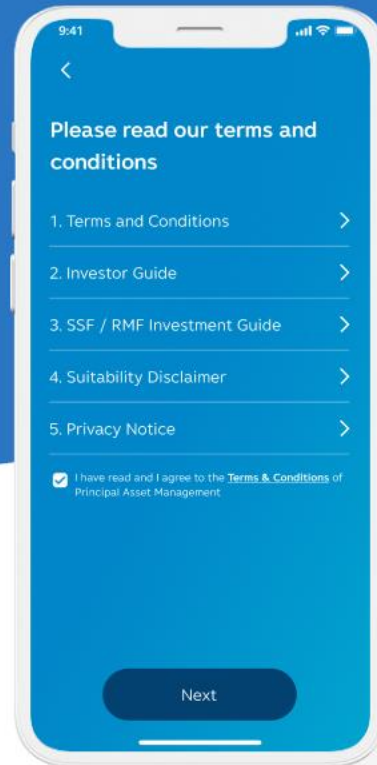
Open Mutual Fund Account for Thai citizen

National Digital ID (NDID)

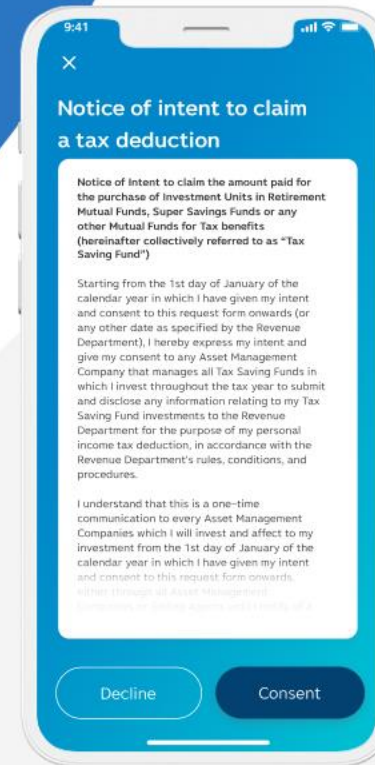
Open Mutual Fund Account for Thai citizen National Digital ID (NDID)



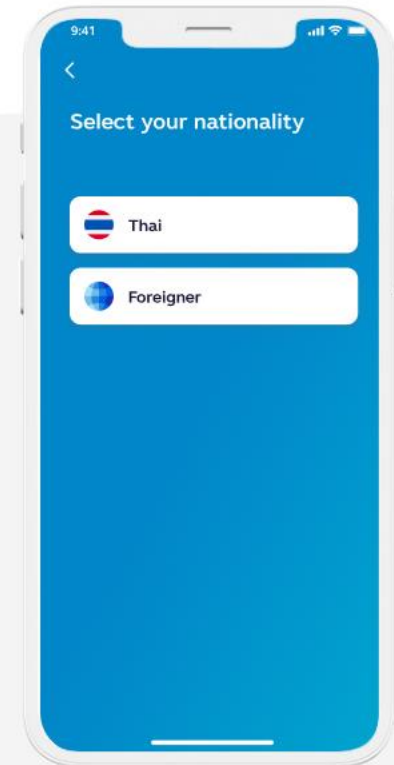
1 Click
"Open Mutual Fund Account"



2 Accept "Terms and conditions"
and click "Next"



3 Click "Consent" to allow
Notice of intent to claim
a tax deduction



4 Select Thai nationality

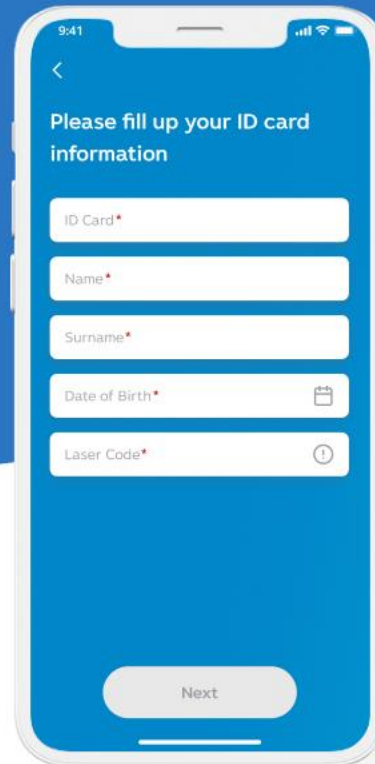
Open Mutual Fund Account for Thai citizen

National Digital ID (NDID)

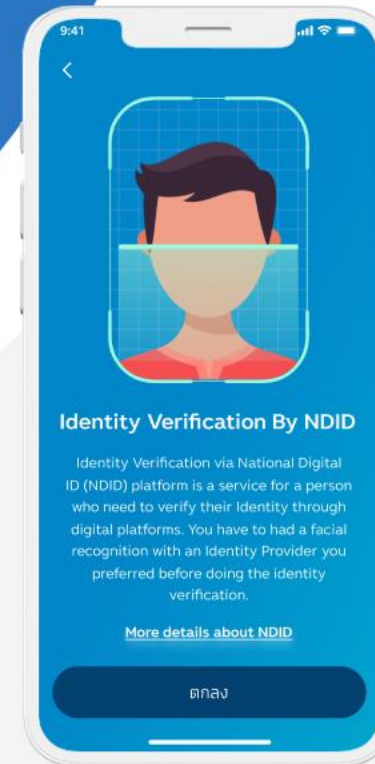


5 Select an identity verification method "National Digital ID (NDID)"

*Note : User has to regis NDID service with identity Provider before selecting an identity verification method with NDID in Principal TH application. If user has any NDID issue, please contact with bank / financial institution you use the service.



6 Fill up your ID card information



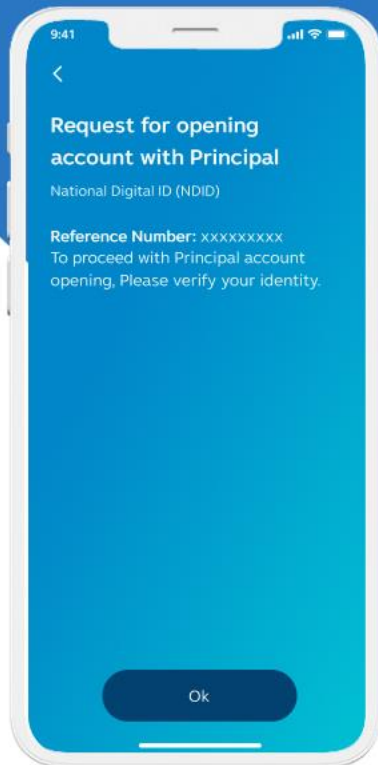
7 Click "OK" to start Identity Verification



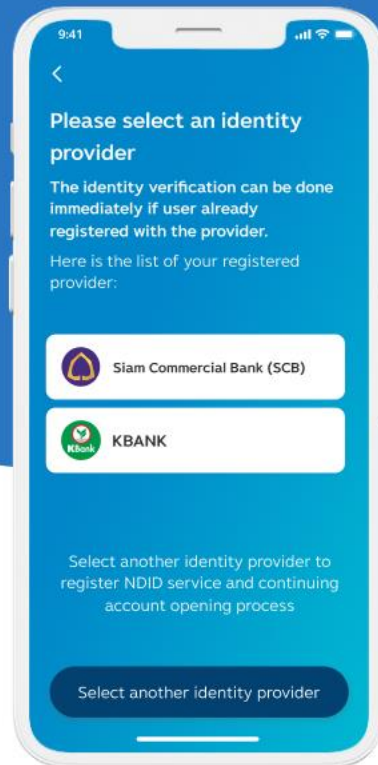
8 Click "Accept" NDID terms and conditions

Open Mutual Fund Account for Thai citizen

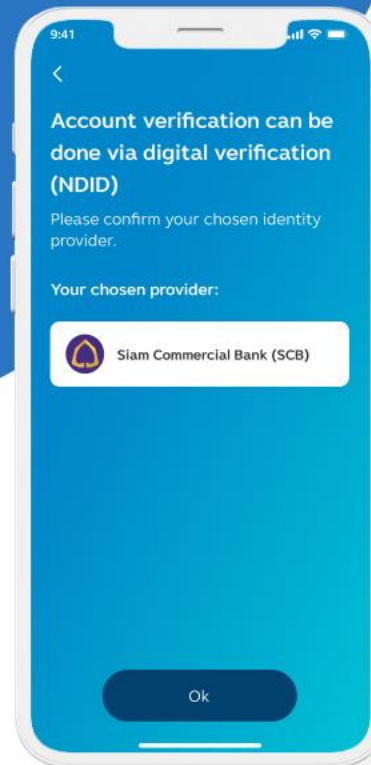
National Digital ID (NDID)



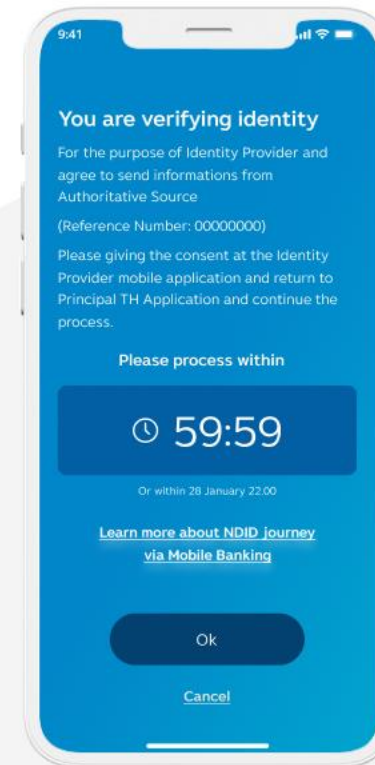
9 Click "OK"



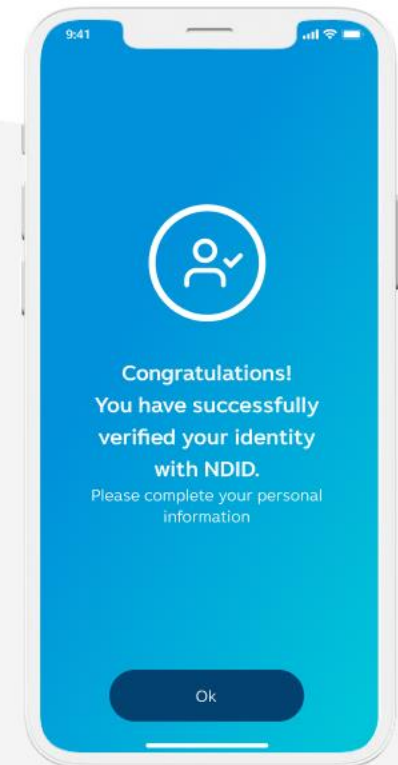
10 Select an identity provider



11 Confirm your chosen identity provider and click "OK"



12 System will send the request to your identity provider (Please process within 60 mins)



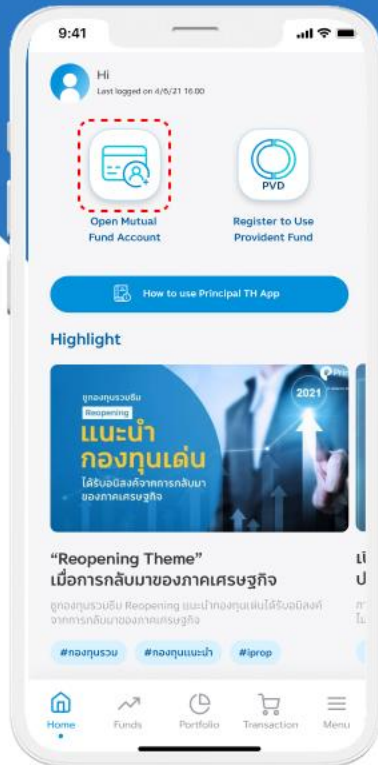
13 After user finishing identity verification with selected identity provider and returning to Principal TH App, user will find NDID successful identity verification. Click "OK"

Open Mutual Fund Account for Thai citizen

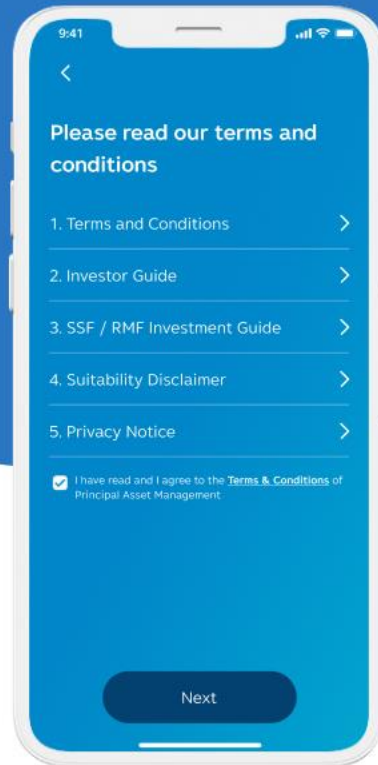
Identity verification via 7-Eleven

Open Mutual Fund Account for Thai citizen

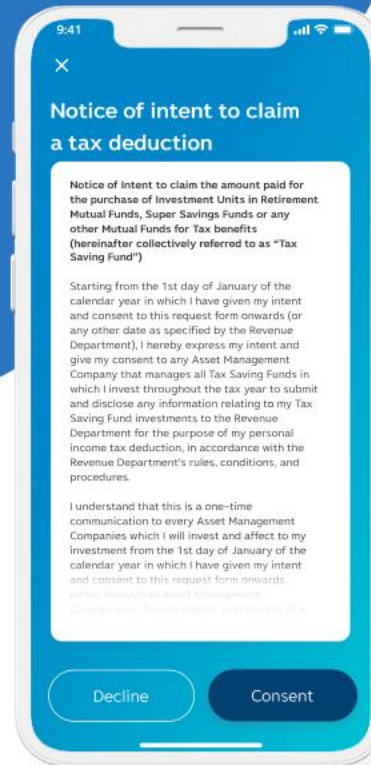
Identity verification via 7-Eleven



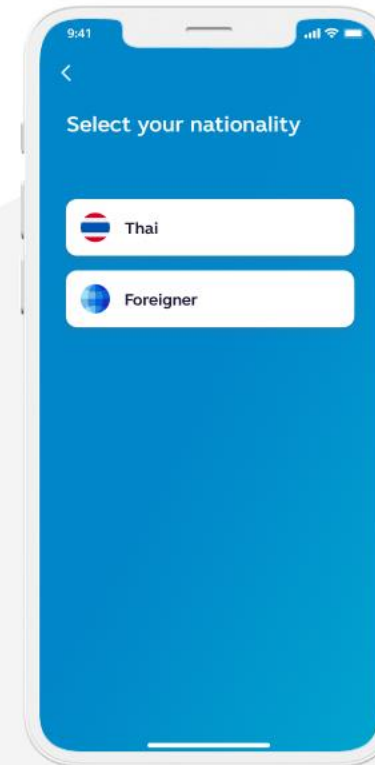
1 Click "Open Mutual Fund Account"



2 Accept "Terms and conditions" and click "Next"



3 Click "Consent" to allow Notice of intent to claim a tax deduction



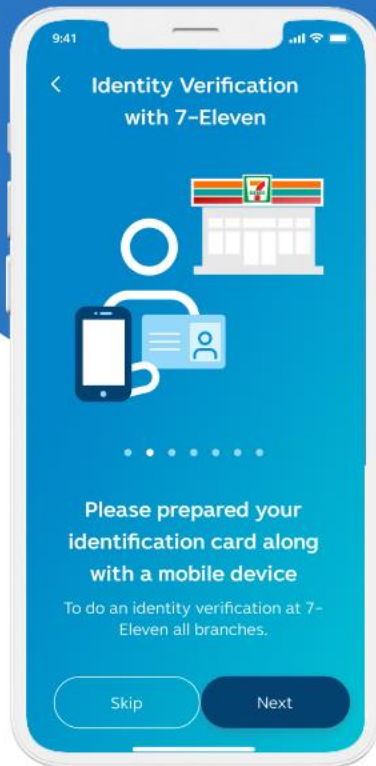
4 Select Thai nationality



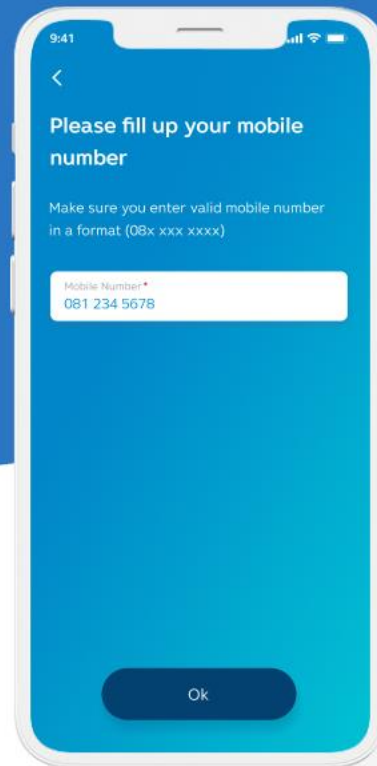
5 Select an identity verification method "7-Eleven"

Open Mutual Fund Account for Thai citizen

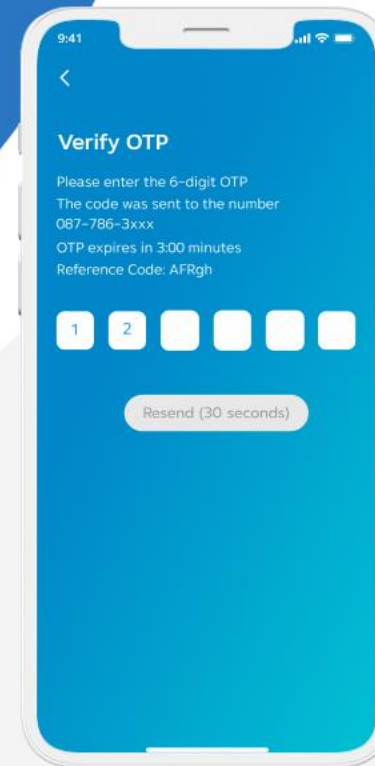
Identity verification via 7-Eleven



6 Learn how to verify identification via 7-Eleven



7 Fill in mobile number



8 Confirm OTP



9 User will get the QR Code to verify identification at 7-Eleven

Open Mutual Fund Account for Thai citizen

Identity verification via 7-Eleven



- 10 Click "Show QR Code" and present QR Code to 7-Eleven's cashier



Accept
"Terms and
conditions"



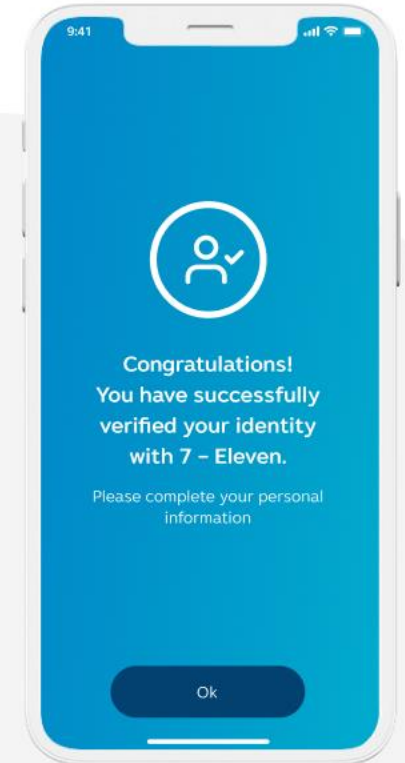
Insert ID card
to check user's
legal history



7-Eleven's cashier
take a photo
of customer



After verifying the
identity, please get
the receipt as the
proof of service



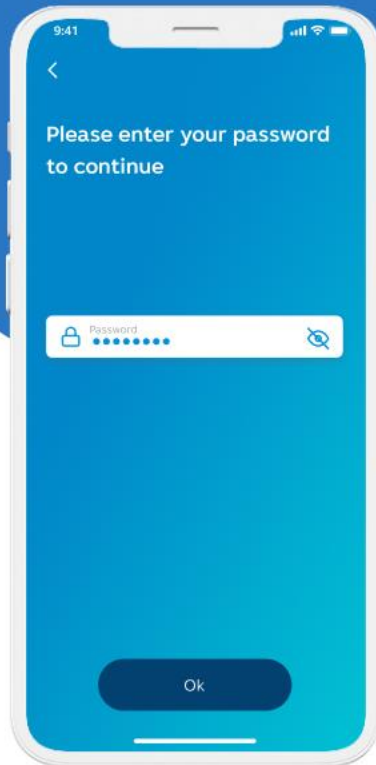
- 11 Return to Principal TH App, user will find NDID successful identity verification. Click "OK"

Open Mutual Fund Account for Thai citizen

Personal details Step 1/7 - 7/7

Open Mutual Fund Account for Thai citizen

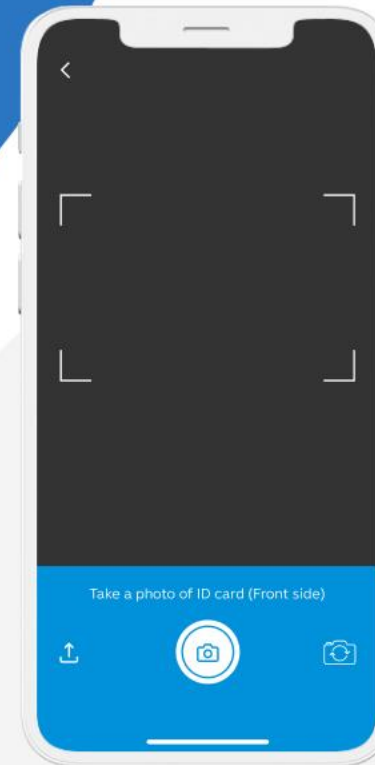
Personal details Step 1/7 - 7/7



- 1 After verifying identification and get back to application, please enter your password



- 2 Verify identification by taking the ID card photo click "Next"



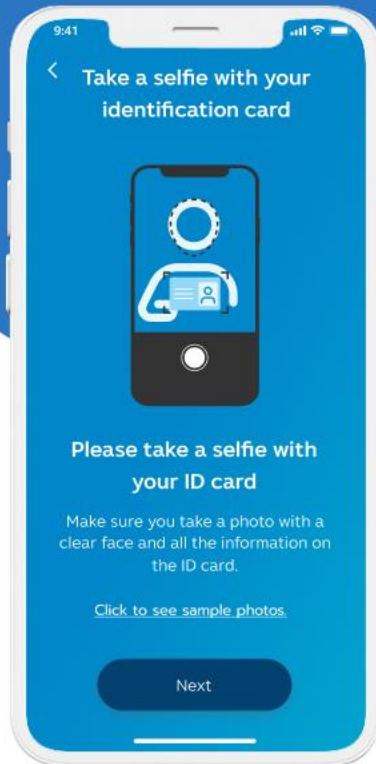
- 3 Take a photo on the front of ID card



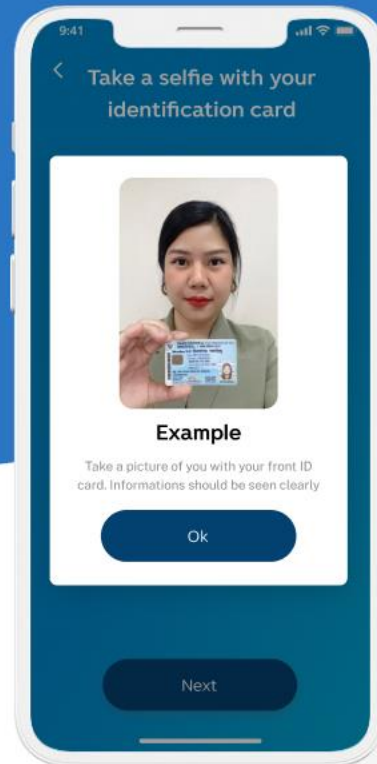
- 4 Confirm ID card photo and click "Next"

Open Mutual Fund Account for Thai citizen

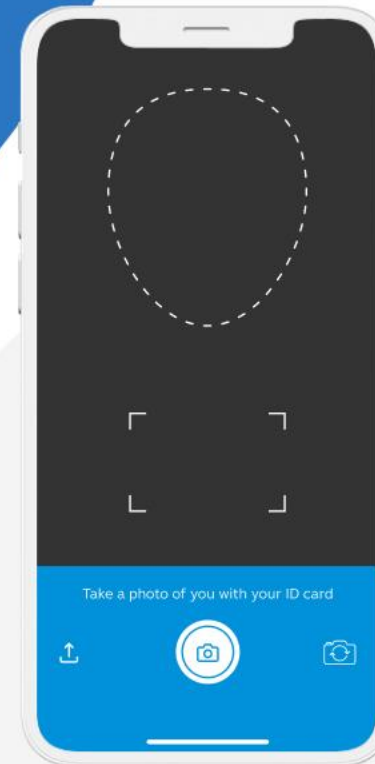
Personal details Step 1/7 - 7/7



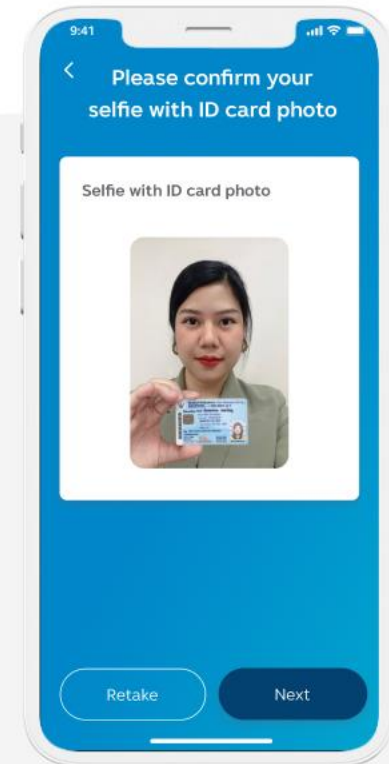
- 5 Verify identification by taking a selfie with identification card



- 6 Example of selfie photo with identification card



- 7 Take a selfie with your identification card



- 8 Confirm photo and click "Next"

Open Mutual Fund Account for Thai citizen

Personal details Step 1/7 - 7/7



STEP 1 / 7
Personal Details

Please complete your personal details

Personal Details

Title*
Ms.

Name in Thai*
สมศรี

Surname in Thai*
สมสม

Name in English*
Somsri

Surname in English*
Somsom

Identification

ID Card*
1 2345 67890 12 3

Expire Date*
18 June 2025

9 Fill in your personal details

STEP 1 / 7
Personal Details

Please complete your family details
(If applicable)

Spouse's Details

Name in English

Surname in English

Next

10 Fill in Spouse's Details
(If applicable)

*Note : User who choose
"Single" status will pass this step

STEP 2 / 7
Residential Address & Current Address

Please complete your personal details

Residential Registration Address

Address

Province*

District/Amphur*

Sub-district/Tambon*

Postal Code*

Country

Current Address

☐ Same as Address as specified in the identification document

Address

11 Fill in address details as
specified in the identification
card and present address details

STEP 3 / 7
Source of Income

Please complete your occupation details

Occupation

Occupation*

Monthly Income*

Source of Income*

Source of Fund*

Asset Value*

Investment Objective

Investment Objective*

Next

12 Fill in your occupation and
source of income details

Open Mutual Fund Account for Thai citizen

Personal details Step 1/7 - 7/7



STEP 4 / 7
Mailing Address

Please complete your mail address details

Mailing Address

- ☐ Same as identification document
- ☐ Same as current address
- ☐ Same as workplace address
- ☐ Other

Address*

Province*

District/Amphur*

Sub-district/Tambon*

Postal Code*

Country*

Next

- 13 Fill in your mail address details

STEP 5 / 7
KYC Questionnaire

Please carefully read and answering all the following questions

☒ In the event your answers are all NO, please tick the checkbox

Are you related to and/or deemed a "politically exposed person"?

☐ Yes ☒ No

Have you been in money laundering infringement during the past 3 years?

☐ Yes ☒ No

Have you been providing financial support to terrorism and support proliferation of weapons of mass destruction in residence or foreign countries?

☐ Yes ☒ No

Have you ever been denied to process

- 14 Answer KYC Questionnaire

STEP 6 / 7
Upload Bankbook

Please upload the following documents

Bank Details

Bank Name*

Account Name*

Account No.*

Upload Bankbook

This is the account to be used for funds redemption.

Next

- 15 Upload bankbook to use for funds redemption

STEP 7 / 7
Please confirm all your details before submitting

Please confirm all your details.

Personal information Edit

Name in Thai aurS	Name in English Somsri
Surname in Thai auau	Surname in English Somsom
ID type ID card	ID card 1234567891011
Mobile Number +66812345678	
Expire Date 18 June 2025	Date of Birth 18 April 1987
Nationality Thailand	Marital Status Single

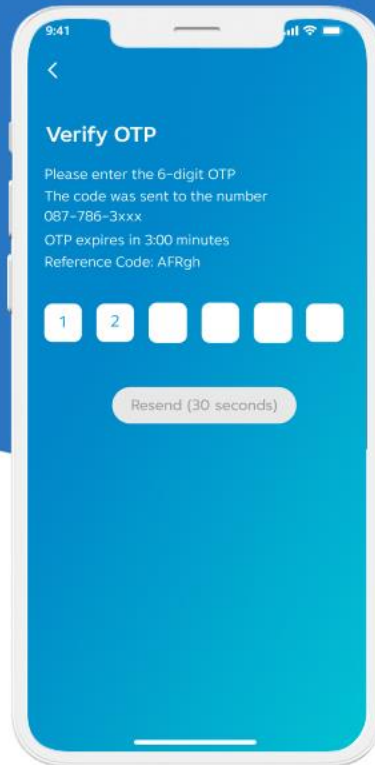
☒ I agree to terms and conditions.

SUBMIT

- 16 Confirm all details, accept "Terms and conditions" and then click "OK"

Open Mutual Fund Account for Thai citizen

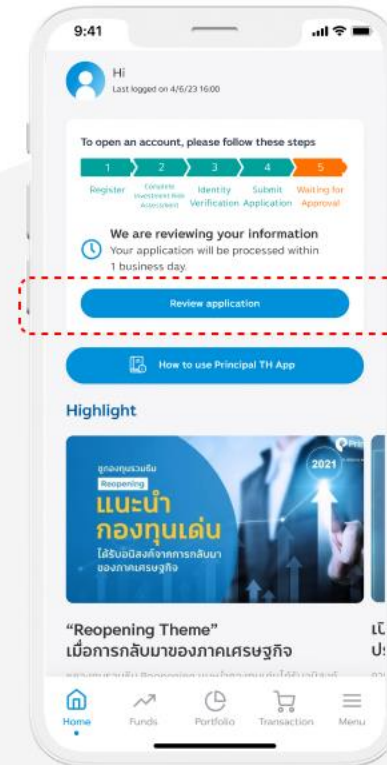
Personal details Step 1/7 - 7/7



17 Confirm OTP



18 Successfully submitted the information, wait for approval within 1 business day



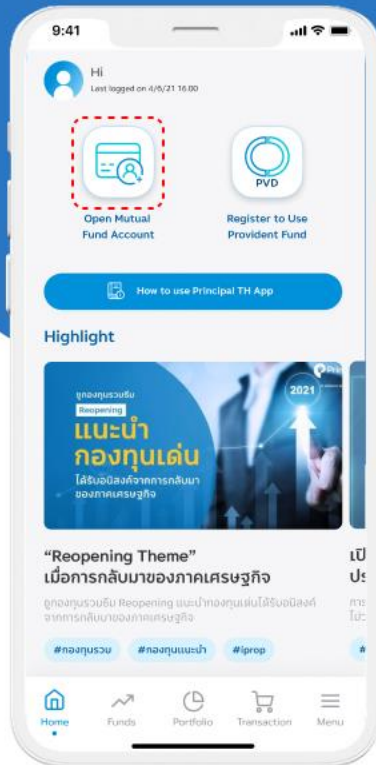
19 Back to home. User can click "Review application" which is submitted for opening an account

Open Mutual Fund Account for Foreigner

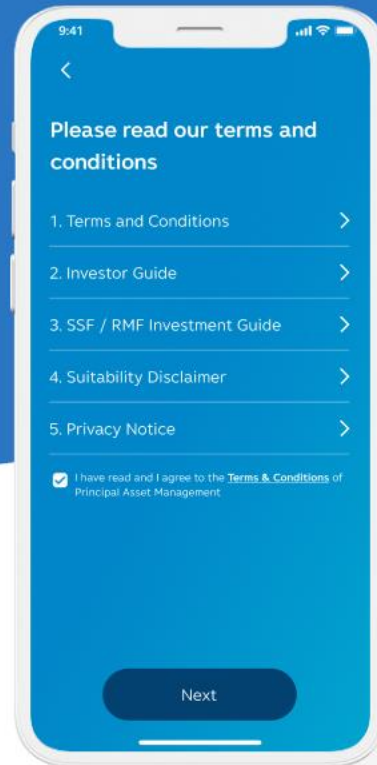
Identity verification and Personal details Step 1/7 - 7/7

Open Mutual Fund Account for Foreigner

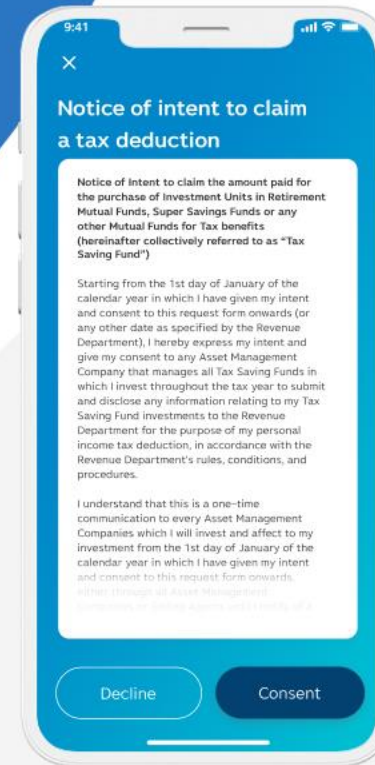
Identity verification and Personal details Step 1/7 - 7/7



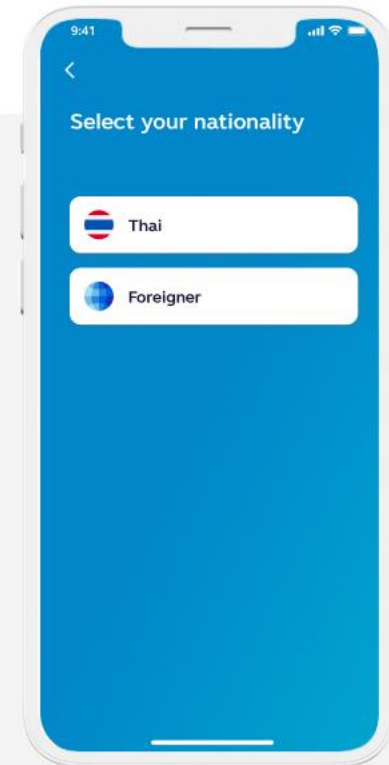
1 Click "Open Mutual Fund Account"



2 Accept "Terms and conditions" and click "Next"



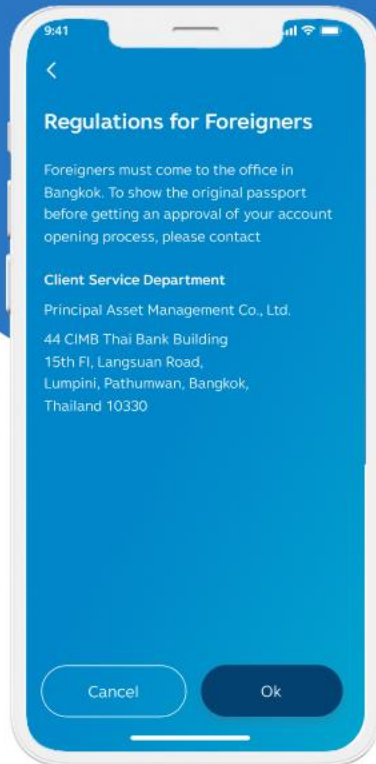
3 Click "Consent" to allow Notice of intent to claim a tax deduction



4 Select Foreigner

Open Mutual Fund Account for Foreigner

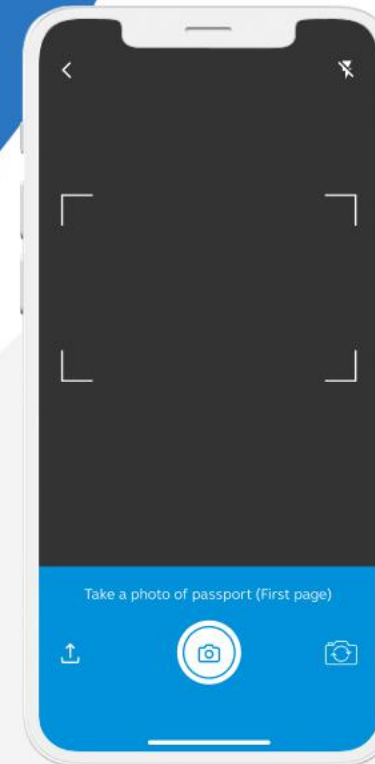
Identity verification and Personal details Step 1/7 - 7/7



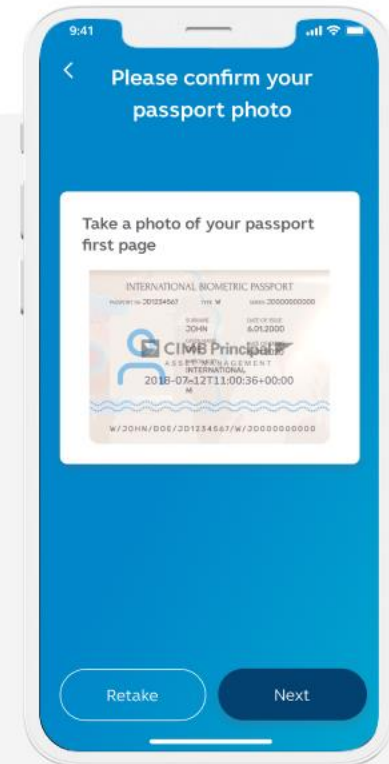
- 5 "Regulations for Foreigners", user has to verify identification at Principal Asset Management office in Bangkok



- 6 Verify by taking a photo with passport



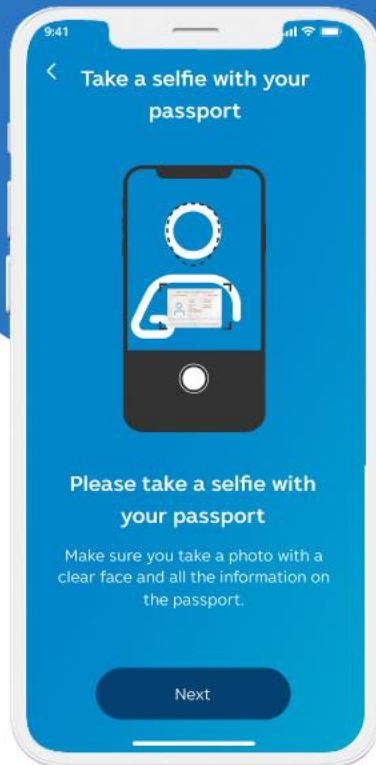
- 7 Take a photo of first page of passport



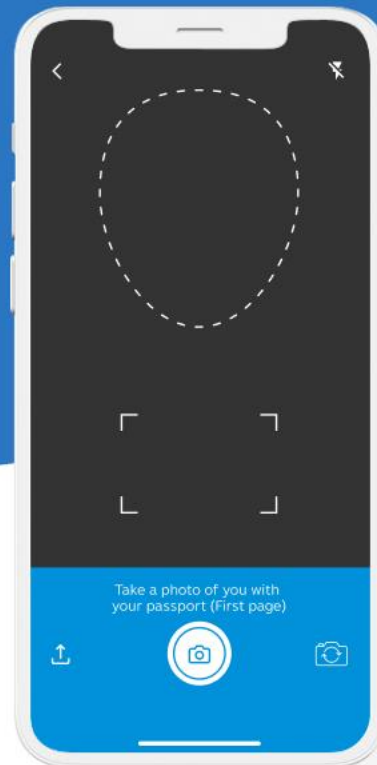
- 8 Confirm passport photo and click "Next"

Open Mutual Fund Account for Foreigner

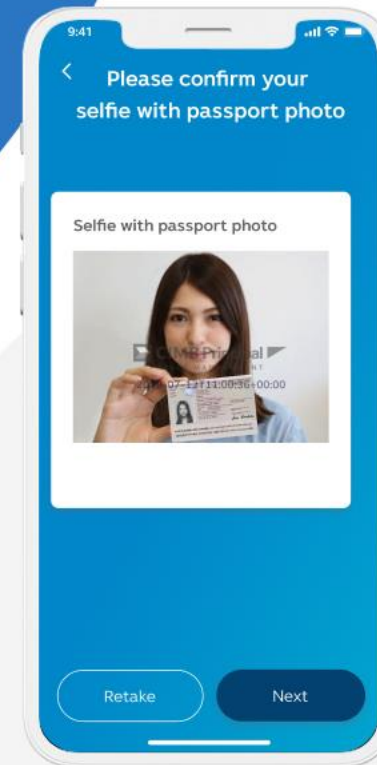
Identity verification and Personal details Step 1/7 - 7/7



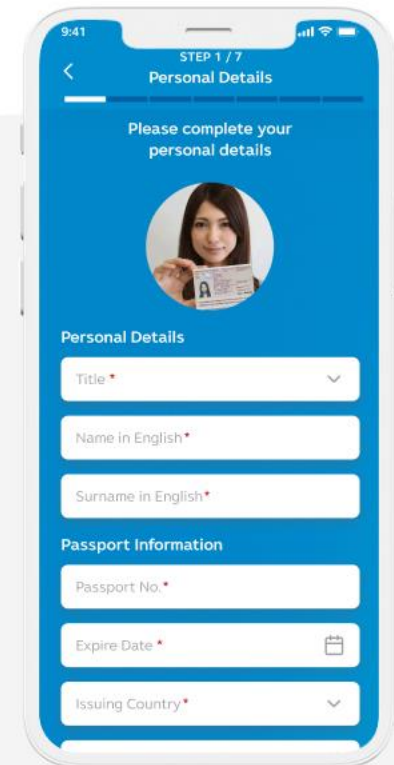
- 9 Verify identification by taking a selfie with passport and click "Next"



- 10 Take a selfie with your passport



- 11 Confirm photo and click "Next"



- 12 Fill in your personal details

Open Mutual Fund Account for Foreigner

Identity verification and Personal details Step 1/7 - 7/7



- 13** Fill in Spouse's Details
(If applicable)

*Note : User who choose
"Single" status will pass this step

- 14** Fill in address details as
specified in the identification
card and present address details

- 15** Fill in your occupation and
source of income details

- 16** Fill in your
mail address details

Open Mutual Fund Account for Foreigner

Identity verification and Personal details Step 1/7 - 7/7



STEP 5 / 7
KYC Questionnaire

Please carefully read and answering all the following questions

☒ In the event your answers are all NO, please tick the checkbox

Are you related to and/or deemed a "politically exposed person"?

☐ Yes ☐ No

Have you been in money laundering infringement during the past 3 years?

☐ Yes ☐ No

Have you been providing financial support to terrorism and support proliferation of weapons of mass destruction in residence or foreign countries?

☐ Yes ☐ No

17 Answer KYC Questionnaire

STEP 6 / 7
Upload Bankbook

Please upload the following documents

Bank Details



Bank Name*

Account Name*

Account No.*

Upload Bankbook

This is the account to be used for funds redemption.

Next

18 Upload bankbook to use for funds redemption

STEP 7 / 7
Please confirm all your details before submitting

Please confirm all your details.

Personal information [Edit](#)

Name in Thai	Name in English
-	Longtoon
Surname in Thai	Surname in English
-	Meengkasean
ID type	Passport No.
Passport	1234567891011
Mobile Number	
081-234-5678	
Expire Date	Date of Birth
18 June 2025	18 April 1987
Nationality	Marital Status
Thailand	Single

☒ I agree to terms and conditions.

SUBMIT

19 Confirm all details, accept "Terms and conditions" and then click "OK"

STEP 7 / 7
Verify OTP

Please enter the 6-digit OTP

The code was sent to the number 087-786-3xxx

OTP expires in 3:00 minutes

Reference Code: AFRgh

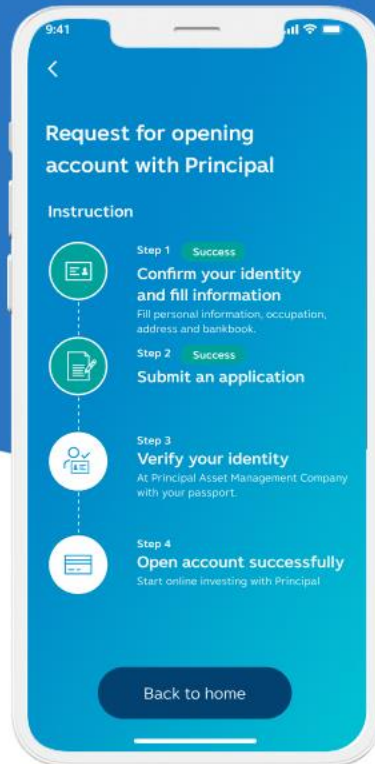
1 2

Resend (30 seconds)

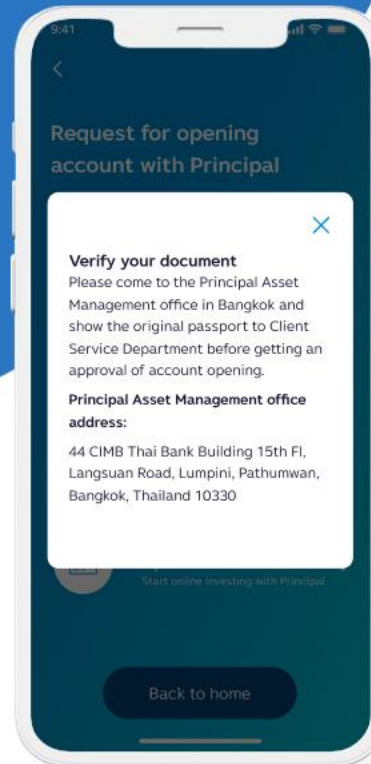
20 Confirm OTP

Open Mutual Fund Account for Foreigner

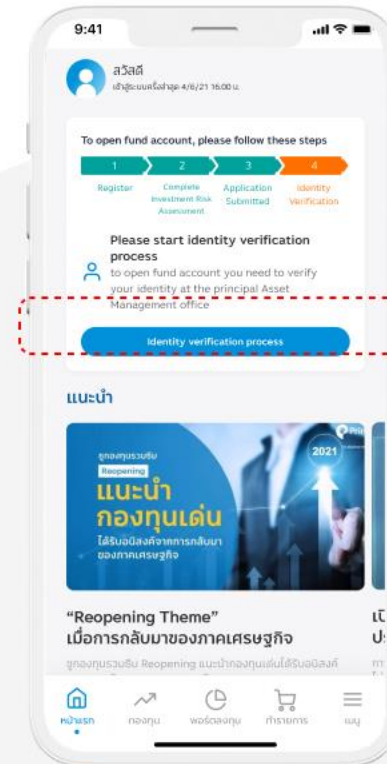
Identity verification and Personal details Step 1/7 - 7/7



- 21 Successfully submitted the information, user has to show the original passport at Principal Asset Management office in Bangkok



- 22 Popup "Verify your document" (User has to show the original passport at Principal Asset Management office) Click "close" and "Back to home"



- 23 Back to home. User can click "Review application" which is submitted for opening an account

User Manual



Principal TH Application Buy Fund



Content

How to buy fund

- Select fund from "Funds" 2
- Select fund from "Portfolio" 3
- How to add fund to fund cart
(Buy more 1 fund) 5
- Promptly buy fund 6
- Select payment channel via QR Code (Mobile Banking) 7
- Select payment channel via Automatic Transfer System (ATS) 9
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Switching

- How to switch 15

How to register ATS (Direct Debit)

- ATS service registration 19

How to set RSP (Regular Savings Plan)

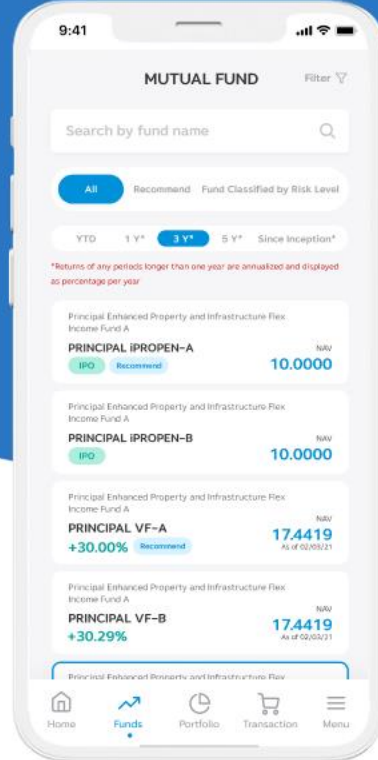
- Set RSP from "Menu" 23
 - Set RSP from "Portfolio" 25
-

How to buy fund

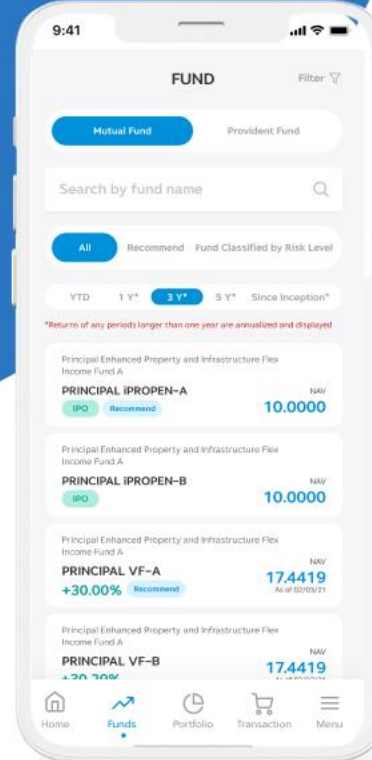
- Select fund from “Funds”
- Select fund from “Portfolio”

How to buy fund

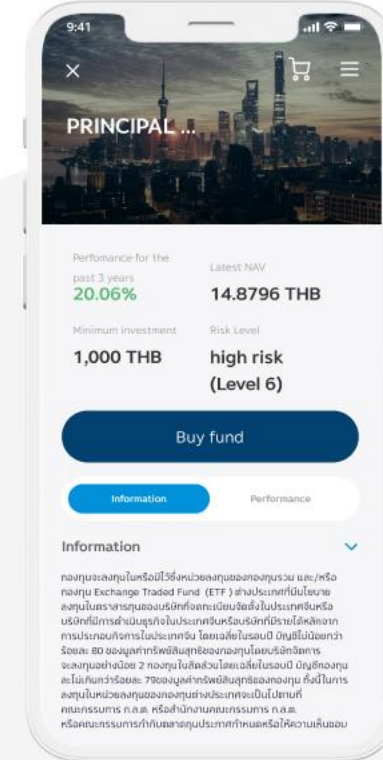
- Select fund from "Funds"



- 1 "Fund" menu for user who has only Mutual Fund, select the fund you wish to buy



- 2 "Fund" menu for user who has both Mutual Fund and Provident Fund, select the fund you wish to buy



- 3 See fund information and click "Buy fund"

How to buy fund

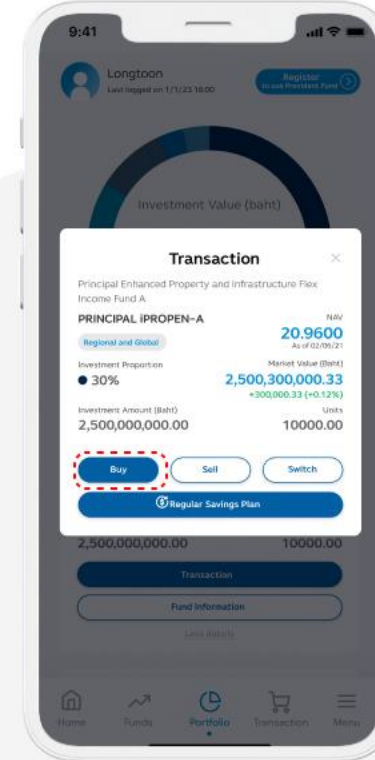
- Select fund from "Portfolio"



- 1 For user who used to buy a certain fund and wish to buy more, go to portfolio and click "More details" at that fund card



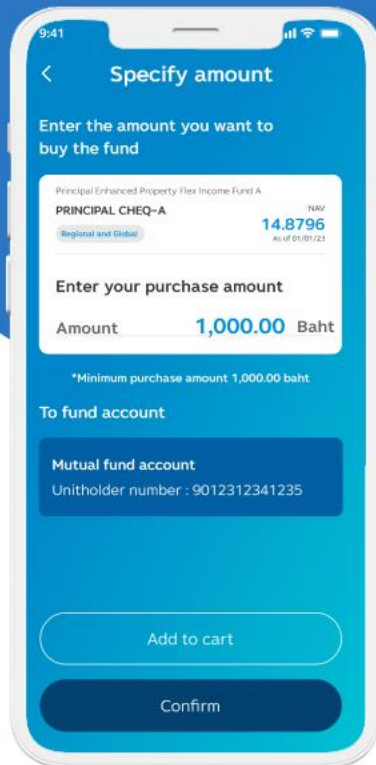
- 2 Click "Transaction"



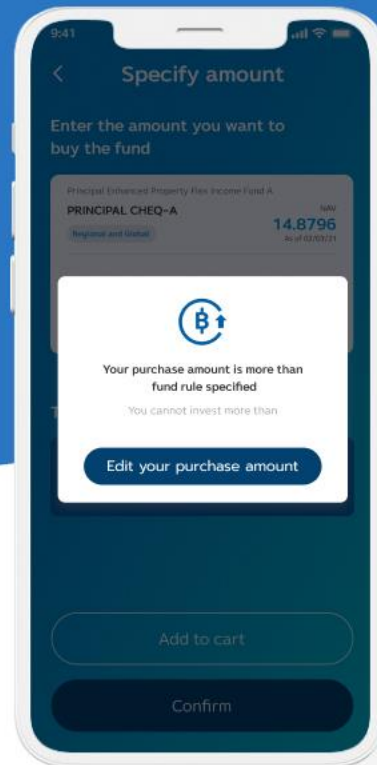
- 3 Click "Buy"

How to buy fund

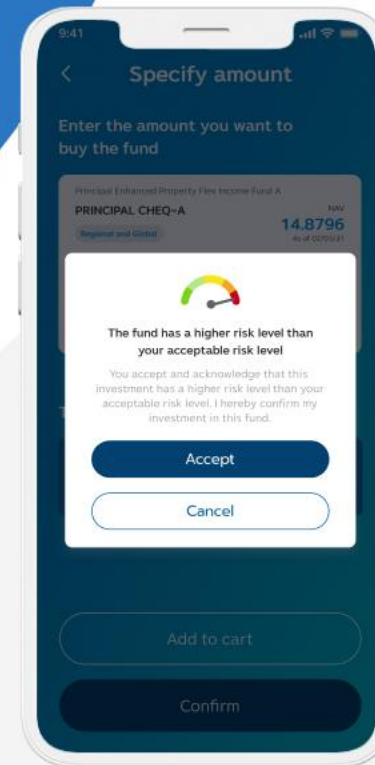
- Conditions after selecting fund from "Funds" or "Portfolio"



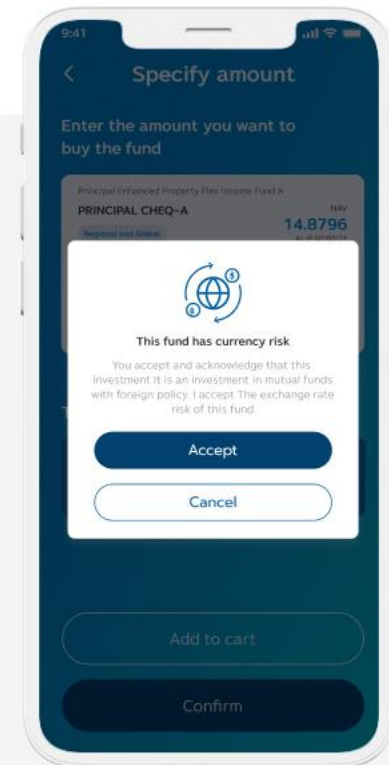
- 1 User can either select "Add to cart" or "Confirm" (Promptly buy fund). The system will check the fund's specified rules



- 2 If the purchase amount is more than fund rule specified, user will find the warning popup. Click "Edit your purchase amount"



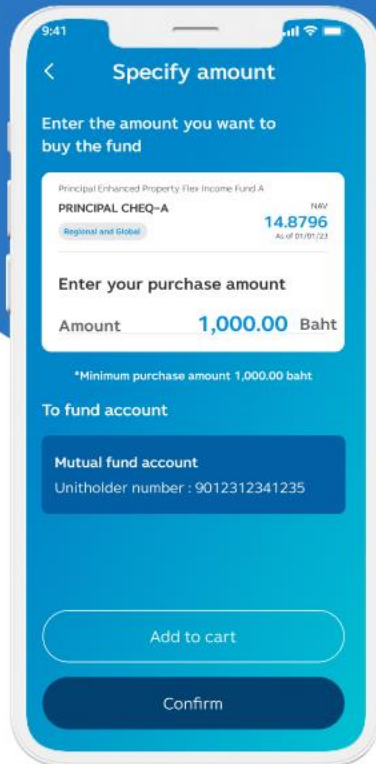
- 3 If the fund that user wish to buy has risk level higher than acceptable risk level, user will find the warning popup. Click "Accept" to continue the transaction



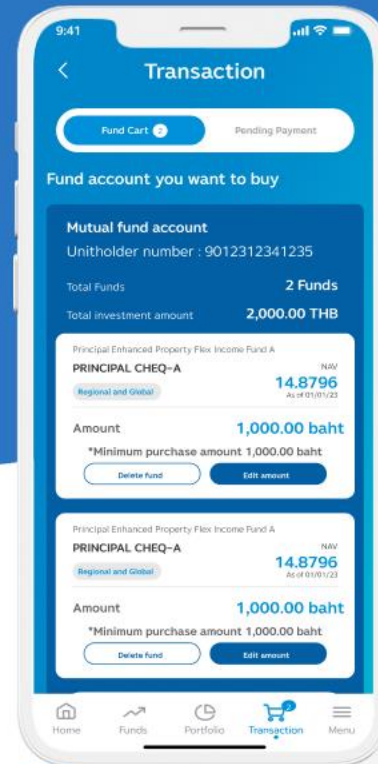
- 4 If the fund that user wish to buy has currency risk, user will find the warning popup. Click "Accept" to continue the transaction

How to buy fund

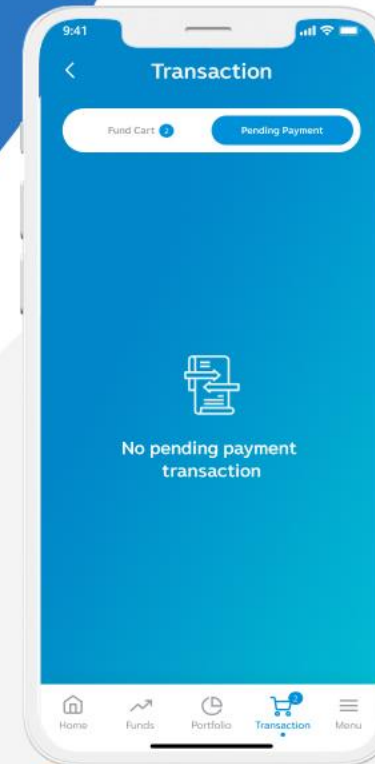
- How to add fund to fund cart (Buy more 1 fund)



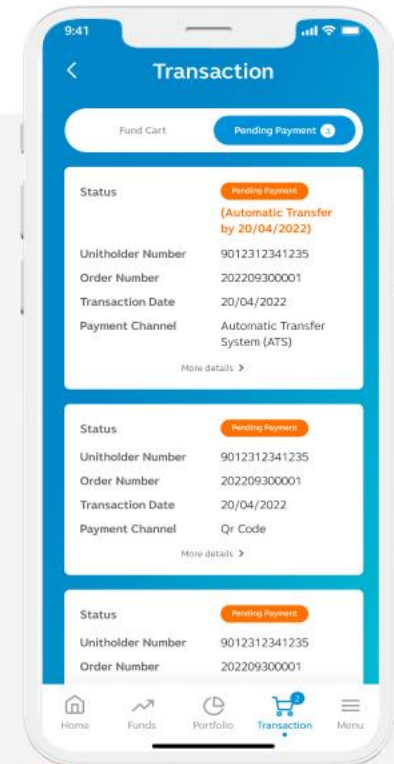
1 Click "Add to cart"



2 The fund list that user wish to buy will be added to "Fund Cart" in transaction



3 The fund list that user wish to buy but still not complete the transaction, will be added to "Pending Payment" in transaction (Case : Not has pending payment)



4 The fund list that user wish to buy but still not complete the transaction, will be added to "Pending Payment" in transaction (Case : Has pending payment)

How to buy fund

- Promptly buy fund



Specify amount

Enter the amount you want to buy the fund

Principal Enhanced Property Flex Income Fund A
PRINCIPAL CHEQ-A
NAV 14.8796
Regional and Global
As of 01/01/23

Enter your purchase amount

Amount 1,000.00 Baht

*Minimum purchase amount 1,000.00 baht

To fund account

Mutual fund account
Unitholder number : 9012312341235

Add to cart

Confirm

- 1 Click "Confirm"
(Promptly buy fund)

Confirm

Fund account you want to buy

Mutual fund account
Unitholder number : 9012312341235

List of your funds (2)

Total investment 2,000.00 THB

☒ I have read and accept Terms of Service of Principal Asset Management

PRINCIPAL CHEQ-A
PRINCIPAL CHEQ-A
NAV 14.8796
Regional and Global
As of 01/01/23
Amount 1,000.00 baht

PRINCIPAL CHEQ-A
PRINCIPAL CHEQ-A
NAV 14.8796
Regional and Global
As of 01/01/23
Amount 1,000.00 baht

Make a payment

- 2 Accept "Terms of Service"
and then click
"Make a payment"

Verify OTP to make transaction

Please enter the 6-digit OTP
The code was sent to the number 087-786-3xxx
OTP expires in 3:00 minutes
Reference Code: AFRgh

1 2

Resend (30 seconds)

- 3 Confirm OTP

Payment

Unitholder Number 9012312341235
Transaction Date 01/01/2023
Order Number 202209300001

Fund Name	Total Amount (Baht)
PRINCIPAL CHEQ-A Effective Date : 13-09-2021	800,000.00
PRINCIPAL CHEQ-A Effective Date : 13-09-2021	800,000.00
PRINCIPAL CHEQ-A Effective Date : 13-09-2021	800,000.00
PRINCIPAL CHEQ-A Effective Date : 13-09-2021	800,000.00

Grand Total 3,200,000.00 Baht

Select Payment Channel

QR Code
(Pay via mobile banking with all banks)

ATS
Automatic Transfer System (ATS)
(Account Number 580963214777)
(Automatic Transfer by 01/01/2023)

Direct debit via SCB Bank

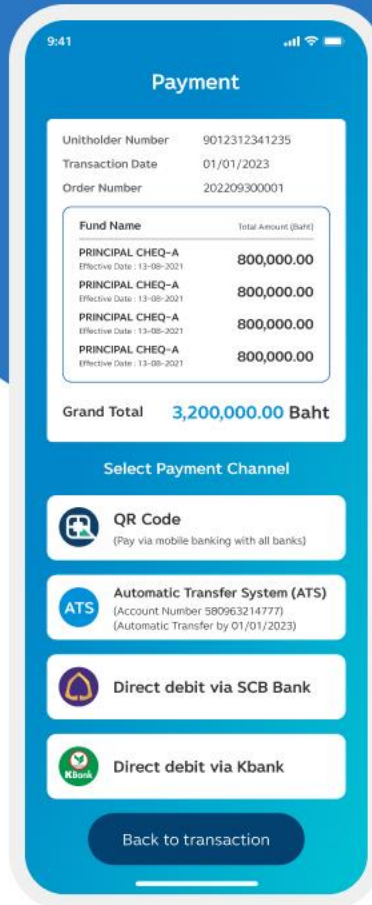
Direct debit via Kbank

Back to transaction

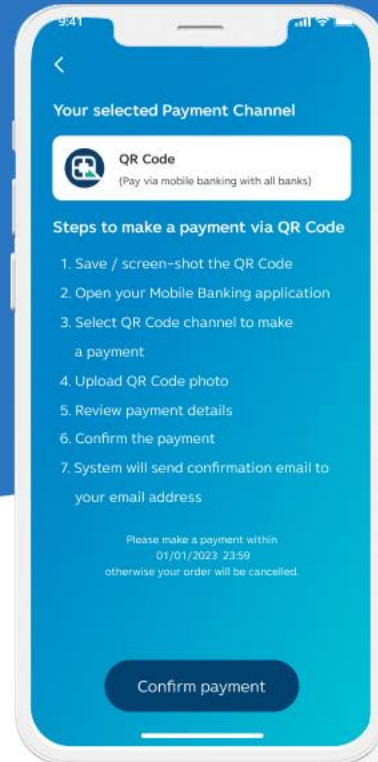
- 4 Select payment channel

How to buy fund

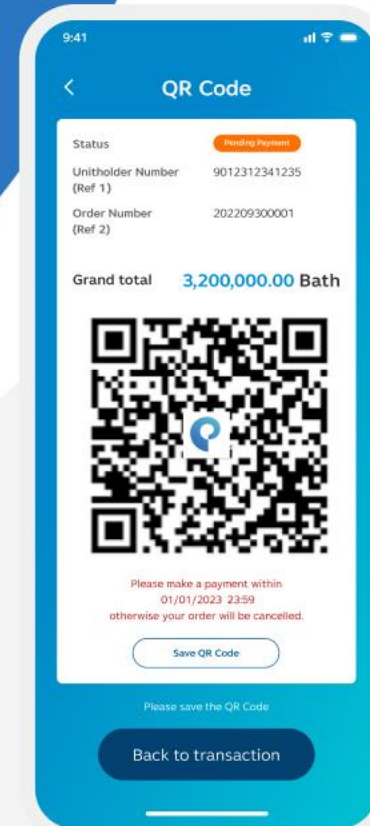
- Select payment channel via QR Code (Mobile Banking)



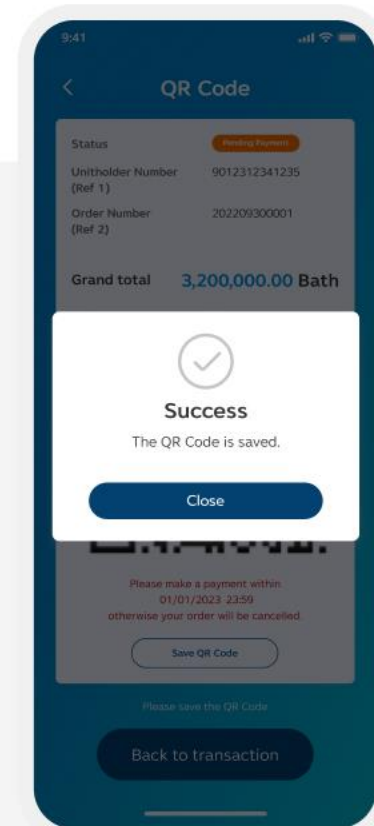
- 1 Select payment channel via "QR Code"



- 2 Read the "Steps to make a payment via QR Code", click "Confirm payment"



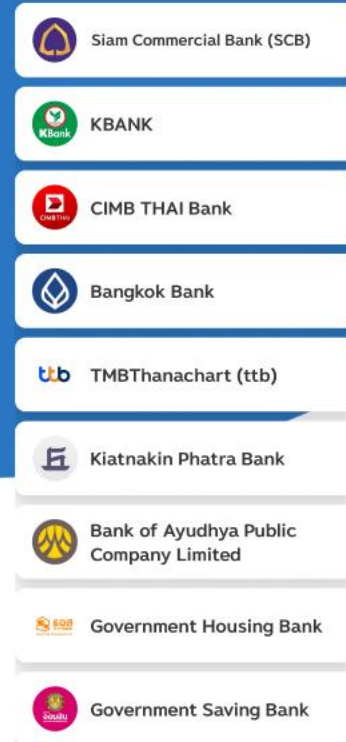
- 3 Click "Save QR Code"



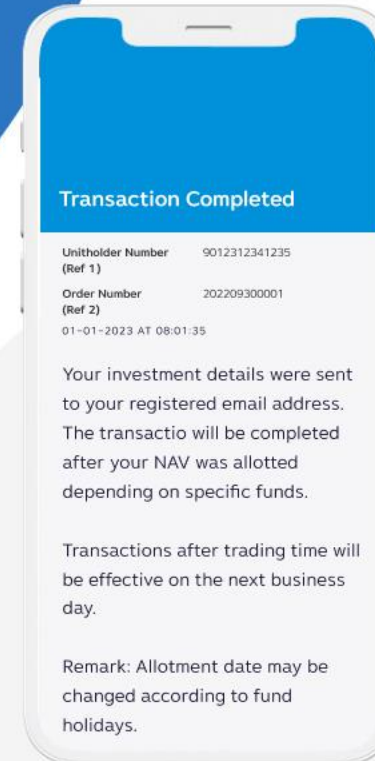
- 4 The Qr Code is saved, click "close"

How to buy fund

- Select payment channel via QR Code (Mobile Banking)



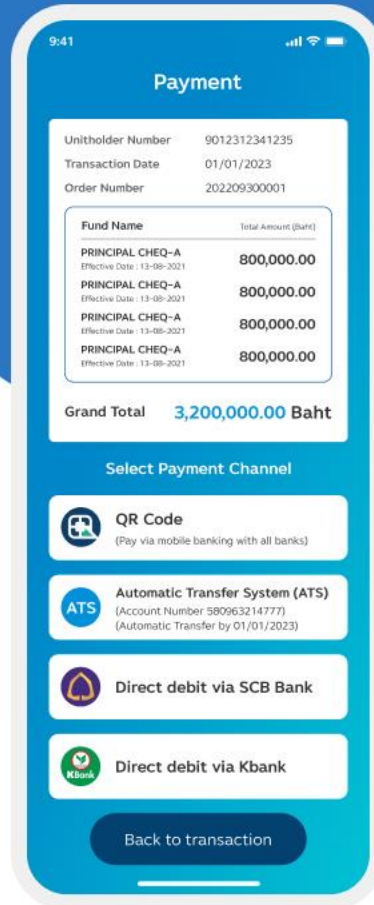
- 5 Go to bank application you wish to make a payment via QR Code and finish the transaction



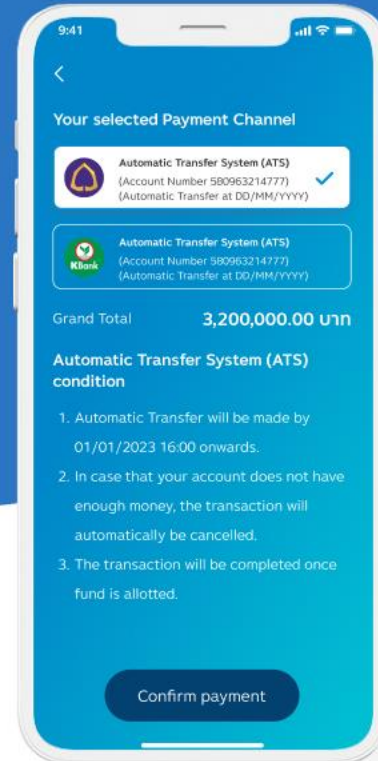
- 6 If the transaction is successful, user will get the "Push Notification". The system will lead the user to the transaction details. ("Completed" status)

How to buy fund

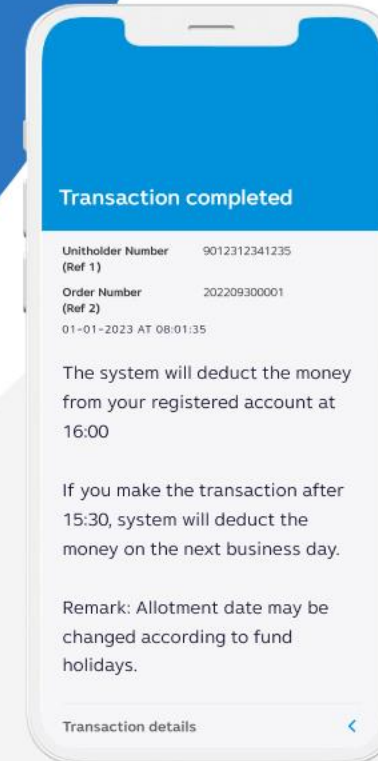
- Select payment channel via Automatic Transfer System (ATS)



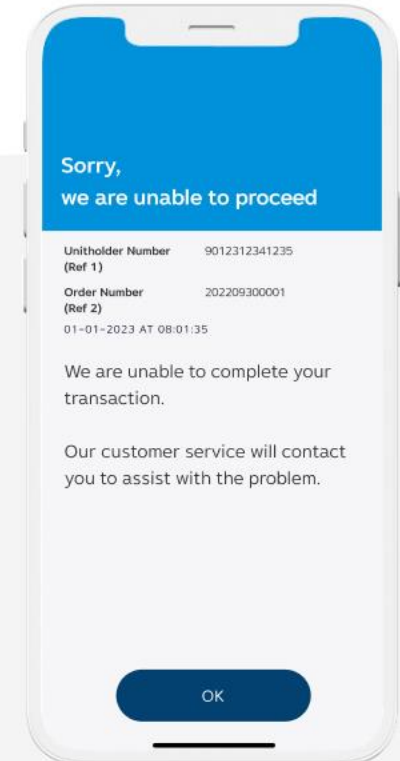
- 1 Select payment channel via "Automatic Transfer System (ATS)"



- 2 Select an account you wish proceed, read the "Automatic Transfer System (ATS) condition" and then click "Confirm payment"



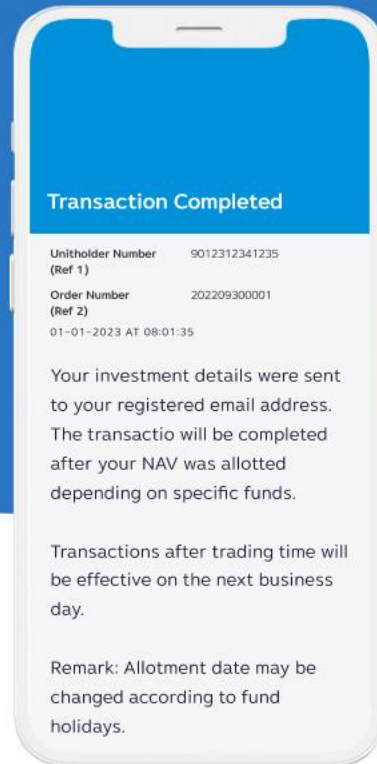
- 3 Successfully submitted order, the transaction details will show "Pending Payment" status



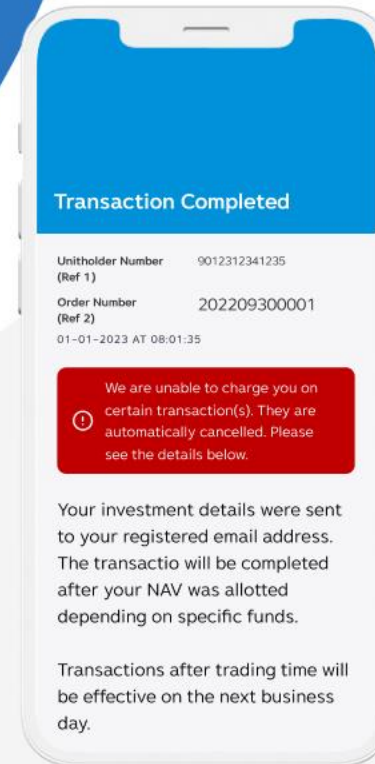
- 4 Failed to submit the order, click "OK" to make a transaction again

How to buy fund

- Select payment channel via Automatic Transfer System (ATS)



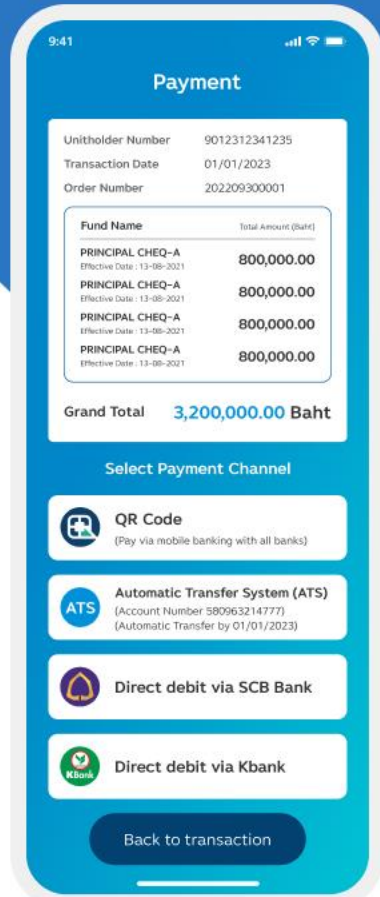
- 5 If the transaction is successful, user will get the "Push Notification". The system will lead the user to the transaction details. ("Completed" status will be shown if the orders are all success)



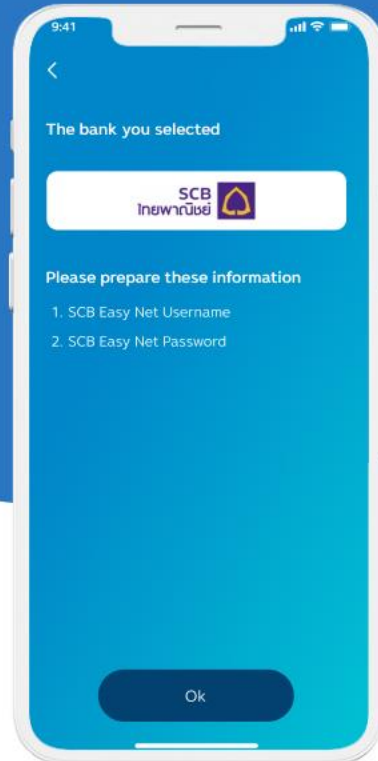
- 6 If the transaction is successful, user will get the "Push Notification". The system will lead the user to the transaction details. For "Partial" successful payment :
- "Completed" status will be shown with the order that is success
 - "Cancelled" status will be shown with the order that is fail

How to buy fund

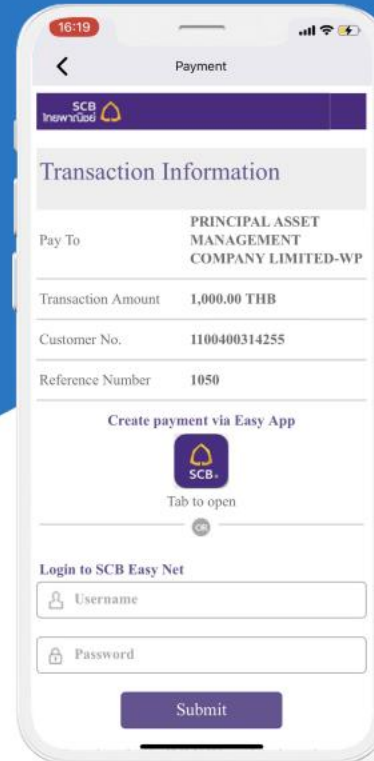
- Select payment channel via direct debit



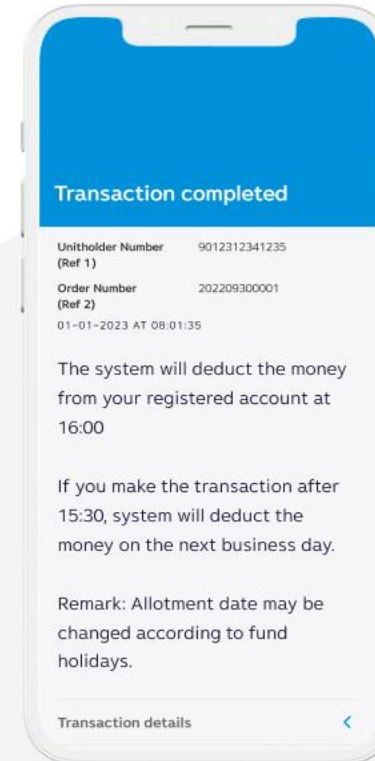
- 1 Select payment channel via "direct debit"



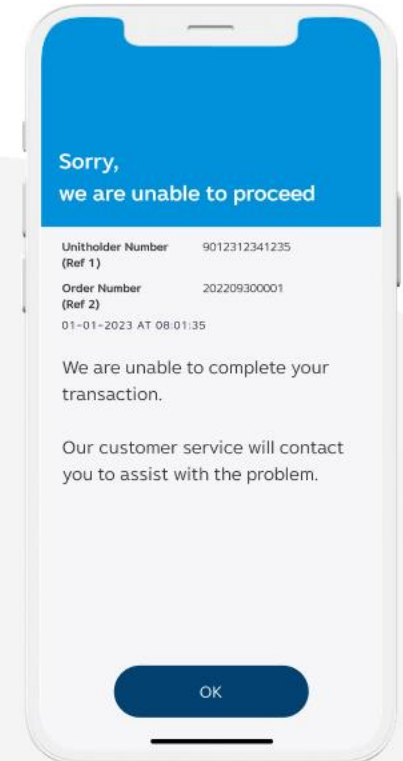
- 2 Read the information of bank you selected, click "OK"



- 3 Make an online payment



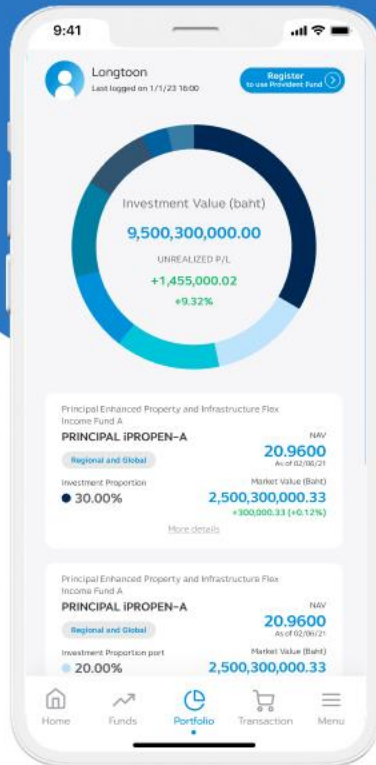
- 4 If the transaction is successful, the system will show the "Completed" status



- 5 If the transaction is failed, click "OK" for making a transaction again

Redemption

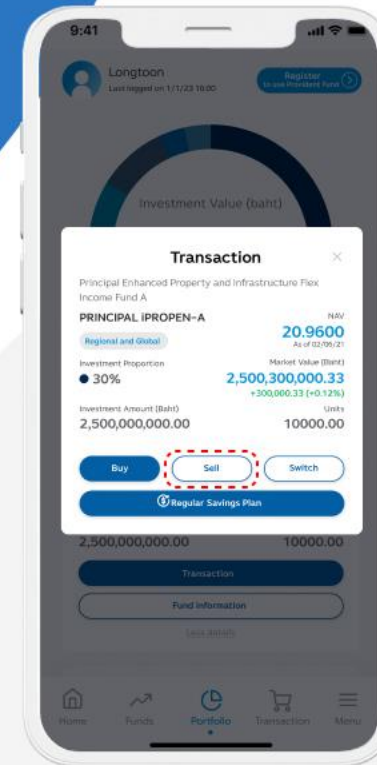
Redemption



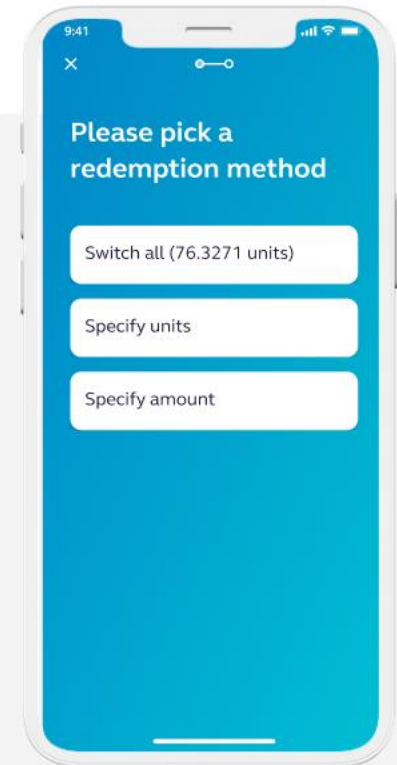
- 1 Entry to "portfolio", select the fund you wish to redeem and then click "More details" at that fund card



- 2 Click "Transaction"

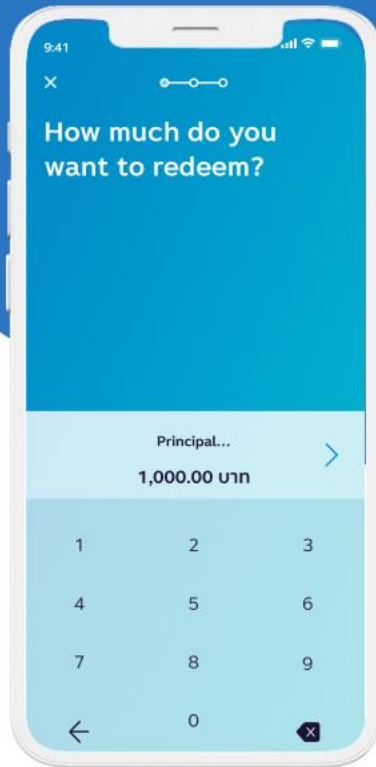


- 3 Click "Sell"

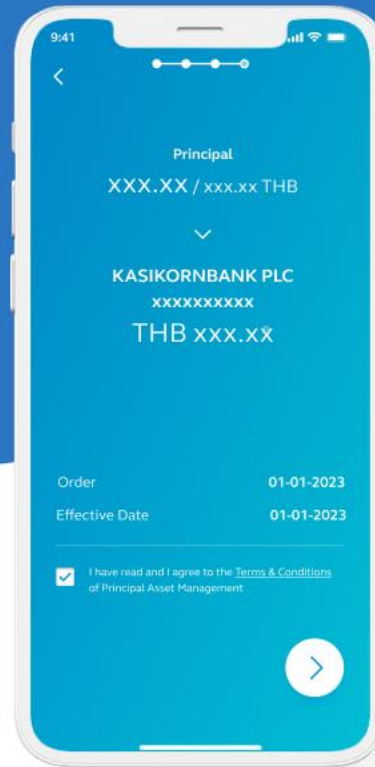


- 4 Select a redemption method

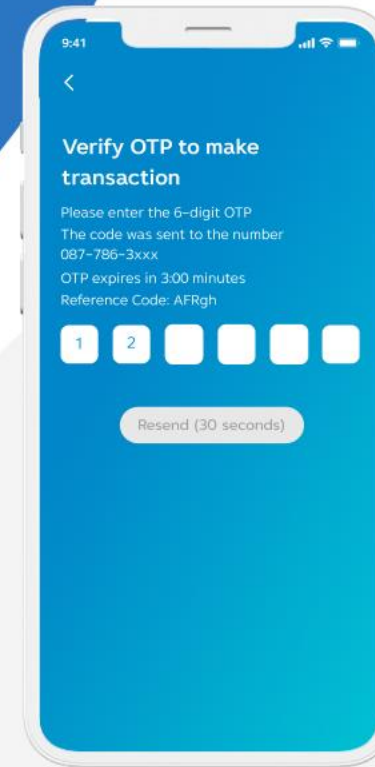
Redemption



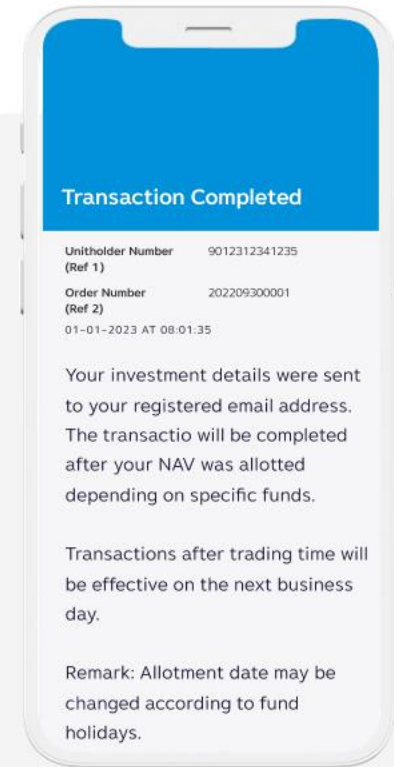
- 5 Specify the amount you wish to redeem (Specify units or specify amount)



- 6 Confirm the transaction, accept "Terms of Service of Principal Asset Management" and then click ">"



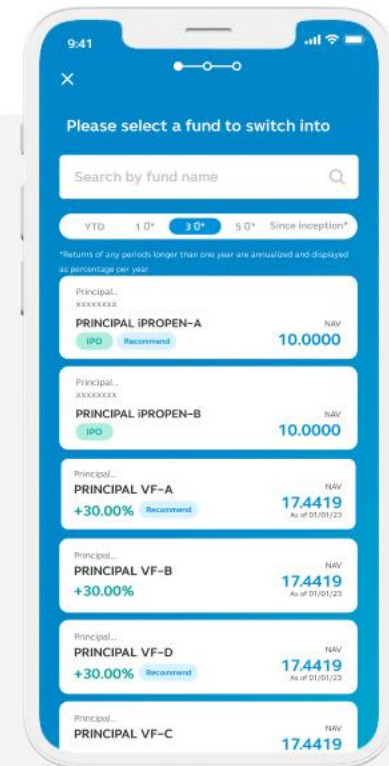
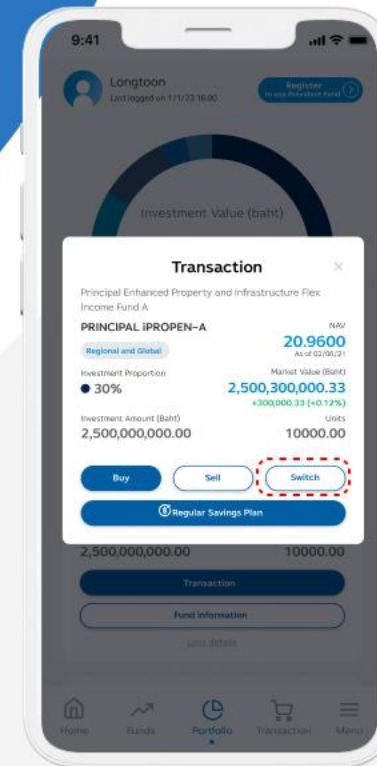
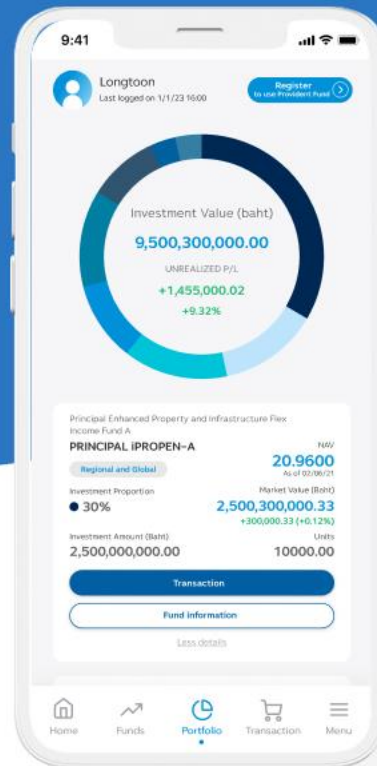
- 7 Confirm OTP



- 8 If the redemption transaction is successful, the transaction details will show "Pending" status

Switching

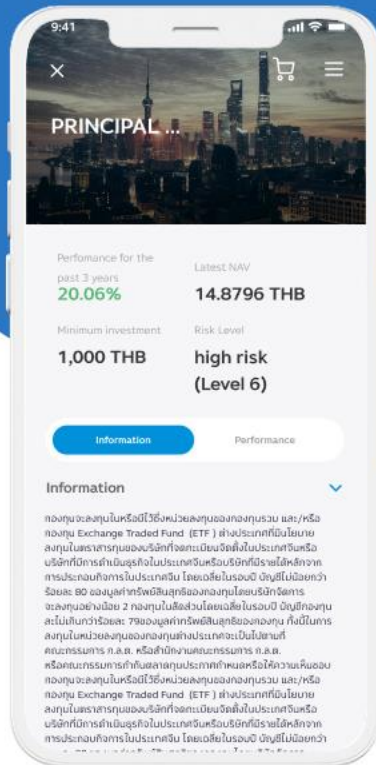
Switching



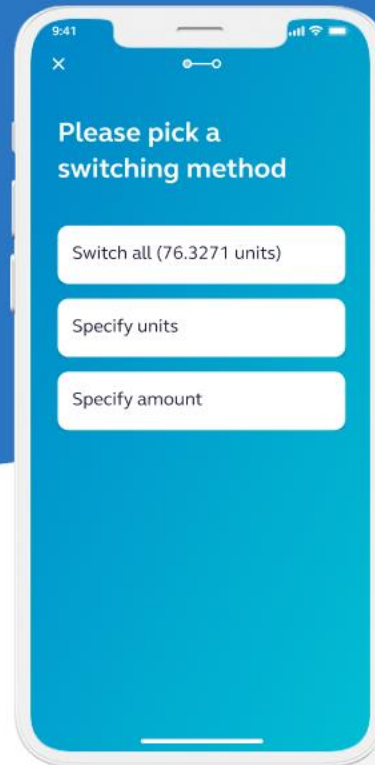
- 1 Entry to "portfolio", select the fund you wish to switch and then click "More details" at that fund card
- 2 Click "Transaction"

- 3 Click "Switch"

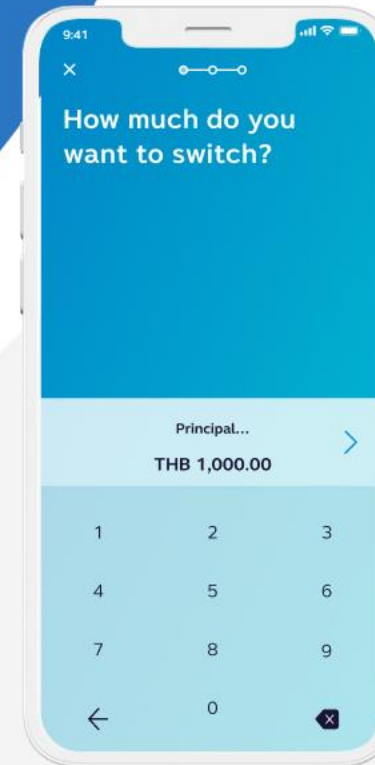
- 4 Select a fund you wish to switch



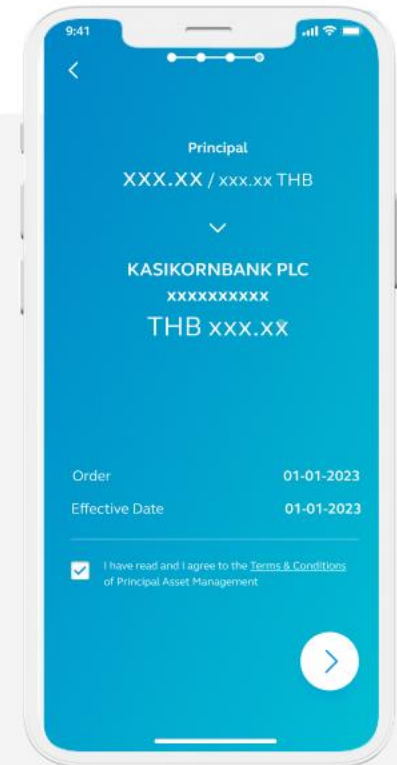
5 See the fund information and click ">"



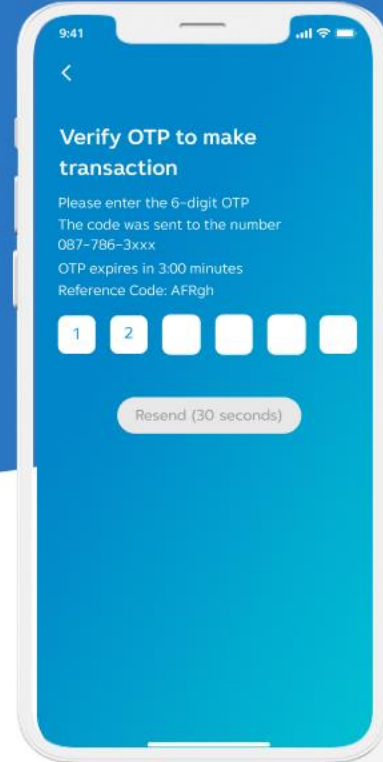
6 Select a switching method



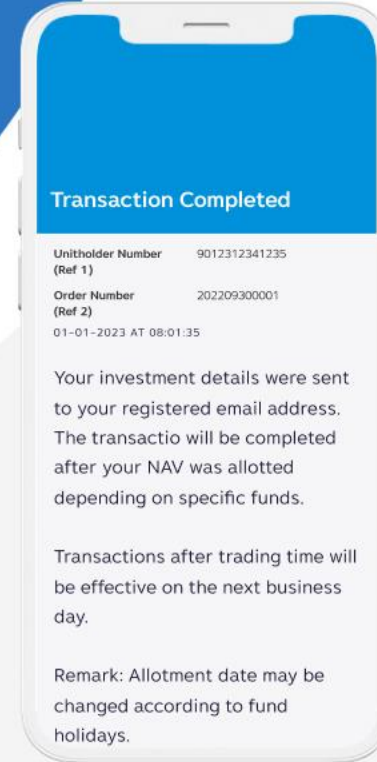
7 Specify the amount you wish to switch (Specify units or specify amount)



8 Confirm the transaction, accept "Terms of Service" and then click ">"



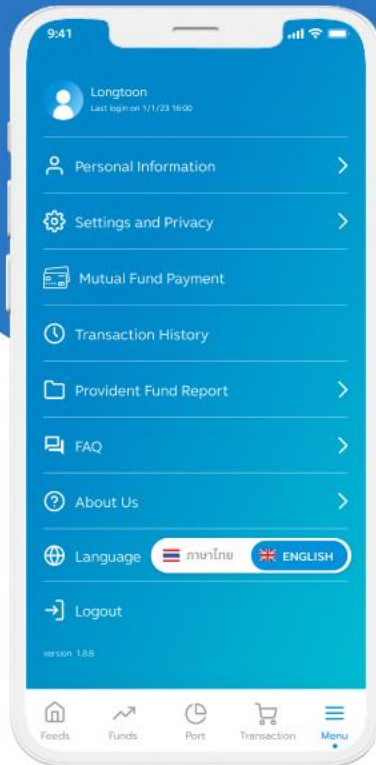
9 Confirm OTP



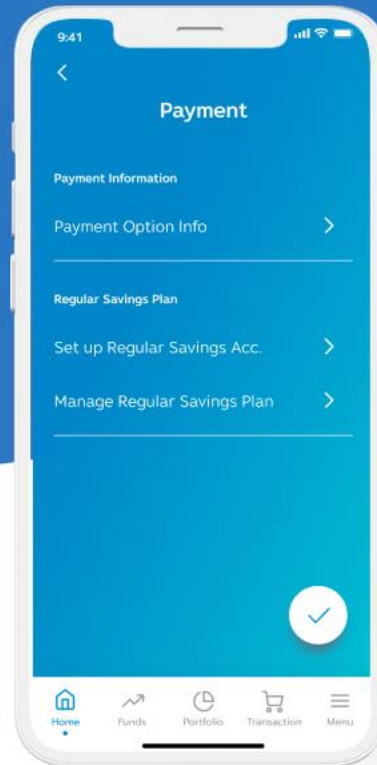
10 If the switching transaction is successful, the transaction details will show "Pending" status

How to register ATS (Direct Debit) (ATS service registration)

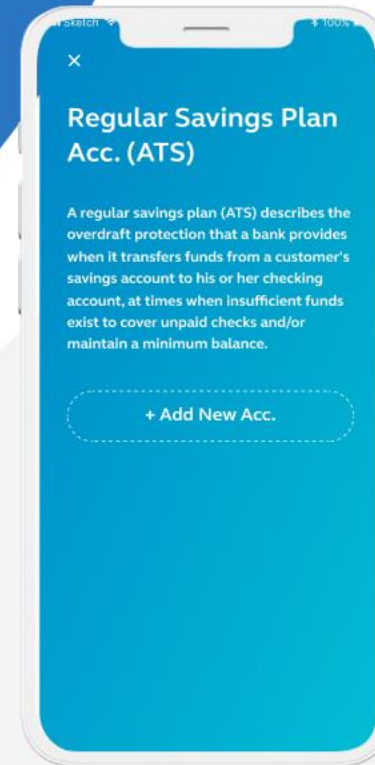
How to register ATS (Direct Debit) (ATS service registration)



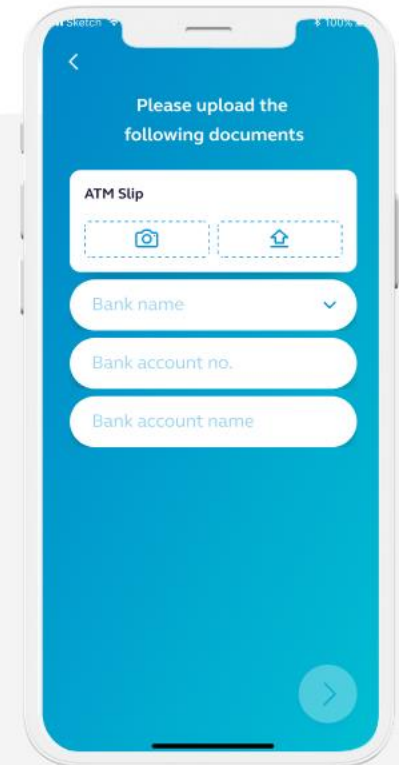
1 Click "Mutual Fund Payment"



2 Click "Set up Regular Savings Acc."

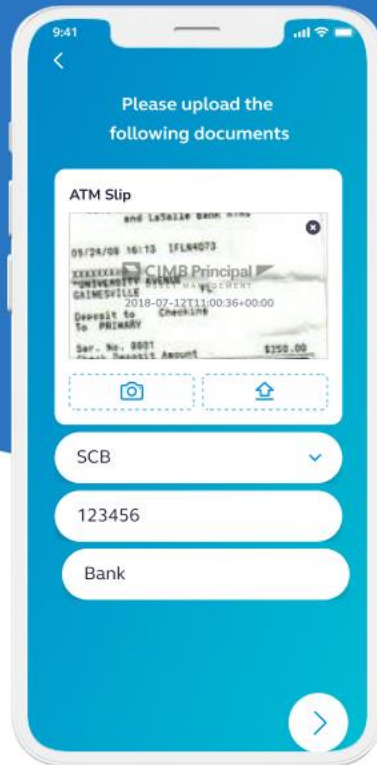


3 Click "Add New ATS"

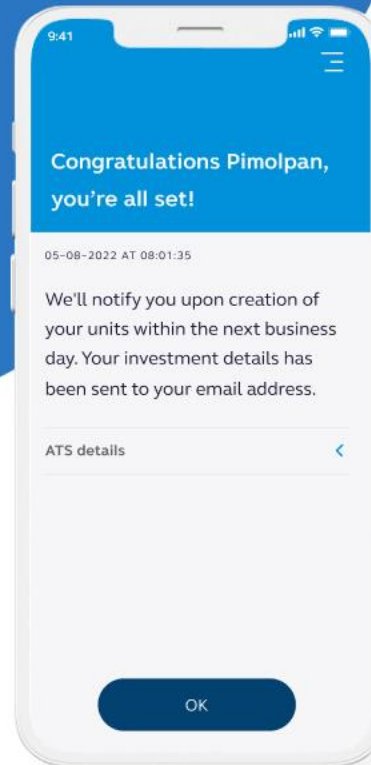


4 Upload the ATM slip

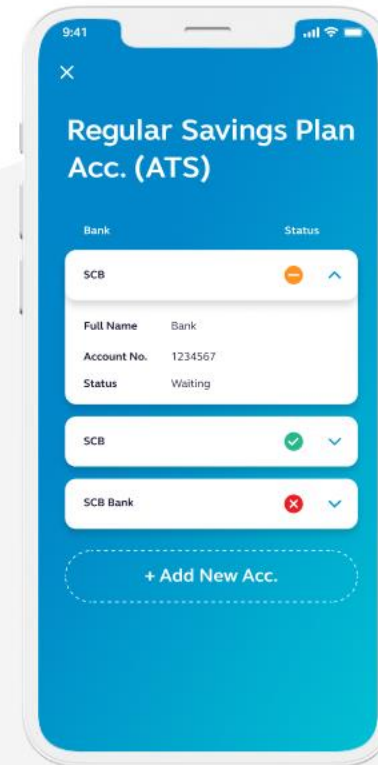
How to register ATS (Direct Debit) (ATS service registration)



- 5 Specify bank name, bank account number, bank account name



- 6 Successful transaction, click "OK"



- 7 The system will show "Waiting" status to approve within 1-2 business days
Note : It would take a longer period than normal if an ATM slip was not attached

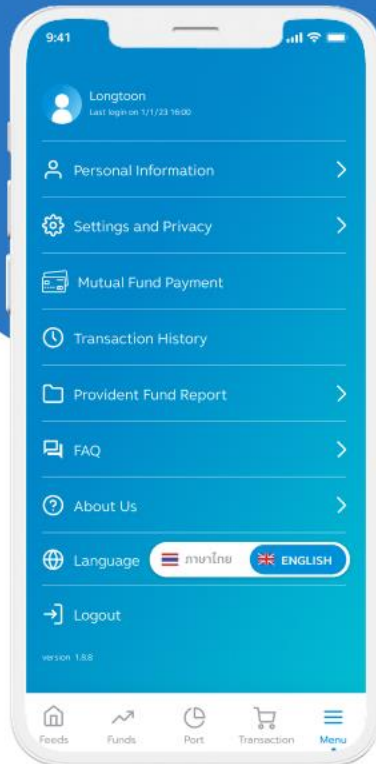
How to set RSP (Regular Savings Plan)

- Set RSP from “Menu”
- Set RSP from “Portfolio”

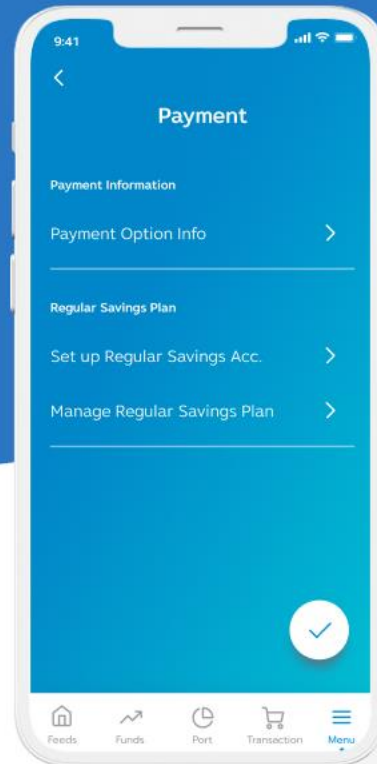
*Note : User has to register ATS/Direct debit before using RSP service

How to set RSP (Regular Savings Plan)

- Set RSP from "Menu"

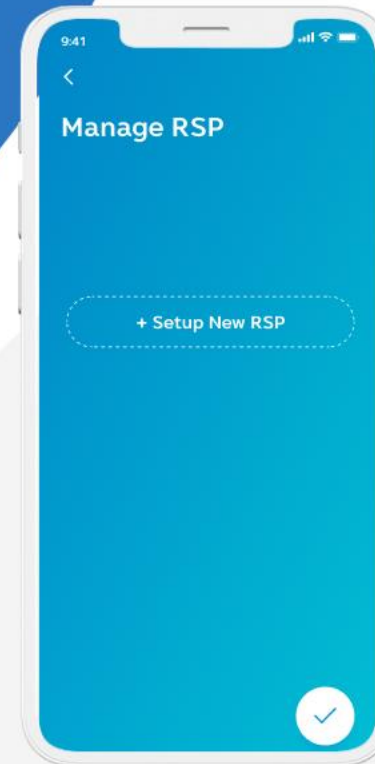


1 Click "Mutual Fund Payment"

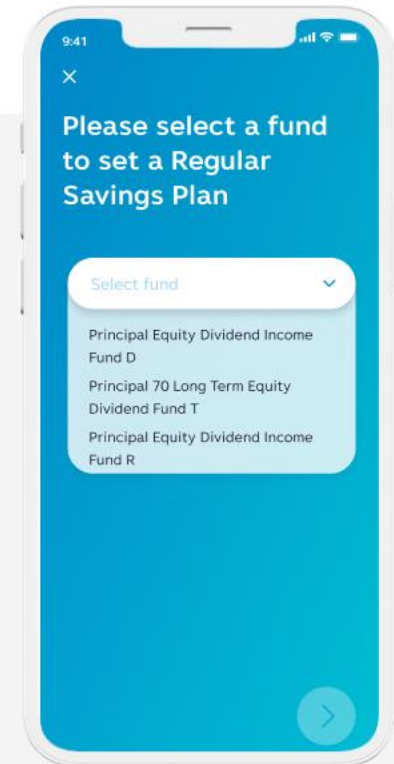


2 Click "Manage Regular Savings Plan"

*Note : User has to register ATS/Direct debit before using RSP service



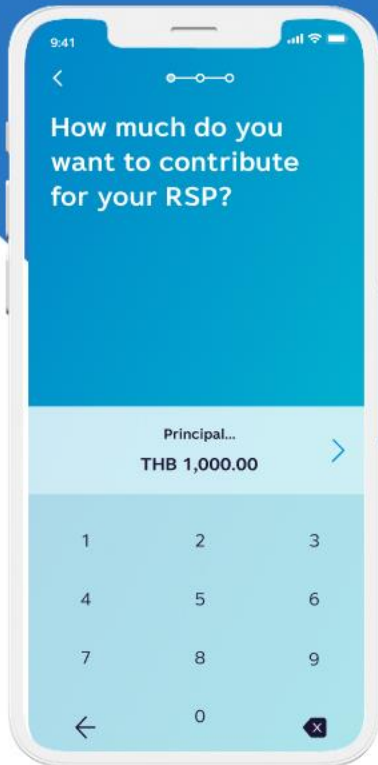
3 Click "Set up new Regular Savings Plan"



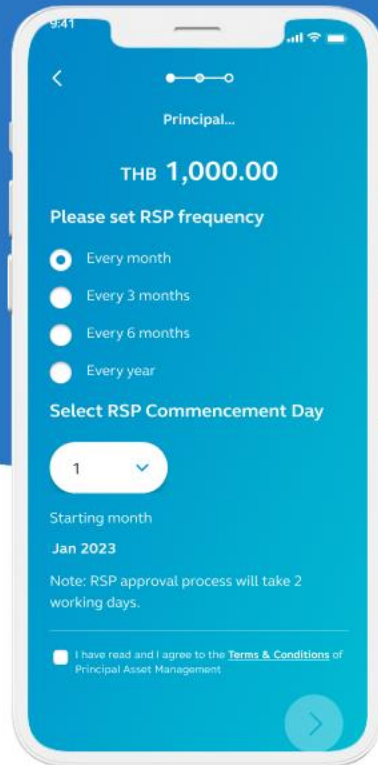
4 Select fund

How to set RSP (Regular Savings Plan)

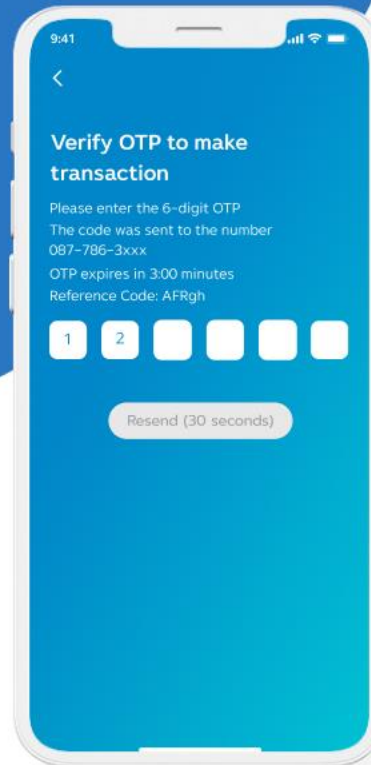
- Set RSP from "Menu"



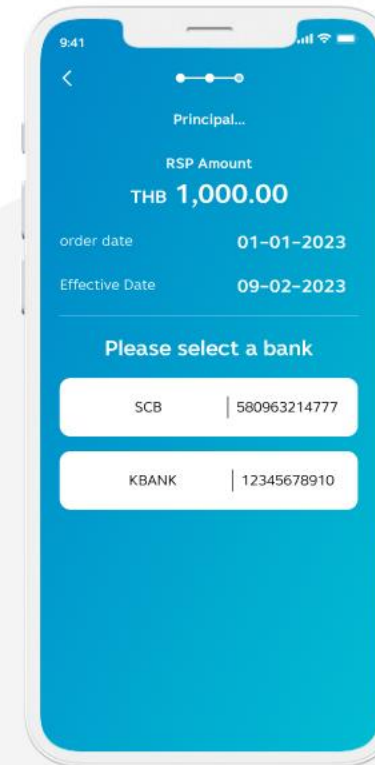
5 Specify the amount



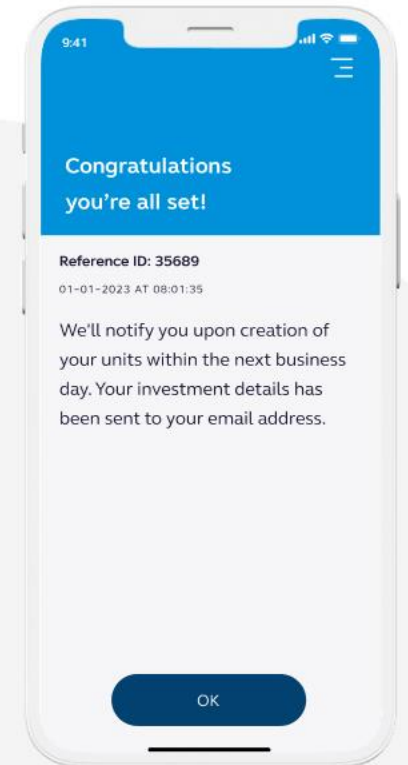
6 Select the frequency ,date ,accept "Terms of Service" and then click ">"



7 ยืนยัน OTP
เพื่อทำรายการ



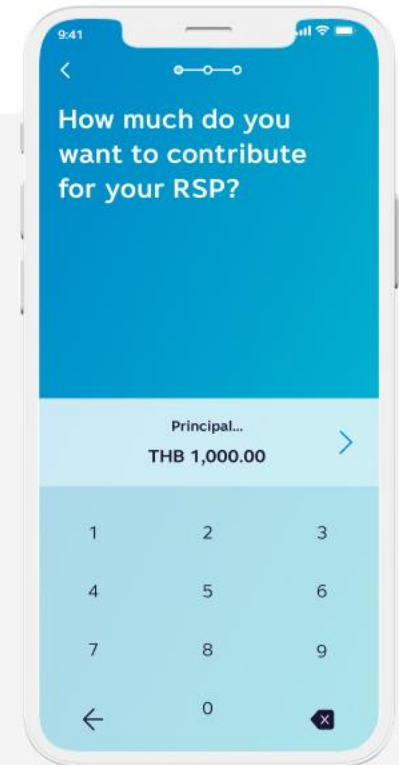
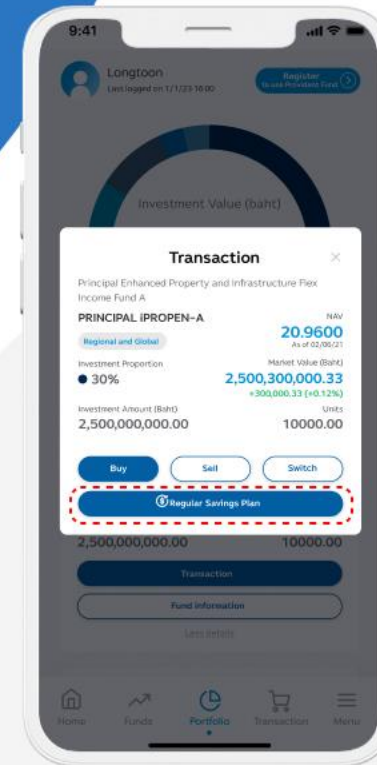
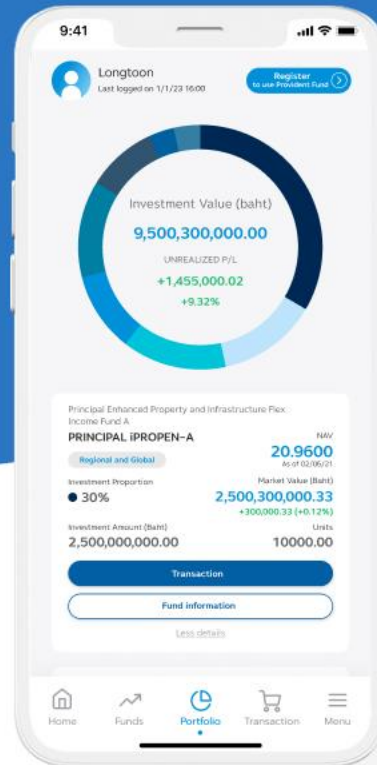
8 Select the bank you wish
to make a Mutual Fund
payment



9 Regular Savings Plan
setting is successful,
click "OK"

How to set RSP (Regular Savings Plan)

- Set RSP from "Portfolio"



- 1 Entry to "portfolio", select the fund you wish to set RSP and then click "More details" at that fund card
- 2 Click "Transaction"
- 3 on "Regular Saving Plan"
- 4 Specify the amount

How to set RSP (Regular Savings Plan)

- Set RSP from "Portfolio"



Principal...

THB 1,000.00

Please set RSP frequency

☒ Every month
☐ Every 3 months
☐ Every 6 months
☐ Every year

Select RSP Commencement Day

1 ▾

Starting month
Jan 2023

Note: RSP approval process will take 2 working days.

☐ I have read and I agree to the [Terms & Conditions](#) of Principal Asset Management

>

- 5 Select the frequency, date, accept "Terms of Service" and then click ">"

9:41

Verify OTP to make transaction

Please enter the 6-digit OTP
The code was sent to the number 087-786-3xxx
OTP expires in 3:00 minutes
Reference Code: AFRgh

1 2

Resend (30 seconds)

- 6 Confirm OTP

Principal...

RSP Amount
THB 1,000.00

order date 01-01-2023
Effective Date 09-02-2023

Please select a bank

SCB | 580963214777

KBANK | 12345678910

- 7 Select the bank you wish to make a Mutual Fund payment

9:41

Congratulations
you're all set!

Reference ID: 35689
01-01-2023 AT 08:01:35

We'll notify you upon creation of your units within the next business day. Your investment details has been sent to your email address.

OK

- 8 Regular Savings Plan setting is successful, click "OK"



In alliance with  **CIMB**

Contact Call Center 026869500 www.principal.th

Investors should understand product characteristics (funds), conditions of return and risks before making an investment decision. / Investors must study mutual fund information, especially investment policies, risks and performance of mutual funds disclosed in various sources. Or ask for information from the staff before making an investment decision. Past performance is not a guarantee of future performance.