

Bualuang *i* **Banking**



Make everything convenient, easy & fast



A User Guide
for Bualuang iBanking Service

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Bualuang iBanking Service

Bualuang iBanking is an internet banking service that uses cutting-edge technology and the same security system used by top banks over the world. Bualuang iBanking allows you to pay for goods and services and transfer money with ease, convenience and confidence anytime, anywhere, around the clock. Now many of the services available at our branches are available right at your fingertips, just a quick click away.

With Bualuang iBanking, financial freedom is yours. Whatever your lifestyle, wherever your job might take you, however irregular your schedule might be, Bualuang iBanking lets you do your banking transactions any time of the day or night, wherever you are. Our OTP (One-Time-Password) system ensures that all of your banking transactions can be successfully completed safely.

Meet All Your Financial Needs

Check your account balance, transfer money, or pay bills

Check your account balance

- Savings accounts, fixed-deposit accounts, current accounts, Sinmathaya Subthawee deposit accounts
- Savings accounts in foreign currencies
- Mutual funds
- Credit card accounts
- Loans

Money Transfers*

- Transfer money between your own accounts and to other people's accounts
- Transfer money to an account with another bank
- Transfer money from a foreign currency in a savings account to a Thai Baht savings account
- Transfer money abroad
- Make instant transfers, specify the date for a future transfer, or schedule regular transfers

* SMS to notify recipients of the transfer is also available as an option.

Bill Payments/Top-Ups

- Make instant payments or specify the date of a future payment for goods and services provided by over 1,000 companies (For a list of these merchants, visit www.bangkokbank.com/ibanking).
- Pay credit card bills for Bangkok Bank credit cards; AMEX cards, Central cards, and Tesco cards
- Top-up mobile phone credit for One2Call, Happy, and True Move pre-paid services
- Pay for monthly subscription services with AIS, DTAC, and True Move
- Pay for internet services from JI Net, KSC, and True Internet
- Pay utility bills, such as Metropolitan Electricity, Provincial Electricity Authority, TOT, and CAT. With Bualuang iBanking, you can also arrange to have your bills automatically deducted from your Bangkok Bank savings account.

Investing in Mutual Funds

- View mutual funds account statements and transaction details
- Buying / selling / switching orders for mutual funds
- Check on the progress of pending buying / selling / switching orders
- Download mutual funds documents

Special Services

- View cheques deposited or cheques issued
- Order cheque book, stop cheques or hold a lost passbook
- Request a current account and/or credit card account statement for past 6-months
- Investigate your account balance or any transactions
- Register for additional credit cards or change credit card information
- Redeem BBL Thank-You Points (credit cards)

Peace of Mind With Bualuang iBanking

The bank uses the latest security technologies in line with international standards to ensure the safety and security of all your transactions.

- All data communications between customers and the bank are encrypted so you can be sure that none of your personal information is stolen or otherwise compromised.
- You will receive an automatic e-mail message every time you use Bualuang iBanking
- Upon request, the bank will send an SMS to the recipient to verify that money has been successfully transferred into their account.
- The bank will send a One-Time-Password (OTP) via SMS to you so you can confirm your transaction when you add a 3rd party account or make a transfer to a 3rd party account for the first time.
- The system will automatically log-off if a page has been inactive for a certain period, to prevent other users from making transactions using your account.

What is One-Time-Password (OTP)?

One-Time-Password is a password that can be used just once. The bank sends it by SMS to the mobile phone number listed in your application form. You will need to use the One-Time-Password to confirm certain transactions, e.g. add a new transfer account or change the settings on your service account. Make sure you read every SMS that the bank sends you carefully before entering your One-Time-Password for a transaction.

To change the mobile phone number you provided to the bank, you can contact a Bangkok Bank branch to request a Change of Information form, or you can download a form at www.bangkokbank.com/ibanking. Submit the completed form along with a copy of your passport and passbook for an account you've registered with Bualuang iBanking at any Bangkok Bank branch nationwide.

How to Apply For Bualuang iBanking?

There are three easy ways to apply for Bualuang iBanking

1. Fill out an application form at any Bangkok Bank branch anywhere in Thailand. Submit it together with your passport and your passbook.
2. Apply through any Bangkok Bank ATM for instant access. All you need is your ATM or Be1st debit card.
3. Apply through our website at www.bangkokbank.com/ibanking for immediate access.* All you need is your ATM card or Be1st debit card number and PIN, and the passbook number of your savings account or cheque number for a current account.

*Only for transactions that do not require a One-Time-Password (OTP) e.g. checking an account balance, checking account activity, and transferring money between your own accounts. If you wish to conduct a transaction that requires a One-Time-Password, you should contact any Bangkok Bank branch to register your mobile phone number.

Channels For Applying For Bualuang iBanking

Action	Bangkok Bank Branch	Bangkok Bank ATM	Bangkok Bank Website
Application Process & Required Documents	Complete an application form and present your passport and passbook at any Bangkok Bank branch	Apply through any Bangkok Bank ATM. All you need is your Bangkok Bank ATM card or Be1st debit card	Apply through the Bangkok Bank website using the details from your ATM card or Be1st debit card, together with your passbook or cheque number
System Activation	Processing completed within 7 working days	Immediately	Immediately
4-digit PIN	You will receive the initial PIN (bank-assigned) by post	You can set your own initial PIN at the ATM screen. (The PIN can be used for 3 days after applying)	You can set your own initial PIN from the screen. (The PIN can be used for 3 days after applying)
User ID	User ID is sent by email	User ID appears on an ATM slip	User ID is sent by e-mail
Transferring money to another person's account	Use Bualuang iBanking to add new accounts for making money transfers	If you would like to transfer money to a 3 rd party account, simply contact Bualuang Phone1333 then press 26121 in order to verify yourself and register for the SMS service to receive an OTP for transferring money.	If you wish to transfer money to another person's account, you must register your mobile phone number at any Bangkok Bank branch office in order to register for the SMS service and receive an OTP for transferring money.

Note: For security reasons, once you have logged on to access Bualuang iBanking service for the first time using your User ID and initial PIN, the system will ask you to change the PIN and select a new password. You will use the new password next time you log-on to Bualuang iBanking.

Step-By-Step: How to Apply For Bualuang iBanking at a Bangkok Bank branch

In addition to completing an application form, you must provide the following documents:

- ID card for Thai nationals or passport for foreigners
- Passbook (which will be used for making transactions via iBanking)

If you wish to add a list of accounts that you want to access via Bualuang iBanking service (e.g. savings accounts, fixed deposit accounts, current accounts, foreign currency savings accounts, mutual funds, Bangkok Bank credit cards, or loans), you are advised to complete an application form with all of the relevant account numbers at one time.

The bank will process the customer's application within seven working days (it may take longer for those applying at a branch outside Bangkok).

Your registered User ID will be sent to you via your given email address. However, a 4-digit PIN will be separately sent to you via post for security reason.

Documents Required For Account Opening For Foreign Customers

In addition to completing the application form with details of all account numbers that you will use for your financial transactions, you will need to provide the following documents:

Type of Customer	Required Documents
Foreigners with a work permit	<ol style="list-style-type: none"> 1. Passport 2. A valid work permit
Foreigners without a work permit	<ol style="list-style-type: none"> 1. Passport 2. One of the following documents: <ol style="list-style-type: none"> 2.1 A letter of reference from ONE of the following: <ul style="list-style-type: none"> - Embassy, or international organization, or - Customer's home bank to Bangkok Bank via the SWIFT messaging network, or - Person acceptable to Bangkok Bank e.g. branch officer, customer, government officer, or company executive, or - Educational institution located in Thailand and acceptable to the bank, or - Company that is acceptable to the bank, confirming the customer is in the process of getting a work permit, or - An official document from another country, such as a document from the relevant agency giving evidence of the customer's right to receive pension funds 2.2 Other documents that show the name of the customer e.g. a document showing the ownership of real estate in Thailand such as a unit in a condominium.
Foreigners with permanent resident status in Thailand	<ol style="list-style-type: none"> 1. Passport or equivalent or proof of resident status 2. House registration

* Post box number or hotel address is not accepted.

The approval process on the customer's application will take about seven working days (for those who are applying at a branch outside Bangkok, notification of approval may take longer than seven working days). When the approval process is completed, you will receive your User ID by e-mail and initial PIN by post.

Step-By-Step: How to apply for Bualuang iBanking at a Bangkok Bank ATM

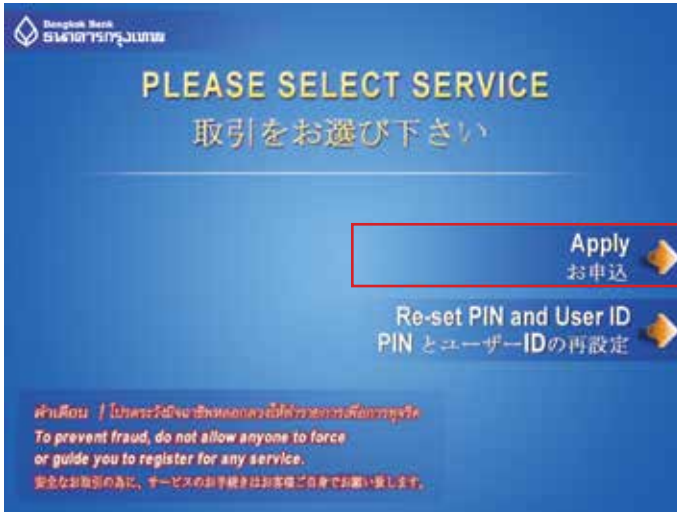
1. On the service menu, select “Apply For/Amend Service”.



2. Under “Please Select Service”, choose “Bualuang iBanking and Bualuang mBanking”.



3. Please select "Apply".



4. Set your "PIN" to allow you to access the Bualuang iBanking Service. Then select "Continue".



5. Enter your mobile phone number* so that the bank can send you a One-Time-Password (OTP). You will need the OTP to complete the Bualuang iBanking application process.



* The mobile phone number must be registered in Thailand.

The ATM will print out a slip with the User ID number you will need to access Bualuang iBanking the first time.

6. Sample of ATM slip.



Once you have completed the application process for accessing Bualuang iBanking through one of the Bangkok Bank ATMs nationwide, you will need to log-on for the first time through the Bank website at www.bangkokbank.com/ibanking and follow these steps:

7. Type in the User ID stated on your ATM slip, then your PIN (the 4-digit number you use to conduct transactions via ATM) and then click the “Log-On” button.

The screenshot displays the Bangkok Bank Bualuang iBanking website. At the top left is the Bangkok Bank logo. The main header features a photograph of a man and a woman at a table with a laptop, and a blue box with the text "Inter-regional Fund Transfers via Bualuang iBanking" and "Free First 3 transfers/month, then only 10 Baht for subsequent transfers". To the right is a login form with fields for "User ID" and "PIN/Password", and a "Log On" button. Below the login form are several promotional banners: "Open a Securities Trading Account and go", "Download Mutual Fund Documents via Business Assistant", "Making things simple with Smart Assist", and "SAFE". At the bottom, there is a Norton logo and the text "Bualuang iBanking Home Page | Terms and Conditions | Security and Privacy".

8. Once you've read the terms and conditions, click "Accept" to access the next page.

6. Disclosure of Information
The Applicant agrees that the Bank may make inquiry about, lease, collect, use, disclose, or give, certain or all information relating to the Applicant as the Bank deems necessary and appropriate or deems beneficial to the Applicant for the purpose of receiving proposals on other services.

7. Termination of Service

7.1 The Bank may terminate this Service at anytime without having to notify the Applicant in the case where:

- (1) the Applicant has not accessed this Service for a period of more than 1 year from the date of completion of the application process or from the date of the last access to this Service by the Applicant; or
- (2) for any reason, the Bank is unable to deduct any amount from the Applicant's deposit account to pay for the annual fee or service fees.

7.2 The Bank may terminate BBS or BmBS or any service provided via BBS or BmBS without having to inform the Applicant in advance.

7.3 The Applicant may terminate the use of this Service at anytime by giving a 15 banking day notice to the Bank in accordance with the procedures prescribed in the Terms and Conditions. Any such termination shall take effect at the end of the 15 banking day period, unless notice is made in advance through BBS or BmBS that are to be used. If the notice period shall be automatically cancelled.

I have read and understood the terms and conditions set forth above, and agreed to be bound by such terms and conditions as from the date I indicated my acceptance by pressing the "Accept" button.

For your reference, please [click](#) or [click](#) these terms and conditions.

For assistance, call 1333 or +66 (0) 284 8388

9. After you have clicked "Accept," the bank will send a One-Time-Password (OTP) by SMS to your mobile phone number. Type in the OTP along with your ID Card number or Date of Birth* to confirm your identity. Click "Confirm" to continue.

* For Foreign customers only.

Bankok Bank

BuLuang Banking

2 Verification 3 Set Password

Please enter the One Time Password (OTP) sent by SMS to your mobile phone.
(This OTP will expire after 3 minutes)

Sender: BUKU-BL,
99, BuLuang Banking OTP
activation, Q&A? Call 1333

generated at 12:23 for BuLuang Banking

Enter your 13-digit
Citizen ID Number

Confirm Cancel

For assistance, call 1333 or +65 (0) 2642 1333

10. For security reasons, you will need to set a new password and enter your e-mail address. Then click the “Confirm” button.

The screenshot shows the Bangkok Bank Bualuang iBanking interface. At the top, there is a blue header with the Bangkok Bank logo and the Bualuang iBanking logo. Below the header, there are three numbered steps: 1, 2, and 3. Step 3 is highlighted and labeled "Set Password". The main content area contains the instruction: "Please select a new password for use when you next log on." Below this, there are two input fields: "New Password" and "Confirm Password". The "New Password" field has a small text box to its right that says: "Password must be 8 characters or more - at least one number (0-9) and at least one other (a-z)". Below the input fields are two buttons: "Confirm" and "Cancel". At the bottom of the page, there is a small text line: "For assistance, call 1232 or +66 (0) 2646 0338".

Note: Your password must have no fewer than 8 digits and contain a combination of English letters and numbers.

11. The screen will show the message when the Bualuang iBanking service has been set up

The screenshot shows the Bangkok Bank Bualuang iBanking interface after the service has been set up. At the top, there is a blue header with the Bangkok Bank logo and the Bualuang iBanking logo. Below the header, there is a message: "Congratulations, Bualuang iBanking set up has been completed." Below this message, there is a section titled "Check your contact information:" which lists the following details: "Email Address: WAKU@BBL.CO.TH", "Mobile Phone Number: 082 XXX 1234", and "Stay SAFE online". Below this list, there are three bullet points: "• Software - should be tested and updated", "• Alerts - please use a genuine antivirus solution and keep it updated", and "• Familiarity - if something seems unusual in your internet banking activity, do not proceed and contact Bangkok Bank for assistance". Below the bullet points, there is a button labeled "Go to My Account". At the bottom of the page, there is a small text line: "For assistance, call 1232 or +66 (0) 2646 0338".

Step-By-Step: How To Apply for Bualuang iBanking through the Bangkok Bank website

Go to the Bangkok Bank website www.bangkokbank.com/ibanking. Then click on "Register Online" button.



1. Enter your ATM/Debit Card number and ATM PIN by using the numerical keypad provided, then enter the characters as displayed on the screen



2. Read and accept the Bualuang iBanking terms and conditions.

Bangkok Bank

Bualuang iBanking

Bualuang iBanking online registration

Please complete our four-step registration

1. Get Your Card
2. Terms and Conditions
3. Account and Personal Information
4. Get PIN

Please carefully read the Terms and Conditions.

Terms and Conditions Governing Bualuang Banking and Bualuang iBanking Services
(Effective as from December 15, 2013)

For the purpose of the utilization of Bualuang Banking and Bualuang iBanking Services of Bangkok Bank Public Company Limited (the "Bank"), I agree to be bound by the following terms and conditions:

3. Definitions

- 3.1. "Service" means Bualuang Banking and Bualuang iBanking Services.
- 3.2. "BBS" means Bualuang Banking Services.
- 3.3. "iBBS" means Bualuang iBanking Services.
- 3.4. "Applicant" means a person who has signed the Bualuang Banking and Bualuang iBanking Services application form as Applicant or a person who has previously applied for the utilization of BBS or the Service through any channel as provided by the Bank.
- 3.5. "FBI" means a fee issued by the Bank or selected by the Applicant, at the fee may be, to access BBS or iBBS for the first time.

I have read and understood the terms and conditions set forth above, and agreed to be bound by such terms and conditions as from the date I indicated my acceptance by pressing the "Accept" button.

For your reference, please click at **2013** these terms and conditions.

For assistance, call 1333 or +66 (0) 2646 0000

3. Enter details of your account to set-up your personal information.

Bangkok Bank

Bualuang iBanking

Bualuang iBanking online registration

Please complete our four-step registration

1. Get Your Card
2. Terms and Conditions
3. Account and Personal Information
4. Get PIN

Please provide your account information and personal information for verification.

1. Please enter information about the account that is linked to the ATM card used in step 1

Account Number:

Account Type:

Feedback Number:

2. Please provide your personal information

Citizen ID Number:

Email Address:

For assistance, call 1333 or +66 (0) 2646 0000

4. Set up your personal Bualuang iBanking PIN.



The screenshot shows the Bualuang iBanking registration interface. At the top, it says "Bangkok Bank" and "Bualuang iBanking". Below the logo, it says "Bualuang Banking online registration" and "Please complete our 4-step registration". There are four numbered steps: 1. Get Card, 2. Receive and activate, 3. Download and Install, and 4. Set PIN. Step 4 is highlighted in orange. The main content area says "Please use the keypad on the screen to set up a Bualuang Banking PIN which will be required for your first log on". There are two input fields: "Bualuang Banking PIN (4 digits)" and "Confirm PIN", both with "xxxx" as a placeholder. Below the fields are "Confirm" and "Cancel" buttons. A note at the bottom says "Note: Kindly be advised that the PIN will be expired after 3 days and that the PIN should be kept confidential." At the very bottom, it says "For assistance, call 1232 or +66 (0) 2646 5555".

5. When you have completed all steps above, the system will automatically send your User ID to a given e-mail address.



The screenshot shows the Bualuang iBanking registration completion page. At the top, it says "Bangkok Bank" and "Bualuang iBanking". The main content area says "You have successfully registered for Bualuang Banking service. Please check your email to get your User ID - you will need this and the PIN you defined for your first log on. Kindly be reminded that the PIN will expire after 3 days." Below this, it says "Email Address: user@bualuang.com" and "Stay SAFE online". There are four bullet points: "Software - should be licensed and updated", "Antivirus - please use a personal antivirus engine and keep it updated", "Firewalls - if something seems unusual in your internet banking session, do not proceed and contact Bangkok Bank for assistance", and "Email and SMS - please carefully review the messages that bank sends". At the bottom, there is a "Go to Bualuang Banking" button. At the very bottom, it says "For assistance, call 1232 or +66 (0) 2646 5555".

Once you've completed the Bualuang iBanking application procedure through the Bank's website, you will need to make your first log-on at www.bangkokbank.com/ibanking and follow these steps:

6. Enter the User ID the bank sent to you via e-mail, followed by the 4-digit PIN you previously set-up when applying for Bualuang iBanking.



7. Read and then click "accept the Bualuang iBanking terms and conditions" button.



8. Enter your personal information to confirm your identity. (Thai nationals should enter their ID number. foreign customers should enter their date of birth).

Bangkok Bank

Bualuang iBanking

2 Verification

Get Password

Enter your 13-digit
Citizen ID Number

Confirm Cancel

For assistance, call 2222 or visit www.bualuang.com

9. Set up your Password.

Bangkok Bank

Bualuang iBanking

3 Set Password

Get Password

Please select a new password for use when you next log on.

New Password: [password field] Password must be 8 characters or more - at least 1 number, 1 letter and at least one other (in 2)

Confirm Password: [password field]

Confirm Cancel

For assistance, call 2222 or visit www.bualuang.com

10. You have now completed your first time Log On to Bualuang iBanking.

Bualuang iBanking

Congratulations, Bualuang iBanking set-up has been completed.

Check your contact information:

Email Address: bualuang@bualuang.com

Mobile Phone Number: Please register your mobile phone number at your nearest Bangkok Branch.*

* Remark: Once you have registered your mobile phone number, you can use your User ID and Password to log on to Bualuang iBanking anytime - you don't need to register.

Stay SAFE online

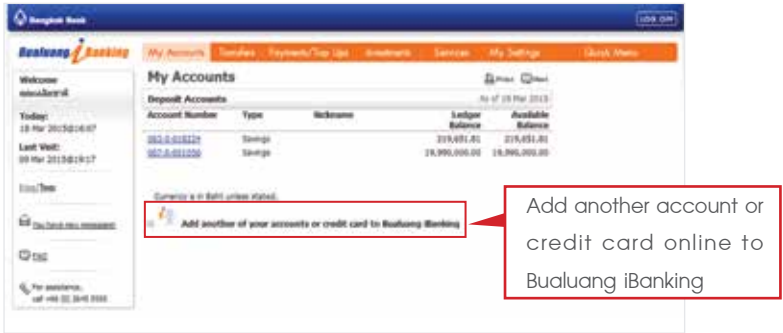
- Software - should be latest and updated
- Antivirus - please use a genuine antivirus edition and keep it updated
- Bank Alerts - If something seems unusual in your internet banking activity, do not proceed and contact Bangkok Bank for assistance.
- Check and SASE - please carefully review the messages the bank sends

Go to My Accounts

Sample Pages From the Bualuang iBanking Website

- Account Transactions

You can check the balance in any of your Bangkok Bank accounts and even add new savings accounts or a credit card account online.



• Transfers

You can transfer funds between Bangkok Bank accounts or to accounts with other banks quickly and conveniently in three easy steps.

1. Enter the account number of the person receiving the money transfer. (If you have done this previously, all account names will be shown in a drop-down list for you to choose from. Therefore, you can transfer funds to those listed accounts immediately).

The screenshot shows the 'Add 3rd Party Account' page in the Bangkok Bank online banking system. The page title is 'Add 3rd Party Account' and the subtitle is 'Setup a new 3rd Party Account to receive fund transfers'. The form includes fields for 'Account Number', 'Bank' (with a dropdown menu), and '3rd Party Account Information (Optional)' which includes 'Account Name', 'Email Address', 'Mobile Phone Number', and 'SMS Language' (with radio buttons for 'English' and 'Thai'). A red callout box points to the 'SMS Language' section with the text: 'For security reason, you will receive a One-Time-Password (OTP) by SMS sent to your mobile phone.' Below the form are 'Next' and 'Cancel' buttons. A note at the bottom states: 'Note: If you have recently changed your mobile phone number and have not yet registered number at a Bangkok Bank branch, you will not be able to complete this request. For more please click here.'

2. Complete the transfer details.

The screenshot shows the 'New Transfer' page in the Bangkok Bank online banking system. The page title is 'New Transfer' and the subtitle is 'Transfer Funds'. The form includes fields for 'Transfer From' (with a dropdown menu), 'Transfer To' (with a dropdown menu), 'Amount', 'Date' (with a calendar icon), and 'Frequency' (with a dropdown menu). A red callout box points to the 'Frequency' dropdown with the text: 'You can select automatic transfer feature.' Below the form are 'Next' and 'Cancel' buttons. A note at the bottom states: 'Note: • For security reasons, transfer can be made to all newly-added 3rd party accounts added in the past 9 days at the maximum amount you have set but they may not exceed 100,000.00 per day. If you would like to make a transfer to the newly-added account at the maximum amount you have set which is higher than 100,000.00, please contact Banking Phone at 1333 or +66 (0) 2642 2000. • Deposits into a Fixed Deposit account or Sinking Fund account can be made between 6:00am - 11:00pm.' Below the note is a table titled 'Transfers scheduled for future dates' with columns: 'Bank Ref. No.', 'Instruction', 'Next Date for Debit Funds', 'Transfer From', 'Transfer To', and 'Amount'. The table contains one row with the following data: '13366', '19 Mar 2018', '21 Mar 2018', '000-3-000179', '120142341/KBANK', and '300.00'. At the bottom of the page, it says 'For assistance, call 1333 or +66 (0) 2642 2000'.

3. Check transfer details before proceeding to the next steps.

Funds Transfer - Verification

Please verify the information you have entered

This transfer will be processed immediately.

Transfer From:
Account: 903-3-000179
Date to Debit Funds: 29 Mar 2015

Transfer To:
Account: 1212112079
Account Name: NORA B,NOT,ENBANK
Bank: ENBAK
Date to Receive Funds: 29 Mar 2015
Amount: 1,306.00
Fee: 25.00

Your current selection is: **1: Immediate**
Check [options](#) for more information

Transfer Assistant More transfer options are available.

Option	Date to Receive Funds	Date to Debit Funds	Fee	
<input checked="" type="radio"/> 1: Immediate	29 Mar 2015, immediate	29 Mar 2015	25.00	Details
<input type="radio"/> 2: Business	30 Mar 2015, late afternoon	29 Mar 2015	25.00	Details
<input type="radio"/> 3: Next	23 Mar 2015, late afternoon	29 Mar 2015	13.00	Details

[Click a new Transfer](#)

[Fee table](#)

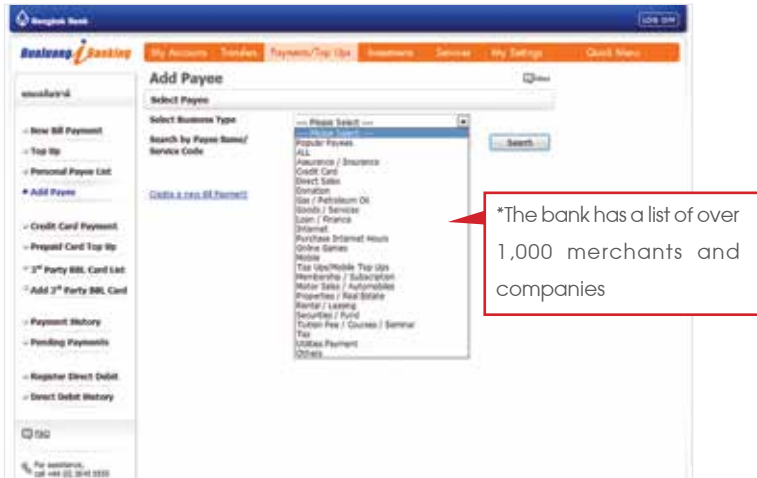
For assistance, call 2233 or +48.00 2040 3333

Choose the type of funds transfer to other banks and check for the fee

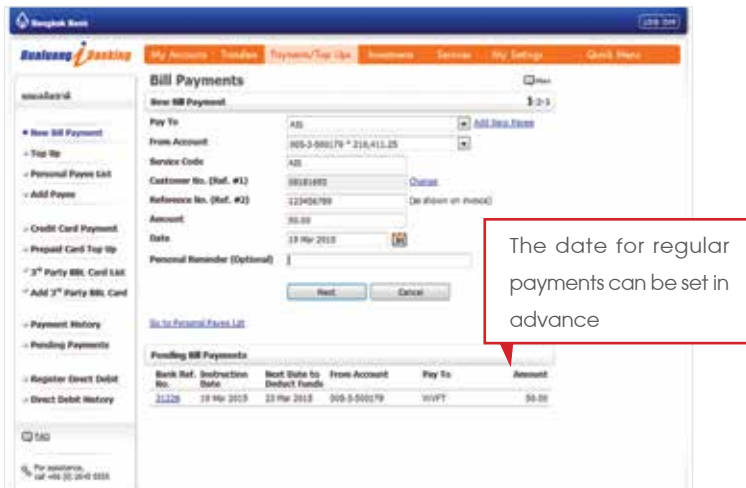
• Bill Payments

You can pay for the purchase of goods and services with over 1,000 companies and also top-up your mobile phone accounts. Just follow these quick and easy steps:

1. Add a merchant name or company name from the drop-down list appearing on the page.



2. Then you can now paying for goods and services.



• Investing

You can send buying/ selling/ switching orders for investment units easily and conveniently and also arrange for buying/ selling/ switching orders by setting your preferred time in advance.

Buy Order

New Buy Order

Buy Method Fund: 888-00007-2 Sukkang Thanaoave

Capon-Ended Fund / 88W(L)B

Auto Redemption Fund / --- Fixed Date: ---

From Account: 007-0-01236 * 18,980,000.00

Amount: 35,000.00

Date: 18 Mar 2015

Frequency: Once

Number of Orders:

Personal Remark (Optional):

Fund Risk Level: Low

My Risk Profile: Low

Notes:

- Auto Redemption funds which are available for purchase will be shown during the subscription period. Investors may purchase such funds without first contacting a branch.

Buying/Selling order can be set automatically

Sell Order

New Sell Order

Sell Method Fund: 888-00007-2 Sukkang Thanaoave

Sell: Units Baht

Amount: 35,000.00

Date: 18 Mar 2015

Frequency: Once

Number of Orders:

Personal Remark (Optional):

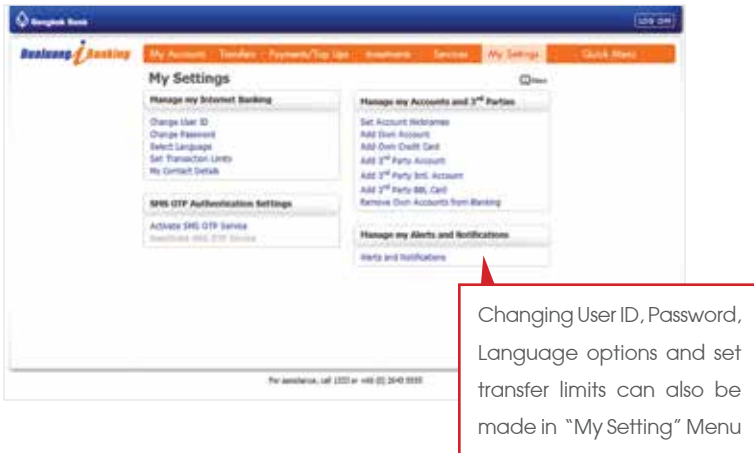
Notes:

- An order placed after 4 p.m. (Bangkok Bank system time) will be processed on the next business day. If your selected transaction date is a bank holiday in Thailand and/or foreign country in which the fund is investing, your order will be processed on the next business day.
- The purchase and redemption (sell) prices are calculated by the asset management company.

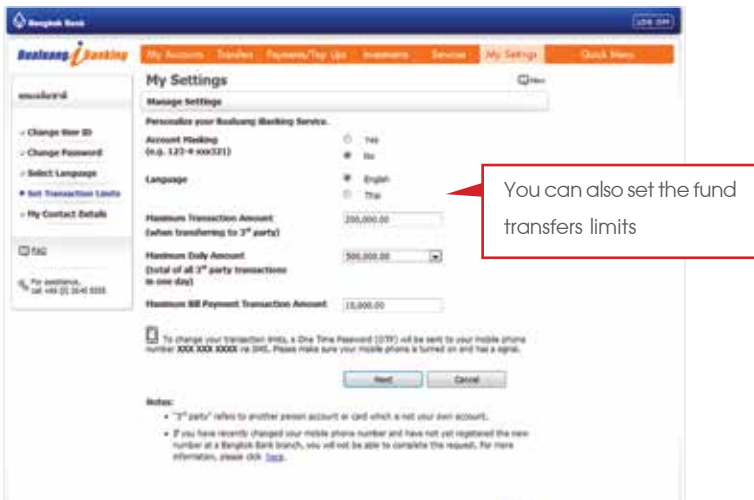
Selling order can be made in Thai Baht amount or by investment units

• Personal Settings

Choose settings quickly and easily by yourself



It is easy to choose settings options like language and money amounts yourself. You can even choose to hide your account number for security reasons.



Bualuang iBanking Fees

Most transactions are free of charge except for transfers to inter-region transfers, to 3rd parties, inter-bank transfers, and statement requests.

Types of Service	Fees
Entrance Fee	
Annual Fee	Free
Service Fees:	
Balance Inquiry	Free
Account Transaction Inquiry	Free
Fund Transfers	
▶ Within Region Transfers*	
Own Accounts	Free
Third Party Account	Free (normally 20Bt)
▶ Inter-region Transfers**	
Own Accounts	- Free (1 st -5 th transactions)*
Third Party Account	- 10Bt/transaction (the 6 th transaction onwards)*
*Remark: This includes any inter-region fund transfers between Bangkok Bank accounts via Bualuang iBanking or Bualuang mBanking.	
▶ Inter-bank Transfers	
T-Express (The funds will be credited to the recipient account immediately.)	
Third Party Transfers (20,000Bt and lower)	25Bt
Third Party Transfers (more than 20,000-50,000Bt)	35Bt
T-Priority (The bank will process the transaction at 9:00 a.m. and then credit the funds to the recipient account in the same day by late afternoon.)	
Third Party Transfers (100,000Bt and lower)	20Bt
Third Party Transfers (more than 100,000-500,000Bt)	75Bt

Types of Service	Fees
T-Basic (The bank will process the transaction at 9:00 a.m. and then credit the funds to the recipient's account by the afternoon of the next business day.)	
Third Party Transfers (100,000Bt and lower)	12Bt
Third Party Transfers (more than 100,000-500,000Bt)	40Bt
International Fund Transfers	
Choose to pay the Bangkok Bank fee only	300Bt/transaction
Choose to pay both Bangkok Bank's fee and the foreign bank's charges (The bank may collect an additional fee by debiting from your account if the foreign bank charges a higher fee. Beneficiaries may not receive funds in full in some circumstances.)	
- JPY	2,400Bt/transaction
- HKD	1,350Bt/transaction
- Other currencies	1,050Bt/transaction
Foreign Currency Deposit Account Fund Transfers	
▶ Within Region Transfers*	
Own Accounts	Free
▶ Inter-region Transfers**	
Own Accounts	Free
Bill Payment	In accordance with the policy of the billing company
Credit Card Payment	Free
Tax Payment	15Bt
Utility Payment:	
- Metropolitan Electricity Authority	10Bt
- TOT Corporation Public Company Limited	10Bt
- CAT Telecom Public Company Limited	10Bt
Statement Request:	
- Current Account	Free + 15Bt Mailing Fee
- Credit card	
Up to three months old	Free
More than three months old	200Bt/statement
Stop Cheque	Free
Hold Lost Passbook	Free

Types of Service	Fees
Issued Cheque Return Inquiry	Free
Deposited Cheque Return Inquiry	Free
Investigation Fee	100Bt/transaction (Fee will be charged if customers request the bank to investigate a transaction more than 45 days after the transaction is made and the mistake is not the fault of the bank).

Remark: Information as of July 2015

*Bangkok and its surrounding provinces - Nonthaburi, Pathum Thani, Samut Prakan, and some parts of Nakhon Pathom - are considered to be within the same region.

**Inter-region fund transfers are fund transfers made from one province to another province, e.g. Bangkok to Chiang Mai.

The inter-region transfer fee between a Bangkok Bank account in the metropolitan area and an account in the following branches is waived, when transactions are performed via Bualuang iBanking.

- Nonthaburi - Bang Bua Thong branch
- Pathum Thani - Na Wa Na Korn, Pathum Thani and Lat Lum Kaeo branches
- Samut Prakan - Khlong Dan branch
- Nakhon Pathom - Nakhon Chaisri, Sam Phran, Om Noi, Om Yai and Phutthamonthon branches
- Samut Sakhon - Setthakit Road and Krathum Baen branches
- Ayutthaya - Rotchana Road, Pratunam Phra-in and Wang Noi branches

For more information, please visit www.bangkokbank.com or call our Bualuang Phone service 1333 (or (66) 0 2645 5555 for international calls).

Remarks:

- Bangkok Bank reserves the right to charge fees or change any of the said fees. The bank shall announce or inform service users of any change no less than 30 days in advance. If the customer continues to use Bualuang iBanking after the said change takes effect, the customer shall be deemed to accept the service fees.
- Third party transfer fee will be charged to the "From" account once the transaction has been processed.
- Inter-region transfer fee will be charged to the "From" account once the transaction has been processed.
- The statement request mailing fee will be charged to the account you wish to receive a statement from once your transaction has been processed.
- In the event that Bangkok Bank has to make further investigations into inquiries or disputes, an investigation fee may apply.

Frequently Asked Questions (FAQs)

Q Can I make transactions via Bualuang iBanking 24 hours a day, or are there any restrictions?

A Most of our online services are available around the clock seven days a week. However, some functional services i.e., money transfer to a fixed deposit account, Cheque/Passbook Cancellation are only available between 6.00 a.m. and 11.00 p.m.

Q Does the bank limit the types and number of accounts I can access through Bualuang iBanking?

A Below is a list of the types and numbers of accounts you can access via Bualuang iBanking.

Account Type	Number of Accounts
1. Savings accounts	Up to 15 accounts
2. Current accounts	
3. Fixed deposit accounts	
4. Credit card accounts	Unlimited
5. Loans	Up to 40 accounts
6. Third party accounts	

Q Can I register a joint savings account with Bualuang iBanking?

A To register a joint account, all those with names listed on the account must contact their Bangkok Bank home branch and provide the following documents:

- Passbook
- ID card or other government-issued photo ID card
or passport (for foreign nationalities)

One or more joint account holders can register to use Bualuang iBanking and the bank will issue individual User IDs and PINs to each account holder. You will need to specify the number of signatures needed (1 of XXX required signatures) to make withdrawals from the account.

Q How far back can I check my Bualuang iBanking account to show my past account activities?

A The period of time for which you can check your past account activities depends on the type of account:

Types of Account	Time Period
Savings accounts Current accounts Fixed deposit accounts	Previous 180 days for all account types
Credit cards accounts	Display credit card purchases for the present and most recent billing periods. Also shows credit card activity that does not yet appear on the statement for the most recent billing period
Loans	Shows current balances and payments of principal and interest over the previous 6-month period

Q Is there a maximum amount of money that I can transfer?

A The bank does not limit the amount of money you can transfer between your own accounts. However, transfers to accounts belonging to other individual's accounts are limited to a maximum of 500,000 baht per day.

Type of Transaction	Amount
Transfers between your own accounts	No limit
Transfers to another individual's account	Maximum 500,000 Baht per day
Transfers to a fixed deposit account	Minimum 2,000 Baht per transaction

Q If I make a transfer from abroad, will the bank use the date in the country from which the transfer is made as the date of record?

A Bualuang iBanking processes all transactions in accordance with the standard date and time in Thailand.

Q Does the bank notify recipients that money has been transferred into their accounts?

A You can request Bualuang iBanking to send an SMS (in Thai or English) to the mobile phone number (must be registered in Thailand) of the transfer recipient. The SMS, in English, will read: "Khun XXX has transferred XXX.XXB via Bualuang iBanking to your account number 9999XXXX999."

Q What is a One-Time-Password?

A A One-Time-Password (OTP) is the password that the bank sends via SMS to the mobile phone number you provided to the bank. The system will require you to enter this password to confirm certain transactions you conducted via Bualuang iBanking. The One-Time-Password sent to you by SMS will only be valid for five minutes. If you are unable to use the OTP within five minutes, you will need to re-start the process over again.

Q Do I have to pay a fee to use Bualuang iBanking to make international money transfers?

A Fees for making international transfers via Bualuang iBanking are lower than the fees you pay for similar transactions made at one of our Bangkok Bank branches. With Bualuang iBanking, you pay just 300 baht if you choose to pay only the Bangkok Bank fee*and 1,050 baht when you choose to pay for both the Bangkok Bank and foreign bank fees. The bank may charge an additional fee to the savings account using the transfer service if the foreign bank charges an additional fee. In such cases, the person receiving the transfer may not receive the full amount**.

*The transfer recipient may not receive the transferred money in full if the sender's bank abroad assesses a fee prior to paying the transfer.

**Fund Transfers Fee made in Japanese yen (JPY) will be 2,400 baht and Hong Kong dollars (HKD) will be 1,350 baht. Please refer to www.bangkokbank.com for more updated fees.

Q What Bangkok Bank investment funds can I access via Bualuang iBanking?

A You can register to buy, sell or switch investment units in the following funds via Bualuang iBanking: Open-ended funds with investor numbers starting with 888 (Bualuang Thanathawee open-ended fund, Bua Kaew open-ended fund, Bualuang Infrastructure open-ended fund, and Bualuang Tossapon open-ended fund) and 889 (Bualuang open-ended long-term funds (LTF) and Bualuang open-ended retirement funds (RMF))

Bualuang iBanking also allows you to check the number of investment units you own in the following mutual funds: Bualuang Thanarat, Bualuang Thanasarn, and Bualuang Thanasarn Plus.

Q What if I forget my User ID and PIN?

A You can request a new User ID and PIN at any Bangkok Bank ATM anywhere in Thailand. There's no need to worry about not being able to access your Bualuang iBanking account because you can always request a new User ID and new PIN in at any Bangkok Bank ATM or Bangkok Bank branch.

1. Just go to any Bangkok Bank ATM and use your Be1st debit card or ATM card to request a new User ID and new PIN.
2. Select your own PIN and the system will sent out a new User ID via SMS. OTP is a safety feature that supports the security of your Bualuang iBanking account.

If you change the mobile phone number you registered with the bank when opening your account, you will need to go to the branch with your passport and your passbook to register your new mobile phone number which will be used for receiving the OTP.

If you don't have an ATM card or Be1st debit card, you can still request a new User ID and PIN to access your accounts via Bualuang iBanking by bringing along your ID card or passport (for foreigners) and your Bangkok Bank passbook to any Bangkok Bank branch anywhere in Thailand.



For more information, please visit www.bangkokbank.com
or Call Bualuang Phone 1333