

The Auto Redemption Fund,  
investing in high-quality debt  
instruments

**Bualuang Fixed Income - Term Fund 1/19**

Estimated return of 1.65% per annum

(Investment returns are tax free for individual investors)

**Invests 6 months.**

Minimum Investment 10,000 Baht

“Investment opportunities” come easily:

- Now invest more conveniently via Bualuang iBanking /Bualuang mBanking or BIZ iBanking or at any Bangkok Bank branch
- Continue your investment at the fund’s maturity by applying our automatic transfer service to auto-redeem your investment amount to Bualuang Thanatavee or B-TREASURY

Investor would like to check the date of fund maturity please visit [www.bblam.co.th](http://www.bblam.co.th) and click the menu button

Investor Service and choose Schedule of Bualuang Fixed Income - Term Fund in menu bar.

# Investment opportunity

Enhance your returns with

**Bualuang Fixed Income - Term Fund 1/19**



IPO  
Period

9 - 15 Jan  
2019

## B-Fixterm 1/19

Investment plan and Estimated auto-redemption rate

### Bualuang Fixed Income - Term Fund 1/19

“Investors can not redeem the Investment Units within 6 months. Thus, if there’s any negative effect to the investment, the investors may lose their investment money.”

Invests mainly in fixed income instruments issued by the Bank of Thailand, Financial institutions, Corporations and Foreign financial institutions. Fully hedged against exchange rate risk (if any).

Target Investment / Issuer <sup>(1)</sup>	Issuer's country	Credit Rating Issue or Issuer <sup>(5)</sup>		Estimated instrument yield <sup>(2)</sup> (% per annum)	Investment proportion <sup>(1)</sup>	Estimated return <sup>(1)</sup> (% per annum)
		National Rating	International Rating			
Government Bond of Thailand <sup>(2)</sup>		AAA		1.6400%	25.00%	0.41%
Bank deposits / Debt instruments issued by Financial institutions / Foreign debt instruments <sup>(1)</sup> Bank of Ayudhya	Thailand	Fitch : ST F1+(tha)	Fitch : ST F2	1.8600%	5.00%	0.09%
Foreign bank deposits / Foreign debt instruments issued by Financial Institutions <sup>(1)</sup> Bank of China	China	-	Fitch : ST F1	2.1300%	12.00%	0.26%
China Construction Bank	China	-	Fitch : ST F1	2.0900%	12.00%	0.25%
Agricultural Bank of China	China	-	Fitch : ST F1	2.1600%	10.00%	0.22%
Industrial and Commercial Bank of China	China	-	Fitch : ST F1	1.8600%	6.00%	0.11%
Bank of Communications	China	-	Moody's : ST P-1	1.8400%	5.00%	0.09%
China Merchants Bank	China	-	Moody's : ST P-2	1.7600%	5.00%	0.09%
Union National Bank	United Arab Emirates	-	Fitch : ST F1	2.0500%	11.00%	0.23%
Debt instruments issued by Corporations <sup>(1)</sup> Asia Sermkij Leasing	Thailand	TRIS : BBB+	-	2.0000%	8.00%	0.16%
Saving deposit <sup>(3)</sup>				0.3750%	1.00%	0.00%
<b>Total investment</b>					<b>100.00%</b>	<b>1.91%</b>
<b>Estimated fund's expenses<sup>(4)</sup></b>						<b>0.26%</b>
<b>Estimated auto redemption rate (p.a.)</b>						<b>1.65%</b>

(1) Firm/company reserves the rights to changes in the investments proportion, taking into account the client as major beneficiary of the investment units. However the investment must not have major implications to the investor's risk profile. The company may consider to invests in other fixed income instruments or add from the aforementioned list of securities such as savings deposits, international debt instruments such as ICBC Asia/ BOC(HK)/ ADCB/ NBAD/ Kexim/ MUSI, saving deposits, domestic financial institution or international government bond that is domestic invested by BBL/ SCBT/ GSB/ TISCO/ KK, Corporate debt instrument such as TLT/ PL/ MPSC/ KSL/ MINT or other investment under BBLAM's universe. BBLAM reserves the rights that the changes might cause the unitholders to receive returns that are less than the initial estimate returns.

(2) (3) Issuers' quotations and/or ThaiBMA and Bangkok Bank PLC saving as of 4 January 2019

(4) The fund's estimated expenses may be changed but not more than the rate specified in the fund's prospectus.

(5) The credit ratings may be changed during the IPO period, the management company does not have responsibility for the accuracy of the information.

#### Fund's Risk Level



- Remarks:**
1. Investments are not deposits and carry the risk that investors may not receive their money back in full when the investment is redeemed (the principal is not guaranteed).
  2. Investors are advised to study the product characteristics including the investment policy, returns conditions, risk and fund performance before deciding to invest.
  3. The fund will consider investing in forward contracts or derivatives whereby the agreement for fully hedging against exchange rate.
  4. The specified return and/or auto-redemption rates may not materialize in case the market situations force the fund cannot to invest as planned.
  5. Investors can not redeem the Investment Units within 6 months. Thus, if there's any negative effect to the investment, the investors may lose their investment money.

For more information or to obtain a fund prospectus,  
please visit any Bangkok Bank branch, the call center 1333, or visit [www.bangkokbank.com](http://www.bangkokbank.com)  
or BBLAM (66) 2674 6488 press 8 or visit [www.bblam.co.th](http://www.bblam.co.th)