



small change for **BIG FUTURE**

ปรับเปลี่ยน
ชีวิต

ข่าว / Press Release

Kept, the innovative financial management platform to make savings simple and achievable

- The innovative savings platform equipped with an easy, achievable formula under the 1 Kapao 2 Kapook (One wallet, Two savings jars) system to make financial management sustainable
- Smart features to make savings more fun via 3 accounts; Kept, Grow and Fun, plus automated savings features that fit in the 'New Normal' lifestyle
- A convenient, secure tool for savings anywhere, anytime, offering higher interest rate

Bangkok (1 July 2020) – **Krungsri** reinforces its mission to provide financial services under the strategy of Make Life Simple, and continues to enhance its leadership in digital banking by launching **Kept**, an innovative financial management platform. Under the brand of **Kept by krungsri**, the innovative application has been specially developed under the concept of **#small change for BIG FUTURE** to make savings simple and achievable, together with easy-to-use features that function as a wallet and savings jars that encourage users to save and enjoy higher interest rates. Saving via **Kept** is convenient and safe, available anywhere, anytime, befitting the New Normal lifestyle, where financial security becomes even more important and necessary.

Mr. Phonganant Thanattrai, Krungsri Head of Retail Banking and Distribution Group, said, "The ongoing burden of high household debt and the unexpected challenges caused by the COVID-19 outbreak have made all sectors come to realize about the impacts on population from various factors including the low personal savings rate in Thailand. This is especially true for those who enjoy spending to live their own lifestyles, but may lack systematic savings plans, preventing them from achieving their savings goals. Therefore, Krungsri has developed **Kept**, the innovative financial management platform, an assistant to make savings possible and financial goals achievable, just by adjusting savings behavior.

Kept has been developed through a thorough analysis of the savings behavior of target groups, and the obstacles that prevent people from achieving their savings goals. Thus, **Kept** is the innovation that will create new savings experience, together with various automated features to

make savings simpler and adjustable to customers' lifestyles through three accounts: Kept, Grow and Fun. The three will automatically function for maximum efficiency under the one wallet, two savings jars system".



Kept account – works like a wallet for setting aside daily expenses

Customers can transfer money to Kept Wallet, and set a certain amount of money for spending in advance. The remaining amount will be automatically transferred to the Grow account at the end of every day. If there's not enough money in the Kept wallet, the system has a feature for automatically transferring money back from the Grow account. Customers can transfer money in and out from Kept as often as needed without paying any fee.



Grow account – works like a savings jar for building a large sum of savings

The Grow account will be used for saving excess money from the budget set in the Kept account, and money will be automatically transferred to the Grow account (a minimum of 5,000 baht) to receive high interest in the first year and even higher in the second year. Interest is calculated daily and paid on the 28th of every month. The current interest rates are 1.6% and 1.8% respectively.



Fun account – works like a savings jar for for saving little by little each day

The Fun account comes with two cool features that make savings more fun.

Auto savings – Every time customers spend or make a payment with QR code; the feature will automatically transfer funds from Kept to the Fun account according to selected transferring methods. Regular savings – Customers can set when and how much money will be saved in advance, and the money will be transferred to the Fun account regularly, which will create regular savings without the need to change their lifestyles. Customers can also transfer money from the Fun account to the Kept account whenever they need.



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“The COVID-19 pandemic has accelerated the world population to enter the New Normal lifestyle, which includes the aspect of financial stability. Thus, Krungsri is committed to continuously promoting savings to be part of the daily life of Thai people, so that they will be well-prepared to cope with any unexpected changes in life,” added Mr. Phongsant.

Making savings easy and achievable. The Kept application is available for download on iOS and Android. To open the account, customers can perform authentication with the national digital ID (NDID), or through a Krungsri i-CONFIRM service point available at every Krungsri branch nationwide. Additionally, customers who successfully open an account, with a minimum one-time deposit of 1,000 baht within the first seven days, will receive a 100 baht Starbucks e-voucher via the customer’s verified e-mail address, available until 30th September 2020.

For more information and details, contact Kept help center by calling 02-296-6299 or visit www.keptbykrungsri.com

Scan the QR Code below to download Kept



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About Krungsri

Krungsri (Bank of Ayudhya PCL and its group companies) is the fifth largest financial group in Thailand in terms of assets, loans, and deposits, and one of Thailand's five Domestic Systemically Important Banks (D-SIBs) with 75 years of history in the country. Krungsri is a strategic member of the Mitsubishi UFJ Financial Group (MUFG), Japan's largest financial group and one of the world's largest financial organizations. Krungsri provides a comprehensive range of banking, consumer finance, investment, asset management, and other financial products and services to individual consumers, SMEs, and large corporations through 688 branches (648 Banking Branches and 40 Auto Business Branches) and over 33,255 service outlets nationwide. The Krungsri Group is the largest card issuer in Thailand with 9.3 million credit cards, sales finance, and personal loan accounts in its portfolio; a major automobile financing service provider (Krungsri Auto); one of the fastest growing asset management companies (Krungsri Asset Management); and a pioneer in microfinance (Ngern Tid Lor).

Krungsri is strongly committed to the highest level of integrity in conducting its business. All Krungsri Group companies have been awarded accreditation from the Private Sector Collective Action Coalition Against Corruption (CAC) in collaboration with industry peers and stakeholders on a zero tolerance approach to corruption.

About MUFG (Mitsubishi UFJ Financial Group, Inc.)

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo with over 360 years of history, MUFG is a global network with over 3,000 offices in more than 50 markets. The Group has over 180,000 employees, and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among our operating companies and flexibly respond to all of the financial needs of our customers, serving society, and fostering shared and sustainable growth for a better world. MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit <https://www.mufg.jp/english>.

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