# Are You Sick of Banks Giving You No Interest?

Now's the Time to Think Outside the Box & be Brave

### Understand the Market

#### **Research the Thai Stock Market:**

• Familiarize yourself with the Stock Exchange of Thailand (SET) and its regulations.

#### Identify High Dividend Sectors:

- Focus on sectors like energy, telecommunications, and real estate which typically offer higher dividends.
- E.g. ADVANC, DIF, PTT, BCP, SCC, SCB, BBL, KTB, KBANK, CPNREIT, WHA, BDMS



### **Set Up Your Investment Account**

#### **Choose a Brokerage:**

- Select a local brokerage that offers access to the Thai stock market. Look for platforms with user-friendly interfaces and good customer service.
  - e.g Asia Plus Securities (3rd Rd Pattaya), Maybank Kim Eng

#### **Document Requirements:**

 Prepare necessary documents (e.g., passport, visa, proof of residence) to open a trading account. 25 000 95,054

# b mar aprLink Your Thai Bank Account:

124,000

105,450

86,502

Ensure your trading account is linked to your Thai bank account for seamless fund 10,000 transfers. 101,090 89,000 125,487 50,000 101,684

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### **Research Stocks**

#### Analyse Dividend Yields:

- Use financial news websites, stock analysis platforms, and the SET's official site to find stocks with attractive dividend yields.
- Use app "Simply Wall Street" free version, Bangkok Post Saturday, Investopedia.com
- www.SET.or.th

#### **Review Company Performance:**

• Look at historical dividend payouts, company financials, and market conditions.



## **Make Your Investments**

### **Diversify Your Portfolio:**

 Avoid putting all your funds into one stock. Diversify across different sectors to mitigate risks.

#### **Monitor Your Investments:**

- Keep an eye on stock performance and dividend announcements. Adjust your portfolio as needed.
- Be aware as a foreigner you can buy stocks, get profits & dividends, but you can't vote, hence "-R & -F" stocks
- (R=restricted, F= traded in Foreign currency)

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	EGCO-R	1,600	1,600	1,600	184.81	121.50							
	HMPRO-R	46	46	46	0.00	10.40							
	INTUCH-R	6,200	6,200	6,200	48.83	90.75							
	KKP-R	3,000	3,000	3,000	65.96	50.75							
	KKP-W6-R	250	250	250	0.00	1.36							
	KTB-R	8,250	8,250	8,250	14.46	2.0.0.0%							
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# Some Examples

Stock	% Dividend/a
ADVANC	6.5
BBL	4.8
BCP	8.1
CPN	7.1
CPNREIT	5.5
DIF	4.8
INTUCH	7.6
ККР	4.3
КТВ	6.0
QHPF	7.0
SCB	7.0



### **Tax Considerations**

### **Understand Tax Implications**:

- Familiarize yourself with Thailand's tax regulations regarding foreign investments.
- 10% deducted at source, have to submit PIT90/91 to get it back if your personal tax allowance covers it
- Consult with a tax advisor if necessary.