

# Standalone SIP Registration Form (For OTM Registered Investors only)

Registration Cum Mandate Form For NACH/Direct Debit



Application No.:

| Name & Broker Code/<br>ARN/RIA Code | Sub Broker /<br>Agent ARN Code | Sub Agent Code | EUIN*   | Internal Code for AMC | ISC Date Time Stamp<br>Reference No. |
|-------------------------------------|--------------------------------|----------------|---------|-----------------------|--------------------------------------|
| ARN-64917                           |                                |                | E434563 |                       |                                      |

**EUIN Declaration:** Declaration for "Execution Only" Transaction (where Employee Unique Identification Number-EUIN\* box is left blank). Please refer instruction 12 of KIM for complete details on EUIN. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. **RIA/Declaration:** "I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the above mentioned SEBI-Registered Investment Adviser/ RIA".

|  |  |  |
|--|--|--|
| Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory / PoA / Karta | Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory / PoA | Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory / PoA |
|--|--|--|

Please  **NEW SIP ENROLMENT WHERE OTM ALREADY REGISTERED**  SIP Top-up Facility  Goal SIP

**1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)**

Name of 1<sup>st</sup> Unit Holder \_\_\_\_\_ Folio No. \_\_\_\_\_

**2. SIP ENROLMENT DETAILS (Please check the Minimum Amount Criteria for the scheme applied for. [Refer General Instruction 17 Overleaf]).**

Frequency Please  **Monthly (Default)**  Quarterly  Regular Plan  Direct Plan  Growth  Payout of Income Distribution cum capital withdrawal option

Scheme: \_\_\_\_\_  Reinvestment of Income Distribution cum capital withdrawal option (Default)

SIP Date   (Please choose Any Date from 1<sup>st</sup> till 28<sup>th</sup> of the month, if left blank 5<sup>th</sup> will be considered as the default date) SIP Amount (₹)  5,000  10,000  25,000  Any other Amount. (₹)

SIP Start Month (MM/YY)     SIP End Month (MM/YY)     OR Perpetual  Dec 2099 (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)

**2a. Goal SIP - Do you want to assign a goal for your SIP.**  Yes  No If yes please select (✓) your goal [Refer General Instruction 24 Overleaf].

Please specify your goal amount\* ₹  Kids Marriage  Kids Education  Retirement Planning (Default)

Tax Savings  Dream House  Dream Car  Dream Vacation  Others- Please specify

**2b. SIP TOP-UP FACILITY (You can start SIP Top-up facility after minimum 6 months from 1st SIP) [Refer General Instruction No. 23 Overleaf].**

All Applicants have to submit NACH mandate and will need to fill the maximum amount in line with Top Up amount, SIP amount & tenure. (Not available for micro SIPs)

Top-up Amount (₹) \_\_\_\_\_ (minimum ₹ 500/- & in multiples of ₹ 1/- only) Top-up Start Month (MM/YY)     Top-up End Month (MM/YY)

Existing Investors Availing Top-Up: Please provide current SIP IH Number as per SOA \_\_\_\_\_ Frequency Please  **Monthly**  Half Yearly  Yearly (Default)

**3. OTM Bank Details to be debited for the SIP (OTM already Registered)**

Name of 1<sup>st</sup> A/c. Holder as in Bank Records \_\_\_\_\_

Bank Name \_\_\_\_\_ Core Banking A/c. No. \_\_\_\_\_

Branch Name & Address \_\_\_\_\_ City \_\_\_\_\_

9 Digit MICR Code \_\_\_\_\_ Bank Account Type  **Current**  NRE  CURRENT  SAVINGS  NRO

**DECLARATION & SIGNATURE:** To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme applied for (Including the scheme(s)); I/We hereby apply for units of the said such scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme & conditions of SIP enrolment and registration through NACH/ECS or Direct Debit (Auto Debit). I/We also agree that if the transaction is delayed or not effected for reasons of incomplete or incorrect or any other operational reasons, I/We would not hold Mirae Asset Investment Managers (India) Private Limited, their appointed service providers or representatives responsible. I/We also undertake to keep sufficient funds in my bank account on the date of execution of the said standing instructions. "The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us". "I/We have not made any other Micro application [including Lumpsum + SIPs] which together with the current application would result in aggregate investments exceeding ₹ 50,000 in a rolling 12 month period or in a financial year".

|  |   |  |
|--|---|--|
| Signature of 1 <sup>st</sup> Applicant/Guardian/Authorised Signatory/PoA/Karta<br>(AS IN BANK RECORDS) | Signature of 2 <sup>nd</sup> Applicant/Guardian /Authorised Signatory/PoA<br>(AS IN BANK RECORDS) | Signature of 3 <sup>rd</sup> Applicant/Guardian/Authorised Signatory/PoA<br>(AS IN BANK RECORDS) |
|--|---|--|

Acknowledgement slip for Standalone SIP Registration Form (For OTM Registered Investors only) To be filled by the investor

SIP for Folio No.: \_\_\_\_\_ Received from Mr./Mrs.: \_\_\_\_\_

Scheme: \_\_\_\_\_ Plan: \_\_\_\_\_

Bank Name : \_\_\_\_\_ Cheque No.: \_\_\_\_\_ Amount ₹: \_\_\_\_\_ Dated: \_\_\_\_\_



|                            |
|----------------------------|
| ISC Stamp Date & Signature |
|----------------------------|

## GENERAL GUIDELINES

This One Time Mandate (OTM) registration form will be submitted through National Automated Clearing House (NACH).

1. This SIP registration form has to be filled where an One Time mandate (OTM) is already registered in a folio for a bank account, and there is no need of a separate cheque to be given along with the SIP Registration Form.

2. In case the One Time mandate (OTM) is successfully registered, Please submit sip registration form not less than 15 Calendar days before the first installment date as New SIP registration will take 15 Calendar days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s). The installment start date shall not be later than 100 calendar days from date of application submission date. Applicant acknowledges that incomplete or ambiguous forms in any respect will not be processed & AMC reserves the right to reject such applications.

3. Investor shall have the option of choosing any date of the month as the SIP date from 01st to 28th except the last three calendar dates 29th, 30th and 31st. If SIP debit date is not mentioned default date would be considered as 5th of every month. Even if the Investor selects or mentions the SIP dates as 29th, 30th or 31st, the default SIP date would be considered as 05th of every month only.

4. Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.

5. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.

6. Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.

7. Applicant acknowledges that Mirae Asset Mutual Fund will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate. Further, Applicant is aware that he/she has to sufficiently keep its bank account funded for such non-debited transactions; which upon confirmation may be presented anytime to its bank for stipulated SIP debits. Further, the Applicant also confirms that it will not hold Mirae Asset Mutual Fund and/or its service providers responsible if the transaction is delayed or not effected by its Bank or if debited in advance on an Pre-Debit note or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration / Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.

8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant is aware and assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.

9. Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Investment Managers (India) Private Limited reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debits through NACH routes are continuously rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.

10. Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. Any change in any credential of bank particulars or transaction modification, will be treated as fresh Instructions, and applicants will have to use separate form for such changes/modifications.

11. Requests for cancellation in the NACH Bank Mandate request should be submitted at least 15 Calendar days in advance.

12. Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.

13. In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or Insufficient balance or any technical reasons as provided by NPCI/Aggregator, Sip will be terminated.

14. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor Investors who have turned Major, along with fresh bank account credentials. MAMF reserves the right to reject all such transactions through old registrations.

15. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.

16. Third Party Cheque / Funds Transfer: The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be one of the holder in the bank account. As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payments. Accordingly Third Party payment instruments for subscriptions / investments shall not be accepted by the AMC except in the following cases:

i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;

ii) Custodian on behalf of an FII or a Client.

(iii) Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through SIP or lump sum / one-time subscription.

(iv) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription.

For complete details, please refer the section on Third Party cheques given in the General Instructions.

17. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the Minimum Amount Criteria as under:

| Schemes                                     | Monthly / Quarterly Frequency                          |
|---|--|
| Mirae Asset Tax Saver Fund                  | ₹ 500 - 5 Installments - Multiples of ₹ 500 thereafter |
| Mirae Asset NYSE FANG+ ETF Fund of Fund     | ₹5000 - 5 Installments - Multiples of ₹ 1 thereafter   |
| Mirae Asset S&P 500 Top 50 ETF Fund of Fund | ₹5000 - 5 Installments - Multiples of ₹ 1 thereafter   |
| All Other Schemes                           | ₹ 1000 - 5 Installments - Multiples of ₹ 1 thereafter  |

\*Please refer notice cum addendum dated November 4, 2020 for details on Minimum Application criteria for

Mirae Asset Emerging Bluechip Fund

Please note Default Option is Growth. In case of Income Distribution cum capital withdrawal option, default option is Reinvestment of Income Distribution cum capital withdrawal option. In case of ambiguity at Plan level, it will always be under Direct Plan.

18. The transactions are liable to rejection in case Investor has Multiple Auto Debit Mandate at folio level. Separate forms will be required to be submitted to avail of SIP in separate schemes / plans / date. A single form cannot be used for different schemes simultaneously.

19. Employee Unique Identification Number (EUID): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUID obtained by him / her from AMFI in the Application Form. EUID, particularly in advisory transactions, would assist in addressing any instance of misspelling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUID box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

20. Mirae Asset Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.

21. For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website www.miraeassetmf.co.in

22. Additional for MICRO Systematic Investment Plans (MICRO SIPs)

As per SEBI guidelines, Lumpsum and SIP investments in mutual funds up to ₹ 50,000 per year, per investor, per mutual fund shall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where aggregate of investments/installments in a rolling 12 months period, does not exceed ₹ 50,000/- per investor will be treated as Micro investments for the above purpose. Micro investments will be accepted subject to PAN exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro Investments. The exemption is applicable to joint holders also. In case under MICRO SIP, the first SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future installments. No refund to be made for the units already allotted. However redemptions will be allowed based on the submission of normal prescribed Redemption Transaction Slip. Investors may submit any one of the Photo Identification documents (please refer paragraph titled PAN under the General Instructions) along with KYC form and proof of address (self-attested). No separate address proof is required if Photo ID with address mentioned on it is submitted. The photo identification documents have to be current and valid and also to be either self-attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicant (if any) is mandated to submit any of the above documents.

23. Terms & Conditions - SIP Top-up:

SIP Top-Up' is a facility which will enable investors to increase the amount of SIP installments at pre-defined frequency by a fixed amount during the tenure of SIP. The features, terms and conditions for availing the 'Top-Up' facility shall be as follows:

- SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
- Minimum Top-Up amount would be ₹ 500/- & in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP
- In case the investor does not specify Top-Up amount, ₹ 500/- will be considered as the Top-Up amount and the request will be processed accordingly.
- SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP for both New and Existing SIP Investors. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.
- SIP top-up facility is currently available only for SIP registration and installment payments made directly with the fund and through modes like NACH/Auto Debit mode. SIP top up facility is currently not available for SIP registration and installment being made by submission of Post-dated cheques (PDCs) and where SIP is registered and installments are sent through Mutual Fund Utility (MFU), NSE MF II system of NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners, Mirae Asset Online SIP (I-SIP). As & when relevant systems are put in place, this facility will be automatically offered.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- In case the SIP Top up is cancelled the SIP will continue to be processed with the last topped up amount till the SIP end date
- SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed.
- All other conditions generally applicable for SIP shall also be applicable for SIP top-up facility. or Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2016; and the Top Up application request is submitted on 22nd Feb, 2018. The Next SIP date will be 15th of March, 2018; therefore the Top Up will start after 6 Months from 15th of September, 2018
- Top-Up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-Up Facility' at least 25-30 calendar days prior to the Top-Up start month. An Illustration: The Top-Up facility will work as follows:

| Details of SIP registered   | Details of Top-up opted for   |
|---|---|
| <ul style="list-style-type: none"> <li>Fixed SIP Installment amount: ₹ 5,000/-</li> <li>SIP Period: 01-April-2019 till 31-March-2022 (3 years)</li> <li>SIP Date: 1st of every month (36 installments)</li> </ul> | Example: <ul style="list-style-type: none"> <li>Top-Up Amount: ₹ 1,000/-</li> <li>Top-Up Frequency: Every 6 months</li> </ul> |

Based on above details, SIP Installments shall be as follows:

| Installment No(s) | SIP Installment (in ₹) (A) | Top-Up amount (in ₹) (B) | Monthly SIP Installment amount after Top-up (in ₹) (A+B) |
|-------------------|----------------------------|--------------------------|--|
| 1 to 6            | 5,000                      | NA                       | 5,000  |
| 7 to 12           | 5,000                      | 1,000                    | 6,000  |
| 13 to 18          | 6,000                      | 1,000                    | 7,000  |
| 19 to 24          | 7,000                      | 1,000                    | 8,000  |
| 25 to 30          | 8,000                      | 1,000                    | 9,000  |
| 31 to 36          | 9,000                      | 1,000                    | 10,000*  |

24. Terms & Conditions - Goal Based SIP

SIP application can have only one Goal assigned. Investors will be required to submit separate application forms for each Goal.

Units will not be automatically redeemed upon achievement of Goal and the SIP shall continue till the term of the SIP, even after the crossing of the Goal Amount. Further, Units will be redeemed as per First In First Out basis for any redemption applied for.

\*Goal Amount & type of Goal is mandatory for each Goal SIP Application. Default option will be Retirement Planning where no Goal is ticked. If no Goal amount is mentioned, the same will be taken as default amount of 1 Crore. Further, AMC reserves

the right to register any such deficient application as a regular SIP & not as Goal SIP. Goal SIP facility is currently not available for SIP registered/submitted through Post-dated cheques (PDCs), OR through Mutual and Utility (MFU), OR through MFSS system if NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners or Mirae Asset online SIP (I-SIP). As & when relevant systems are put in place, this facility will be automatically offered on respective platforms.

Investors may kindly note that the status of Goal sip cannot be changed once registered. Investors will have a choice to discontinue the Goal SIP, with a prior notice if 15 days.

Pursuant to recent SEBI guideline, w.e.f 01st Feb, 2021, Allotment of units will be based on Realization basis. Here the date and time of receipt of funds into the collection account of the scheme will be considered and it will not be basis the debit date from investor's bank account. It may be please noted that different payment modes may have different clearing cycles, and accordingly, there will be difference in the transaction date versus the NAV applied date for across transactions like Lumpsum, SIP or Switches including STP's. In case of Switches or STP's the Allotment will be as per the settlement cycle of the OUT scheme in to the IN scheme

All other conditions generally applicable for SIP shall also be applicable for Goal SIP.

26. SIP Cancellation: Investor can cancel the sip by submitting sip cancellation form before 15 calendar day of next instalment date.



**A. INSTRUCTIONS - COMMON TO SWP / STP**

1. New investors who wish to enrol for SWP / STP should fill the form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of SWP / STP should be provided on this form. Existing investors need to fill up this form only.
2. For multiple transactions under more than 1 scheme, separate form should be used.
3. STP / SWP the form should be submitted at least 5 days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day) before the commencement date.
  - a) The installment start date shall not be later than 100 calendar days from the date of application submission date.
4. The investor has the right to discontinue SWP / STP at any time he/she so desires by sending cancellation form at least 7 business days in advance of the immediate next due date to any of the offices of Mirae Asset Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP / STP will be terminated and in case of SIP balance post-dated cheques will be returned to the investor.
5. Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st, 10th, 15th, 21st, 28th of every month (or next business day, if 1st and/or 10th and/ or 15th and/or 21st and/or 28th is a non business day). In case of Post Dated Cheques submitted for any dates, other than the dates offered, immediate next offered date would be considered as the SIP date(s). An updated account statement will be sent after each transaction under the Special Products, wherever, email address has been provided, the account statements will be sent through email only. Other investors will be sent on a quarterly basis.

**B. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)****Options available and Minimum Amount :**

1. Investors can withdraw fixed amount of Rs. 1,000/- each and above, only under the Growth option of the scheme under which SWP is allowed
2. SWP is not available for investments under lock-in period and for investments which are pledged.
3. SWP can be made through Fixed withdrawals only.
4. The SWP will be registered at the requested frequency after 5 days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day).
5. SWP payment will be made in the bank account registered under the folio.
6. In case of Fixed Withdrawal, if the amount of installment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will be terminated.
7. Investors can withdraw fixed amount on 1st, 10th, 15th, 21st and 28th under the 4 frequencies which is Monthly, Quarterly, Semi Annually and Annually.
8. SWP shall be registered for a default of 5 installments across each frequency for a minimum of Rs.1000 or above.
9. Default frequency will be Monthly and 10th of each month in case of option selected or any ambiguity in selection of frequency or date.
10. Applicable Exit Load under SWP, which will be on First In First Out Basis (FIFO):
  - a) SWP for 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Exit Load Nil. Not eligible for Mirae Asset Focused Fund.
  - b) Any redemption by virtue of SWP in excess of such above limits in the first 365 days from the date of allotment, Exit Load of 1% shall apply. There shall be NIL Exit Load, for the units that are redeemed after 1 year (365 days) from the date of allotment.
11. If there are 3 Consecutive failures on account of SWP execution, by virtue of insufficient balance in the Scheme opted for the designated frequency/date, SWP shall be automatically ceased/ terminated for all future installments.

**C. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)**

1. Transfer fixed sums from their Unit accounts in the Scheme to the existing schemes or other schemes launched by the Mirae Asset Mutual Fund from time to time.
2. **Minimum Amount: A) Daily** - Monday to Friday: 5 transfers of ₹ 1,000/- each and above.
- B) Weekly** - Every Wednesday / Fortnightly - Every Alternate Wednesday Monthly Plan: Minimum 5 transfers of ₹ 1,000/- each and above.
- C) Quarterly Plan:** Minimum 5 transfers of ₹ 1,000/- each and above.
- D) For STPs under Mirae Asset Tax Saver Fund (MATS) minimum amount of STP shall be of ₹ 500/- and in multiples of ₹ 500/- thereafter. Each STP Installment 'OUT' of Mirae Asset Tax Saver Fund shall be subject to lock in period of 3 years from the date of allotment of Units proposed to be redeemed. In the interest of investors, it is hereby clarified that where the switch request has been made from one scheme to another specifying the number of Units or Amount (during NFO as well as ongoing), the request will be processed for the corresponding value of such units or amount and that the allotment in the resultant scheme may be done in fractional units, subject to fulfillment of the minimum purchase amount of the scheme where it is being switched.**
3. STP is not available for investments under lock-in period.
4. In case of insufficient balance, the transfer will not be effected. In case of absence /ambiguity in selection of frequency, default will be monthly for 10 of each month,
5. **Transfer Dates/ Days:** Daily - Monday to Friday, Weekly - Every Wednesday, Fortnightly - Every Alternate Wednesday  
**Monthly Plan:** Transfers can be on 1st, 10th, 15th, 21st, 28th of each month for minimum 5 transfers.  
**Quarterly Systematic Transfer Plan:** Transfers can be on 1st, 10th, 15th, 21st, 28th of each quarter or minimum 5 quarters.
6. Transactions will be triggered after 5 days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day). In case of any ambiguity in selection transfer frequency or start date, the STP date will be 10th of the month / quarter, and STP will start from the immediate available applicable day for the respective frequency option after the expiry of Said Period. Further, if there is a discrepancy in terms of Transfer Period, STP will continue as long as there is sufficient balance under the OUT scheme.
7. At every installment, the system will check for the Balance amount in the Transferor Scheme with "STP Amount":
  1. If "Balance Amount in the Transferor Scheme" is more than or equal to "2 x STP Amount", then only the STP amount will be transferred and the balance amount will continue to remain in the Scheme.
  2. If "Balance Amount in the Transferor Scheme" is less than "2 x STP Amount", the entire Balance Amount in the Transferor Scheme (OUT Scheme) will be switched out in to the Transferee Scheme (IN Scheme).

Further, if there are 3 consecutive failures on account of STP execution from the Transferor Scheme (OUT Scheme), on the designated frequency, STP shall be ceased / terminated for all future installments. The provision relating to "Minimum Redemption Amount" of the designated Transferor Scheme(s) and "Minimum Application Amount" of the designated Transferee Scheme(s) shall not be applicable for such STP executions on a residual note.

Example: If an investor having investment of ₹ 15,000 in Mirae Asset Cash Management Fund (MACMF) starts monthly STP of ₹ 1,000 in Mirae Asset Emerging Bluechip Fund (MAIEF)

  - If at the time of STP installment, the Balance amount in the MACMF is more than or equal to ₹ 2,000 – only STP Amount of ₹ 1,000 will be transferred to MAIEF.
  - If at the time of STP installment, the Balance amount in the MACMF is less than ₹ 2,000 – the entire balance amount in MACMF will be transferred to MAIEF.

**D. EUIN**

Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the Application Form. EUIN, particularly in advisory transaction, would assist in addressing any instance of mis-selling even if the employee / relationship manager/sales person later leaves the employment of the distributor. individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/ relationship manager of the distributor/ sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.