



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

- 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.
- For multiple transactions under more than 1 scheme, separate form should be used.
- 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.
  - The installment start date shall not be later than 2 months from the date of application submission date.
- 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.
- 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.
- Aadhaar**
  - Investors are requested to note that pursuant to the direction issued by Honorable Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/2012, the last date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s). However, in partial modification of the notice-cum-addendum dated February 14, 2018, the requirement of submission of Aadhaar at the time of opening a folio/account by a new customer (i.e., an investor who is investing for the first time in Mirae Asset Mutual Fund and does not have any folio in Mirae Asset Mutual Fund), from April 1, 2018, shall not be mandatory. However, such new investors are encouraged to link their Aadhaar to their mutual fund folio(s).
  - Effective Jan 1, 2018 Customer initiated transactions will not be allowed. However, Non-Customer initiated transactions however, will be permitted.
  - Customer initiated transactions include new or additional Purchase, Redemptions & Switches, New Registration (SIP, SWP, STP, DTP), Unclaimed money (dividends / redemptions), New Lien Marking, Transmission (unless Aadhaar is made available for the person in whose favor units are proposed to be transmitted).
  - Non-Customer initiated transactions include Corporate Action (Dividend Reinvestment/Payouts), Pre-existing standing instructions (SIP, SWP, STP), Close Ended Fund Maturity proceeds payout, KRA led changes, Non-Financial / Non Commercial Transactions, Lien Invocation by Fin Institution or pledgee, Any transaction pursuant to a Court or Regulatory order.
  - Investors may please note that if the Name given in the application does not match the name as appearing on the PAN Card/Aadhaar card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.
  - The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations and provision of the said data is mandatory as per applicable laws/rules/regulations. Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016. We shall receive your demographic information which shall be used only to comply with applicable laws/rules/regulations.

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

- Investors can withdraw fixed amount of Rs. 1,000/- each and above, only under the Growth option of the Sme under which SWP is allowed
- SWP is not available for investments under lock-in period and for investments which are pledged.
- SWP can be made through Fixed withdrawals only.
- 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).
- SWP payment will be made in the bank account registered under the folio.
- 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.
- Investors can withdraw fixed amount on 1st, 10th, 15th, 21st and 28th under the 4 frequencies which is Monthly, Quarterly, Semi Annually and Annually.
- SWP shall be registered for a default of 5 installments across each frequency for a minimum of Rs. 1000 or above.
- Default frequency will be Monthly and 10th of each month in case of option selected or any ambiguity in selection of frequency or date.
- Applicable Exit Load under SWP, which will be on First In First Out Basis (FIFO):
  - 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.
  - 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.
- 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)**

- 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.**
- 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.**
- STP is not available for investments under lock-in period.
- 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<sup>th</sup> of each month,
- 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.
- 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 of 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.
- At every installment, the system will check for the Balance amount in the Transferor Scheme with "STP Amount":
  - 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.
  - 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.