

Application Form: Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP)



Investor must read the instructions section before completing this form. First time investors need to submit this form along with the main application form

Name & Broker Code / ARN / RIA Code	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	ISC Date Time Stamp Reference No.

Declaration for "Execution Only" Transaction (where EUIN box is left blank). Please refer Instruction (E) 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.

Signature of 1st Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA
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1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Folio No.: [] CKYC Identification No. (KIN) []

Name of 1st Unit Holder: _____

AADHAAR No.: [] Aadhaar Copy (Please) Enclosed

2. SYSTEMATIC TRANSFER PLAN (STP) (For instructions please refer the next page)

From Scheme Regular Plan Div. Payout Div frequency*

Direct Plan Growth Div. Reinvestment

To Scheme Regular Plan Div. Payout Div frequency*

Direct Plan Growth (Default) Div. Reinvestment (Default)

*Dividend frequency is applicable only for Mirae Asset Cash Management Fund & Mirae Asset Savings Fund.

Please STP Frequency from the below options (Transactions will be triggered after 5 days from the date of submission)

Daily (Monday to Friday) Weekly (Every Wednesday) Fortnightly (Alternate Wednesday) Monthly Quarterly

For Daily, Weekly, Fortnightly, Monthly & Quarterly option minimum 5 transfers of ₹ 1000 each.

Please STP date: 1st 10th (Default) 15th 21st 28th

Amount per transfer (₹ In Figures): _____ STP Start Date from: D D M M Y Y Y Y To: D D M M Y Y Y Y

3. SYSTEMATIC WITHDRAWAL PLAN (SWP) (For instructions please refer the next page)

Scheme Regular Plan Div. Payout Div frequency*

Direct Plan Growth Div. Reinvestment

*Dividend frequency is applicable only for Mirae Asset Cash Management Fund & Mirae Asset Savings Fund.

Please SWP Frequency from the below options (Transactions will be triggered after 5 days from the date of submission)

Monthly Quarterly

Withdrawal Option: Fixed Or Appreciation withdrawal (1st of each Month / Quarter)

Please (Min. 12 Months / 4 Quarters of ₹ 1000 and above) Amount Per Withdrawal ₹: _____

Withdrawal Date: Please 1st 10th (Default) 15th 21st 28th SWP Start Date from: D D M M Y Y Y Y To: D D M M Y Y Y Y

4. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(S) [Refer Instructions 2(e) of KIM]

To The Trustees, Mirae Asset Mutual Fund (The Fund) - (A) Having read and understood the contents of the SID of the Scheme(s), I/We hereby apply for units of the scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the scheme. (B) I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. (C) Signature of the nominee acknowledging receipts of my/our credit will constitute full discharge of liabilities of Mirae Asset Mutual Fund. (D) The information given in / with this application form is true and correct and further agrees to furnish additional information sought by Mirae Asset Global Investments (India) Limited (AMC)/ Fund and undertake to update the information/details with the AMC / Fund/Registrars and Transfer Agent (RTA) from time to time. I/We hereby confirm that the AMC/Fund shall have the right to share my information and other details with the regulatory and government authorities as and when needed. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. (E) I/We further declare that "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. (F) I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. (G) **Applicable to Investors availing the online facility:-** I/We have read, understood and shall be bound by the terms & conditions of the PIN agreement available on the AMC website for transacting online. (H) **Applicable for NRIs only:-** I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription and for all additional purchases have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/ Ordinary Account. (I) **Applicable to Foreign Resident's Residing in India:-** I/We confirm that I/We satisfy the Residency test as prescribed under FEMA provisions. I/We further declare that I/We am/are "Person Resident in India" and are allowed to invest into the Scheme as per the said FEMA regulations and other applicable laws and regulations. (J) I/We confirm that I am / We are not United States person(s) under the laws of United States or resident(s) of Canada. In case of change to this status, I / We shall notify the AMC, in which event the AMC reserves the right to redeem my / our investments in the Scheme(s). (K) **Aadhaar:-** I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

Signature of 1st Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA
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Received Application from _____ Folio No.: _____ as per details below:

Scheme Name and Plan	Details	Date & Stamp of Collection Centre / ISC
	<input type="radio"/> SWP Amount (₹) _____	
	<input type="radio"/> STP Amount (₹) _____	

Cheque / DD is subject to realisation

Please Read All Instructions as given in KIM, to help you complete the Application Form Correctly.

11-2017

ACKNOWLEDGEMENT SLIP

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 only the form.
- 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 investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 15 working 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**
 - Aadhaar has become mandatory for investment in MF Industry effective 1st June 2017. Aadhaar / proof of Aadhaar enrolment will be collected and authenticated for all individuals irrespective of of holding.
 - Where the investor is an individual who is eligible to be enrolled for Aadhaar, he / she shall submit the Aadhaar number issued by the UIDAI & PAN to the Reporting entity.
 - Where Aadhaar number has not been assigned to the investor, the investor shall furnish proof of application for enrolment of Aadhaar and in case the PAN is not submitted, one certified copy of an officially valid document shall be submitted.
 - If such individual investor is not eligible to be enrolled for Aadhaar number, he / she shall for the purpose of the revised rule, submit to the Reporting entity, PAN or Form no. 60
 - If the Investor does not submit the PAN, he/she shall submit one certified copy of officially valid document containing details of identity, address and a Photograph.
 - Where the investor is a non-individual, apart from the Constitution documents, Aadhaar numbers and PANs or Form 60 of Managers, Officers or Employees holding an attorney to transact on its behalf shall be submitted. If a person holding an authority to transact on behalf of such entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document shall be submitted.
 - If the investor fails to submit the Aadhaar number and PAN by 31st Dec 2017, the said account shall cease to be operational till the time Aadhaar number and PAN is submitted by the Investor. Folios /Accounts where Aadhaar is not seeded by December 31, 2017, they shall be made inoperative. Once an account is made inoperative, transactions will be restricted.
 - 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 :**
 - A) Fixed withdrawal:** Investors can withdraw fixed amount of ₹ 1,000/- each and above.
 - B) Appreciation withdrawal:** Investors can withdraw appreciation of ₹ 1,000/- and above at regular intervals. If the appreciation amount is less than ₹ 1,000/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of ₹ 1,000/- or the specified amount.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- The SWP payouts will be processed 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). The investor can opt for direct credit of the redemption proceeds to their bank accounts (Currently direct credit offered for the following banks - Axis Bank, Citibank NA, HDFC Bank Ltd., ICICI Bank Ltd., IDBI Bank, Kotak Mahindra Ltd., The Royal Bank of Scotland and Standard Chartered Bank). For investors banking with any other bank apart from above mentioned banks, the AMC /MF will endeavor to credit the payout directly to that bank account through available electronic mode(s). The AMC/MF shall not be responsible if payout through electronic mode(s) (ECS/Direct Credit) does not get affected due to incomplete or incorrect information or any other technical/operational reasons. The AMC/MF reserves the right to use any other mode of payment as deemed appropriate.
- In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP installment.
- Withdrawal Dates:** Fixed Withdrawal: Investors can withdraw fixed amount on 1st, 10th, 15th, 21st, 28th of each month/quarter for minimum 12 months / 4 quarters.
Appreciation withdrawal: Investors can withdraw appreciation on the 1st of each month/quarter for minimum 12 months / 4 quarters.
- Default Dates:** In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 10 of each month in case of Fixed withdrawal facility.

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 Mirae Asset Tax Saver Fund (MATS) minimum amount of STP shall be ₹ 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.
- STP is not available for investments under lock-in period.
- In case of insufficient balance, the transfer will not be effected.
- 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 for 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 (MAEBF) then,
 - 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 MAEBF
 - 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 MAEBF.

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 transactions, 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.