# 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.		
ARN 111873					E 025671					
transact	tion for "Execution Only" Transaction (where EU tion is executed without any interaction or advic ee/relationship manager/sales person of the dist	ce by the employe	e/relationship mana							
Signature of 1st Applicant / Guardian / Authorised Signatory /PoA/Karta			Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA			n /	Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA			
1.	EXISTING UNIT HOLDER INFORMATI	ON (The detai	ils in our recor	ds under the folio r	number me	entioned will app	oly for this ap	plication.)		
Folio I	No.: of 1st Unit Holder:			CKYC Identific	cation No.	(KIN)				
	IAAR No.:							Aadhaa	ır Copy (Please ✔) ○ Enclosed	
	SYSTEMATIC TRANSFER PLAN (STP	) (For instruct	tions please re	fer the next page)				, idania	сору (г тошос туро для госов	
	Scheme	<i>,</i> (	C			Growth (	<ul><li>○ Div. Payo</li><li>○ Div. Reinv</li></ul>		O Div frequency*	
To Sc	cheme		_	Regular Plan	Growth (		Div. Payout Div. Reinvestr	nent (Default)	O Div frequency*	
*Divide	end frequency is applicable only for Mira	ae Asset Cash	Management F	und & Mirae Asset S	Savings Fun	d.			<u> </u>	
_	e (  ) STP Frequency from the below by (Monday to Friday)	w options (Tra		-		the date of subn	•	○ Month	nly Quarterly	
For Da	ily, Weekly, Fortnightly, Monthly & Quarter	rly option minim	um 5 transfers of	f ₹ 1000 each.						
Pleas	e (✓) STP date:	◯ 1 <sup>st</sup>		10 <sup>th</sup> (Default)		◯ 15 <sup>th</sup>		○ 21 <sup>st</sup>	○ 28 <sup>th</sup>	
Amou	ınt per transfer (₹ In Figures):				STP	Start Date from	n: D D M I	M Y Y Y	To: D D M M Y Y Y Y	
3.	SYSTEMATIC WITHDRAWAL PLAN (S	SWP) (For inst	ructions pleas	e refer the next pag	ge)					
Scheme							<ul><li>Div. Payo</li><li>Div. Reinv</li></ul>		Oliv frequency*	
*Divide	end frequency is applicable only for Mira	ae Asset Cash	Management F	und & Mirae Asset S	Savings Fun	d.				
Pleas	e (♥) SWP Frequency from the belo	ow options (T	ransactions will	be triggered after 5	5 days from	the date of sub	mission)	○ Month	nly Quarterly	
Withdrawal Option:			Or Appreciation withdrawal (1st of each (Min. 12 Months / 4 Quarters of ₹ 1					, , , , , , , , , , , , , , , , , , , ,		
Withd	rawal Date: Please (√)	O 10 <sup>th</sup> (Defau	It) 015 <sup>th</sup>	○ 21 <sup>st</sup> ○ 28	th SW	P Start Date fro	m: D D M I	VI Y Y Y	To: D D M M Y Y Y Y	
	DECLARATION AND SIGNATURES / 1									
the scher Laws or a with this Transfer RTA and any othe indicativ availing Indian Na (I) Applic per the s the AMC and usag including	Trustees, Mirae Asset Mutual Fund (The Fund) - (A) I me. (B) I/We hereby declare that the amount invested in any other applicable laws enacted by the Government capplication form is true and correct and further agrees Agent (RTA) from time to time. I/We hereby confirm the other intermediaries in case of any dispute regarding it or mode), payable to him for the different competing e portfolio and/ or any indicative yield by the Fund the online facility: -I/We have read, understood and stationality/Origin and I/We hereby confirm that the fundable to Foreign Resident's Residing in India: -I/We aid FEMA regulations and other applicable laws and req., in which event the AMC reserves the right to redee the (ii) validating/authenticating and (ii) updating mylour / demographic information with the asset management c	Having read and und in the scheme(s) is th of India from time to it is to furnish additiona at the AMC/Fund sha ne eligibility, validity a 3 Schemes of variou JAMC/Its distributo hall be bound by the ds for subscription a confirm that I/We sa gulations. (J) I I We c em my / our investm Aadhaar number(s) ir ompanies of SEBI re	erstood the contents or ime. (C) Signature of the information sought be information sought be information sought be information of my us Mutual Funds from If the this investment terms & conditions of and for all additional tisfy the Residency tes confirm that I am I We nents in the Scheme( a raccordance with the gistered mutual fund a	ir the SILI of the Scheme(s), ese only and does not involve he nominee acknowledging by Mirae Asset Global Invester my information and other four transactions. (E) I/We finamonate within the Sche. I/We have not received not he PIN agreement available purchases have been remit at a prescribed under FEM/are not not full the States per are not United States per se, I(K) Aadhaar: I/We hereb Aadhaar Act, 2016 (and regund their Registrar and Transit	I/We nereby ag e and is not des receipts of my/o thents (India). Let ut details with further declare the further declare the end on the AMC we tited from abroa on the AMC with the further declare the on the AMC with the further declare the end on the AMC we tited from abroa on the AMC with the further the further than the furth	ply for units of the scene igned for the purpose of ur credit will constitute in mitted (AMC)/ Fund and regulatory and governm tat "The ARN holder ha commended to me/us, duced by any rebate or bestie for transacting onli d through normal banki e further declare that I/W le laws of United State ur consent in accordance for the purpose of updat for the purpose of updat	me(s) and agree to the contravention or ull discharge of liabid d undertake to upda nent authorities as as disclosed to me (F) IWe hereby c gifts, directly or ind ne. (H) Applicable ing channels or fro Ve am/are "Person I so r resident(s) of with Aadhaar Act, We hereby provide in ing the same in my/	abide by the terms, of any provisions of t littles of Mirae Asset and when needed. I/ /us all the commist onfirm that I/We ha irectly in making this for NRIs only:- I/We m funds in my/our Resident in India* an Canada. In case of 2016 and regulations my/our consent for s our folios.	conditions, rules and regulations governing he Income Tax Act, Anti Money Laundering Mutual Fund. (D) The information given in etails with the AMC / Fund/Registrars and We will indemnify the Fund, AMC, Trustee sions (in the form of trail commission or we not been offered / communicated any is investment. (G) Applicable to Investors e confirm that I am/We are Non-Resident or Non-Resident External/ Ordinary Account d are allowed to invest into the Scheme as change to this status, I / We shall notify, made thereunder, for (i) collecting, storing harring/disclosing of my Aadhaar number(s)	
	Signature of 1st Applicant / Guardian Authorised Signatory /PoA/Karta	n/	Si	gnature of 2nd Applica Authorised Signate	ant / Guardiar ory /PoA	n/	Się		pplicant / Guardian / ignatory /PoA	
<u>-</u>										
IT SLI						o.:as per details below:				
EMEN	Scheme Name and P		Deta			Date	& Stamp of	Collection Centre / ISC		
OWLEDGEMENT SLIP			○ SWP	Amount (₹)						
OW			○ STP	Amount (₹)						

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



#### INSTRUCTIONS - COMMON TO SWP / STI

- 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
- 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
- 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 toget 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 n 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 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.
- 6. 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.
- 7. 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.

- 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 "2xSTP 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.