

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



Distributor Name & Broker Code / ARN / RIA Code	Sub Broker / Agent ARN Code RIA No.	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp, Sign, Reference No.

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 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	<input type="radio"/> Regular Plan <input type="radio"/> Direct Plan <input type="radio"/> Growth	<input type="radio"/> Div. Payout <input type="radio"/> Div. Reinvestment	<input type="radio"/> Div frequency*
To Scheme	<input type="radio"/> Regular Plan <input type="radio"/> Direct Plan <input type="radio"/> Growth (Default)	<input type="radio"/> Div. Payout <input type="radio"/> Div. Reinvestment (Default)	<input type="radio"/> Div frequency*

Dividend frequency is applicable only for Mirae Asset Cash Management Fund & Mirae Asset Savings Fund. Default option will be daily frequency if not selected any dividend frequency.

Please **STP Frequency from the below options** (Transactions will be triggered after 5 days from the date of submission) Please use multiple forms for multiple dates.

Daily (Monday to Friday)
 Weekly (Every Wednesday)
 Fortnightly (Alternate Wednesday)
 Monthly (Default)
 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:** **To:**

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

Scheme Regular Plan
 Direct Plan
 Growth
SWP is allowed only under Growth option

Please **SWP Frequency from the option** (Transactions will be triggered after 5 days from the date of submission) Minimum 5 transaction and ₹ 1000 each and above

Monthly(Default)
 Quarterly
 Semi Annually
 Annually

Start Date from: **To:** **Fixed Withdrawal Amount Per installment ₹:**

Withdrawal Date: Please
 1st
 10th (Default)
 15th
 21st
 28th

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

To The Trustees, Mirae Asset Mutual Fund (The Fund) – (A) Having read and understood the contents of the SID/SA/KIM of the Scheme applied for (including the scheme(s) available during the New Fund Offer period); 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. (B) I/We hereby declare that the amount invested in the scheme 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 Investment Managers (India) Private 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) RIA: I/We hereby agree to consent the AMC to share my transaction details to the registered investment advisor (RIA) through the registrar or otherwise. (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) FATCA / CRS Certification: I/We have understood the information requirements of this Form (read along with the FATCA & CRS instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. (L) Aadhaar: I/We hereby voluntarily submit Aadhaar card to the Fund/AMC for updating the same in my folio.

* Securities and Exchange Board of India ("SEBI") vide its letter dated November 20, 2019 bearing reference no. SEBI/HO/IMD/DF5/OWP/2019/30719/1 ("SEBI NOC") had granted their non-objection to transfer the AMC Business from 'Mirae Asset Global Investments (India) Pvt Ltd' to 'Mirae Asset Investment Managers (India) Private Limited', in this regard we request you to refer to our notice cum addendum no. AD/26/2019 dated November 25, 2019 to know in detail.

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 (₹) _____	

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

02-2020

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 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 100 calendar days 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 10th 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.