

Enrolment Form No.

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)

ARN

ARN Name

Sub Agent's ARN

Bank Branch Code

Internal Code for Sub-Agent/Employee

Employee Unique Identification Number (EUIN)

FOR OFFICE USE ONLY (TIME STAMP)

ARN130842

E215826

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

Date:

D

D

M

M

Y

Y

Y

Y

EUIN Declaration (only where EUIN box is left blank) (Refer Instruction No. 18)

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.

Sign Here

First / Sole Unit Holder / Guardian

Sign Here

Second Unit Holder

Sign Here

Third Unit Holder

I/ We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms & conditions mentioned overleaf of Systematic Transfer Plan (STP) and the relevant Scheme(s) and hereby apply to the Trustees for enrolment under the STP in the following Scheme(s)/Plan(s)/Options(s). **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

Please (✓) any one.

☐ NEW REGISTRATION
 ☐ CANCELLATION

Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)

Name of the Applicant		KYC is mandatory# Please (✓)
Name of First/Sole Applicant	PAN# or PEKRN#	Proof Attached
	KYC Number	<input type="checkbox"/>
Name of Guardian in case First/Sole Applicant is a minor	PAN# or PEKRN#	Proof Attached
	KYC Number	<input type="checkbox"/>
Name of Second Applicant	PAN# or PEKRN#	Proof Attached
	KYC Number	<input type="checkbox"/>
Name of Third Applicant	PAN# or PEKRN#	Proof Attached
	KYC Number	<input type="checkbox"/>

# Please attach Proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof. Refer Instruction No. 15 and 16

Name of 'Transferor' Scheme/Plan/Option		
Name of 'Transferee' Scheme/Plan/Option		
For Fixed Systematic Transfer Plan (FSIP) (Please ✓ any one) (Refer Instruction No. 7)	Amount of Transfer per Installment: Rs. _____	
	<input type="radio"/> Daily#	No. of Installments:* _____
	<input type="radio"/> Weekly\$ [Day of Transfer (Please ✓ any one)] <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday <sup>+</sup>	No. of Installments:* _____
	<input type="radio"/> Monthly <sup>+</sup> <input type="radio"/> Quarterly Date of Transfer (Please ✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <sup>+</sup> <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	Enrolment Period*: From: <div>M M Y Y Y Y</div> To: <div>M M Y Y Y Y</div>
	<input type="radio"/> Monthly <sup>+</sup> <input type="radio"/> Quarterly Date of Transfer (Please ✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <sup>+</sup> <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	Enrolment Period*: From: <div>M M Y Y Y Y</div> To: <div>M M Y Y Y Y</div>
For Capital Appreciation Systematic Transfer Plan (CASTP) (Please ✓ any one) (Refer Instruction No. 8)		

In case of multiple registrations, please fill up separate Enrolment Forms.  
 #Refer Instruction No. 7 (a)    \$Refer Instruction No. 7 (b)    \*Refer Instruction No. 9    <sup>+</sup>Default Frequency/Date/Day [Refer Instruction 9(a)(v)&(vi)]

SIGNATURE(S)

First / Sole Unit Holder / Guardian

Second Unit Holder

Third Unit Holder

Please note : Signature(s) should be as it appears in the folio/ on the Application Form and in the same order.

In case the mode of holding is joint, all Unit holders are required to sign.

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

HDFC MUTUAL FUND

Date:

Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.

Enrolment Form No./Folio No.

Received from Mr./Ms./M/s.

from Scheme / Plan / Option

to Scheme / Plan / Option

'STP' application for transfer of Units;

ISC Stamp & Signature

## TERMS & CONDITIONS / INSTRUCTIONS FOR STP

1. STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of HDFC Mutual Fund (Transferor Scheme) can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended schemes of HDFC Mutual Fund (Transferee Scheme). The STP Facility is available only for units held / to be held in Non-demat Mode in the Transferor and the Transferee Scheme. Currently all open ended schemes (including Direct Plan thereunder) except ETFs are eligible Transferor/ Transferee Schemes for this facility.

**The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.**

2. The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.

3. One STP Enrolment Form can be filled for one Scheme/Plan/ Option only.

4. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. [www.hdfcfund.com](http://www.hdfcfund.com)

5. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' names should match with the details in the existing folio number, failing which, the application is liable to be rejected.

6. STP offers unit holders the following two Plans:

i. Fixed Systematic Transfer Plan (FSTP)

ii Capital Appreciation Systematic Transfer Plan (CASTP)

FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.

7. a. Under the FSTP - Daily Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\*) on every Business Day.
- b. Under the FSTP - Weekly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and any amount thereafter for schemes other than HDFC TaxSaver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\*) on any Business Day of the week i.e. Monday, Tuesday, Wednesday, Thursday or Friday.
- c. Under the FSTP - Monthly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\*) on the 1st, 5th, 10th, 15th, 20th or 25th of each month.
- d. Under the FSTP - Quarterly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 3,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\*) on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc.

\*an open-ended equity linked savings scheme with a lock-in period of 3 years.

In case there is no minimum amount (as specified above under each Option) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.

If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/ Day and the same will be considered for the purpose of determining the applicability of NAV.

Unit holders should be aware that if they decide to take up this facility, there is possibility of erosion of capital e.g. If the unit holder decides to transfer Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such transfer proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the unit holder's capital amount.

8. Under the CASTP- Monthly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on the 1st,

5th, 10th, 15th, 20th or 25th of each month. Under the CASTP-Quarterly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter, the unit holder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.

9. a. i) The minimum number of installments under Daily FSTP and Weekly FSTP is as follows:

• For schemes other than HDFC TaxSaver\*:

- where installment amount is less than Rs. 1,000/- : 12

- where installment amount is equal to or greater than Rs. 1,000/- : 6

• For HDFC TaxSaver\*: 6

\* an open-ended equity linked savings scheme with a lock-in period of 3 years.

- (ii) There should be a minimum of 6 Installments for enrolment under Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and CASTP
- (iii) Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment in the Transferor Scheme should be Rs. 12,000.
- (iv) In case of FSTP Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrolment period respectively in the Enrolment Form, failing which the Form is liable to be rejected.
- (v) In case Day of Transfer has not been indicated under FSTP- Weekly frequency, Friday shall be treated as Default day of transfer.
- (vi) In case, the Enrolment Period has been filled, but the STP Date and/or Frequency (Monthly/ Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.
- b. In case of FSTP - Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- c. The application for enrollment for FSTP - Monthly & Quarterly Interval and CASTP - Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement date.  
In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.  
In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.
- d. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

10. In respect of STP enrollments made in the above-mentioned Scheme(s), the Load Structure of respective Transferor and Transferee Schemes prevalent at the time of enrollment shall govern the investors during the tenure of the STP.

**For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)**

11. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.

12. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be

applicable for STP except for HDFC TaxSaver.

13. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.

14. Units of HDFC TaxSaver (open-ended equity linked savings schemes with a lock-in period of 3 years) cannot be assigned/ transferred / pledged/ redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.

15. **Permanent Account Number**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) {Except as mentioned below} irrespective of the amount of investment. Where the applicant is a minor, and does not possess his/ her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website [www.hdfcfund.com](http://www.hdfcfund.com)

### **PAN Exempt Investments**

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

16. **Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status/ KYC Number, as applicable for each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information available on our website [www.hdfcfund.com](http://www.hdfcfund.com)

17. Investors with existing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility.

18. **Investments through distributors**

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and/or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

### **Employee Unique Identification Number (EUIIN)**

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. 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 and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

### **New cadre distributors**

Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund ( details of eligible scheme is available on [www.hdfcfund.com](http://www.hdfcfund.com)). They also hold an EUIIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

These requirements do not apply to Overseas Distributors.

### **Overseas Distributors**

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

19. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest ISC or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)