



Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:

**Computer Age Management Services Pvt. Ltd.,**

Unit: Union Mutual Fund (formerly Union KBC Mutual Fund)

Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600 034.

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**Union Asset Management Company Pvt. Ltd.**

(formerly Union KBC Asset Management Company Private Limited)

Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road,

Andheri (East), Mumbai - 400059

Toll Free : 1800 200 2268 | Tel No. : 022 6748 3333

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## INSTRUCTIONS FOR COMPLETING SIP AUTO DEBIT FORM

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda, if any, of the respective schemes carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
2. PAN is a mandatory requirement for all investors for investing in the mutual fund, except for Micro Investments and investors from Sikkim. Micro Investments exemption will be applicable only to investments by individuals [including NRIs but excluding Persons of Indian Origin (PIOs)], minors, sole proprietary firms and to investments made by joint holders.
3. KYC Compliance is mandatory for all investors, irrespective of the amount of investment.
4. Existing unit holders need not fill in the common investment application form. New applicants need to compulsorily fill in all sections in the common investment application form in addition to this SIP Form. The Application No. must be compulsorily mentioned in this Form.
5. This form enables investors to start investments under SIP for various eligible schemes by using a single application form. An investor can register a maximum of 3 SIPs through this form. In case, the investor wishes to register for more than 3 SIPs, a separate form needs to be filled up.
6. Please furnish the existing folio number/ application number of the common investment application form, name and PAN details of sole/first unit holder in section 1 of this form.
7. Please indicate whether the request is for registration of a new SIP/Micro SIP, renewal of an existing SIP or for change in bank mandate of an existing SIP.
8. Please furnish/indicate the following details with respect to systematic investment:-
  - a. Scheme/Plan/Option/Facility and dividend frequency, wherever applicable.
  - b. Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
  - c. SIP Frequency (Monthly/Quarterly) and SIP Date (2nd, 8th, 15th and 23rd of every month).
  - d. There should be a minimum gap of 30 days from the date of submission of SIP application for SIP Auto Debit to start.
  - e. Each of the instalments under an SIP (excluding the initial cheque) should be of the same amount and date.
  - f. In case the applicant/ unit holder has not indicated SIP preferences completely in the form or in case of any discrepancy, the default SIP frequency would be 'Monthly' and the default SIP date would be '8th'. An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2099. In case no end date is selected, the default end date will be considered as end date. Scheme name: same as mentioned on the 1st cheque, SIP amount: same as mentioned on the 1st cheque (applicable when this form is submitted with common investment application form and cheque).
9. Micro investments application will be rejected by the AMC where it is found that the registration of the SIP will result in the aggregate of investments in a rolling 12 months period or in a financial year exceeding ₹ 50,000/-. Micro SIP is allowed only for those who do not have PAN.
10. It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) along with this Auto Debit Form.
11. Declaration & Signatures: This section needs to be signed by the applicant(s)/ unit holder(s) at the places marked as per the mode of holding recorded with us (i.e. 'Single', 'Anyone or Survivor' or 'Joint').
12. In case of three consecutive failures due to insufficient balance in bank account while processing request for an SIP, Union Mutual Fund shall reserve the right to terminate the SIP without any written request from the investor.
13. The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be a holder in the bank account. Third Party Payments are not accepted except in certain cases. For further details, refer the point on "Non-Acceptance of Third Party Payment Instruments for subscription/ investments of units" in the SA.
14. **DEDUCTION OF TRANSACTION CHARGE FOR INVESTMENTS THROUGH EMPANELLED DISTRIBUTORS OF THE FUND:**  
In accordance with the terms of SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 and SEBI Circular No. Cir/ IMD/ DF/21/ 2012 dated September 13, 2012 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor (who have specifically opted-in to receive the transaction charges) as under:
  - **First Time Mutual Fund Investor (across Mutual Funds):**  
Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.
  - **Investor other than First Time Mutual Fund Investor:**  
Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the existing investor and the balance shall be invested.

It may be noted that the transaction charges shall be subject to the following:

  - o Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The Transaction Charges shall be deducted in 4 equal installments commencing from the second SIP installment.
  - o Distributors shall be able to choose to "opt in" OR "opt out" of charging the transaction charge. However, the option exercised by the Distributor is required to be at distributor level and may be based on type of the product but not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.
  - o Transaction charges shall not be deducted for (i) purchases/ subscriptions made directly with the Fund (i.e. not through any distributor); (ii) purchase/subscriptions below ₹ 10,000/- and (iii) transactions other than purchases/subscriptions relating to new inflows.

It may be further noted that the transaction charges are in addition to the existing system of commission permissible to the Distributors. It is further clarified that pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.
15. **EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN):**  
As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. In case the EUIIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/space provided for the ARN Number/ EUIIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration. The mentioning of the EUIIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.
16. **Terms and Conditions for Mandate Instruction for Auto Debit:**
  - i. SIP through NACH (National Automated Clearing House) / ECS / Direct Debit is offered to investors having bank accounts in selected bank / cities where they have an account or located currently.
  - ii. The list of such banks may be modified/ updated at any time in future entirely at the discretion of Union Mutual Fund without assigning any reasons or prior notice.
  - iii. The investor agrees to abide by the terms and conditions of NACH facility of National Payments Corporation of India (NPCI). The investor assumes the entire risk of using the Auto Debit Facility and takes full responsibility for the same. Investor will not hold Union Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/Auto Debit/ECS.
  - iv. Union Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
  - v. By submitting the Auto Debit mandate the investor authorizes Union Mutual Fund to utilize the information provided herein for the purpose of investor's investments in the Mutual Fund, including creation of a folio.
  - vi. SIP through Auto Debit Facility is available only on 2nd / 8th / 15th / 23rd of the month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
  - vii. Investors are required to ensure that there are adequate funds in their bank account on the date of investment transaction. Union Mutual Fund will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently.
  - viii. SIP cancellation can be done separately by submitting the request atleast 15 Business Days in advance; however the associated mandate can be retained for future investments.
  - ix. The total of all SIP instalments in a day should be less than or equal to the maximum amount as mentioned in the Mandate Instruction.
  - x. The enrolment period i.e Start and End Month/ Year specified for the SIPs should be less than or equal to the enrolment period mentioned in the Mandate Instruction.
  - xi. Investments made through the Auto Debit Mode are subject to realization of funds from investor's bank account and the NAV guidelines will be applicable for the transactions.
  - xii. Following fields need to be filled mandatorily:-
    - a. Date in format DD/MM/YYYY
    - b. Bank A/c Type: Tick the relevant box
    - c. Bank Account Number (Investor's bank account number)
    - d. Name of Destination Bank (Investor's bank)
    - e. IFSC / MICR code
    - f. Mention Maximum Amount such that the total of all SIP instalments in a day should be less than or equal to the Maximum Amount.
    - g. Reference 1: Mention Folio Number
    - h. Reference 2: Mention Application No.
    - i. Phone No. (Optional)
    - j. Email ID (Optional)
    - k. Period: Start date and End Date of NACH registration (in format DD/MM/YYYY) or select 'Until cancelled'.
    - l. Signature as per bank account records
    - m. Name: Mention Bank Account Holder Name as per bank records

### List of Banks for SIP Direct Debit Facility

Axis Bank, Bank of Baroda, Bank of India, Citibank, Corporation Bank, IDBI Bank, IndusInd Bank, Kotak Bank, Punjab National Bank, State Bank of India, Union Bank of India

### List of Cities for SIP Auto Debit Facility via ECS Clearing

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Aurangabad, Asansol, Bangalore, Bardwan, Baroda, Belgaum, Bhavnagar, Bhillwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttak, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hasan, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, Kakinada, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Raichur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Tirunelveli, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijaywada, Vizag