

Application Form for HDFCFM^{Online} Personal Identification Number (HPIN)



I / We being unit holder(s) of HDFC Mutual Fund (Fund) schemes do hereby apply for the facility for effecting online transactions over the internet (hereinafter the facility would be referred to as **HDFCFM^{Online}** facility) with respect to my investment with HDFC Mutual Fund. I / We have read and understood the terms and conditions applicable to this facility and confirm that I / we shall be bound by them, and hereby apply for **HDFCFM^{Online}** Personal Identification Number (HPIN).

I / We have no objection to HDFC Asset Management Company Limited (AMC), the Investment Manager to HDFC Mutual Fund and / or Computer Age Management Services Private Limited (CAMS), Registrar & Transfer Agent to HDFC Mutual Fund checking my / our identity and address including such requirements under the Prevention of Money Laundering Act, 2002 as may be required before effecting any transaction over the internet and for this, I / we give below my / our personal details :

The HPIN will be allotted subject to the HPIN Application Form being complete in all respects. Please fill in Black ink in BLOCK letters.

Folio Number*	/		
Name of Sole / First Unit Holder			
Name of Parent / Guardian in case of minor			
Date of Birth of Sole / First Unit Holder	D D / M M / Y Y Y Y		
Mother's maiden name of Sole / First Unit Holder			
PAN*		KYC Compliant*	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Proof enclosed (Please ✓)	(Please refer point no. 19 overleaf)	<input type="checkbox"/> If yes, proof enclosed (Please ✓)
Name of Second Unit Holder			
PAN*		KYC Compliant*	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Proof enclosed (Please ✓)	(Please refer point no. 19 overleaf)	<input type="checkbox"/> If yes, proof enclosed (Please ✓)
Name of Third Unit Holder			
PAN*		KYC Compliant*	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Proof enclosed (Please ✓)	(Please refer point no. 19 overleaf)	<input type="checkbox"/> If yes, proof enclosed (Please ✓)
E-mail ID			

*Note : (i) Furnishing of your Permanent Account Number (PAN) is compulsory for investments with a value of Rs. 50,000 or more. In the absence of PAN alongwith a photocopy of the PAN card, transactions with such value will not be permitted. (ii) Presently KYC Compliance is mandatory for investment of Rs. 50,000 or more. (iii) In case you have already submitted the PAN proof / KYC Compliance proof for the above Folio, you need not attach the document(s) once again.

Signature(s)
(Mandatory)

First Unit Holder / Guardian

Second Unit Holder

Third Unit Holder

Please note : Signature(s) should be as it appears on the Scheme Investment Application Form recorded with us and in the same order. In case the mode of holding is joint, all Unit Holder(s) are required to sign.

TERMS AND CONDITIONS

(Please keep a copy for your records)

This document lays out the Terms and Conditions, which shall be applicable to the Sole / First Unit Holder (hereinafter referred to as 'User') or an authorized person of the Unit Holder to carry out certain transactions / give instructions online on behalf of the Unit Holder(s) in respect of the Unit Holders' account over the internet as may be enabled by HDFC Asset Management Company Limited (AMC). These Terms and Conditions are a binding contract between the User and the AMC / the Fund. It governs the User's use of the AMC's Website known as www.hdfcfund.com ("Website") and all products, services, content, tools and information available through the Website. By using or accessing the **HDFCFM^{Online}** on the Website, the User accepts and agrees to be bound by these Terms and Conditions.

- The User agrees to abide by the AMC's Terms and Conditions and rules in force and the changes in Terms and Conditions from time to time relating to **HDFCFM^{Online}**. The AMC reserves the right to change the Terms and Conditions at any time, without notice and the revised Terms and Conditions shall be binding on the User.
- The User will be allotted an **HDFCFM^{Online}** Personal Identification Number (HPIN), a unique personal identification number for availing **HDFCFM^{Online}** facility. This HPIN will be allotted subject to the HPIN application form being complete in all respects.
- The User may avail of **HDFCFM^{Online}** facility for any of the following services that are being presently offered by the AMC:
 - Subscription and Additional Subscription to various existing schemes of the Fund.
 - Switching between schemes / plan / options.
 - Redemption of units.
 - Account Statements download.
 - edocs - Request for documents by email.
 - Changing dividend option.
 - Viewing complete transaction details.

The User agrees and confirms that the services offered hereinabove are only indicative and the AMC may add or remove any services it may in its absolute discretion decide, which the User may access and utilize on **HDFCFM^{Online}**.

The User also agrees and confirms that the AMC reserves the right to suspend **HDFCFM^{Online}** temporarily or permanently either on account of changes in laws / statutes or for security purposes.

4. USE SECURITY

- The User's use of the Website may involve the transmission of information, including personally identifiable data, about the User. The User consents to the transmission of such information by electronic means through the Internet and represents that such consent shall be effective each time the User uses the Website.

- The User agrees that pursuant to subscribing to **HDFCFM^{Online}**, the AMC and / or CAMS shall dispatch to the User, the User's HPIN either by post or courier entirely at the risk of the User. The dispatch will be to the User's address recorded with the AMC / CAMS. It shall be the responsibility of the User to forthwith notify the AMC in the event of any evidence of tampering of the HPIN. The User shall not hold the AMC / CAMS liable in any manner whatsoever in respect of such dispatch.

- It will be the sole responsibility of the User to ensure that the HPIN is kept confidential and not revealed / disclosed to any third party, including any person claiming to represent the AMC, the Fund or CAMS and shall take all possible care to prevent discovery of the User name or HPIN by any person. The User shall commit the password to memory and not record them in a written or electronic form and shall not let any unauthorized person to have access to the computer or leave the computer unattended while accessing the Website. Any disclosure thereof to any other person for any reason whatsoever, including for the service of viewing a family portfolio, or disclosure to any Distributor(s) for conducting any transactions, shall be entirely at the risk of the User.

- The User shall not use his / her HPIN after the disclosure of the same to any third party and forthwith communicate to the AMC in writing the fact of such disclosure, immediately upon the User being aware of any loss, misuse or wrongful disclosure to any third party of the HPIN.

- The AMC / CAMS shall not be liable for damage or loss arising out of the unauthorized usage / unauthorised transactions conducted by using the HPIN. The User shall indemnify the AMC and its directors, employees, agents and representatives against any liability, costs, loss, or damages arising out of any disputes, claims or suits on account of such unauthorized access or use of **HDFCFM^{Online}**.

- The User shall take responsibility for all the transactions conducted by using **HDFCFM^{Online}** and will abide by the record of transactions generated by THE AMC / CAMS. Further, such records generated by the AMC / CAMS shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings. In the event of any discrepancy, the User shall notify the AMC within ten days of the receipt of the record of the transactions by the User, failing which the transactions recorded therein shall be deemed to be final and accepted by the User.

9. WHO CAN OPERATE?

- Only existing investors with registered email IDs can avail of this facility. Email ID provided in this HPIN Application Form will supercede the existing email ID in our records.

- If the mode of holding is 'Single': this facility will be available to the sole User.

- If the mode of holding is 'Anyone or survivor' or 'Joint': The AMC shall send the HPIN to the Sole / First Unit Holder. The Unit Holder(s) of such account agree(s) and confirm that the AMC / CAMS shall not be in a position to verify the user of the Website and thereby not be responsible or shall not be liable for any transactions arising out of misuse of the HPIN by any of the Joint Unit Holder(s). Any use of the HPIN for any transaction conducted or executed by any of

- the Joint Unit Holder(s) under **HDFCFMOnline** shall be deemed to have been carried out jointly by all the Joint Unit Holder(s). The Joint Unit Holder(s) agree and confirm that the First Unit Holder has the full authority to act for and on behalf of all and each of the Joint Unit Holder(s) in all matters relating to **HDFCFMOnline**. Liability on all joint holding shall be joint and several and shall be binding on each Joint Unit Holder's legal heirs, successors, executors and assigns. The Joint Unit Holder(s) hereby agree and undertake to confirm and ratify all the acts done by the first Unit Holder or any other Joint Unit Holder in relation to **HDFCFMOnline**.
- 9.4 If the User is a minor, the parent / legal guardian shall be eligible to avail of this facility till the minor attains majority. In such case, the personal details of the parent / legal guardian shall be submitted to the AMC / CAMS. The parent / legal guardian hereby agree not to use **HDFCFMOnline** once the minor attains majority.
- 9.5 If the User is not an individual: The Authorized signatories (as mentioned in the application form at the time of subscription of Units or subsequent authorised signatory list) may designate any individual as an authorized person and his / her personal details should be submitted to the AMC / CAMS and the User shall provide the AMC with the following:
- The relevant resolution or authority to make the Application, as the case may be, in original or a duly certified true copy thereof.
 - Such resolution or authority shall state the name of the individuals authorised to apply for, receive and activate the HPIN access **HDFCFMOnline**, on behalf of the User, and to further receive from, and send to, any and all communication with the AMC with respect to **HDFCFMOnline**.
 - The said resolution or authority in favour of such individual shall also contain the specimen signature of the individual so authorised.
 - It shall be the User's responsibility to communicate any changes to the said authorised person in the same manner as aforesaid.
 - The Non-Individual User agrees and confirms that the Fund / the AMC is not in a position to verify the User of the Website and thereby not responsible or shall not be held liable for any transactions arising out of misuse of the HPIN by any of the representatives of such Non-Individual User. Any use of the HPIN for any transaction conducted or executed by any of the Non-Individual Users under **HDFCFMOnline** shall be binding on each of such Non-Individual User. The Non-Individual User agrees and confirms that the said authorised person has the full authority to act for and on behalf of the Non-Individual User in all matters relating to **HDFCFMOnline**. Liability on all such Non-Individual User accounts shall be binding on each of such Non-Individual User's legal heirs, successors, executors and / or assigns. The Non-Individual User hereby agrees and undertakes to confirm and ratify all the acts done by the authorised person or any other person claiming to be authorized by the Non-Individual User in relation to the facility.
10. **HDFCFMOnline** is NOT OFFERED to those categories of investors transacting with the AMC electronically, whether through a Power of Attorney or through arrangements via brokers / distributors (including but not limited to Citibank, HSBC QNIS, etc.) or via a third party Website, not being a Website of the AMC. (For the sake of clarity, **HDFCFMOnline** is not available to User wherein by the nature of the transaction, the User's original signature is not registered with the AMC.) The AMC reserves the right to reject any HPIN Applications received from such User. **HDFCFMOnline** is intended only for the personal non-commercial use of the User. If any User chooses to access / use the **HDFCFMOnline** from locations outside India, he does so at his own initiative and risk, and shall be solely responsible for compliance with all applicable laws in force in the respective locations outside India.
- The AMC may, in its absolute discretion and in the interest of the User, request a fax confirmation, signed by the User, of the Electronic Instructions and any additional information the AMC may require. The AMC shall not be bound to act on Electronic Instructions received until such fax confirmation and additional information, in a form and manner acceptable to the AMC, is received from the User. However, the AMC shall have no obligation to check or verify the authenticity or accuracy of fax confirmations purporting to have been sent by the User and may act thereon as if the same had been duly given by the User.
 - Usage of, or subscription to, **HDFCFMOnline** shall be in addition to, and not in substitution of, the existing procedure for conducting the transactions, the services of which are available through **HDFCFMOnline** as well. The AMC shall not be responsible for any errors that may be committed by the User in the process of conducting any transaction on **HDFCFMOnline**. The User shall make only one application for each transaction, either in physical or electronic form.
 - The User agrees that at present **HDFCFMOnline** is offered as a privileged service to the Users without any charge. However, the AMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However Users not consenting to the charge then, may opt out of **HDFCFMOnline**.
 - The User agrees that the use and storage of any information including without limitation, the HPIN, account information, policy information transaction activity, account balances and any other information available on the User's personal computer is at his / her own risk and is his / her sole responsibility.
 - The User acknowledges that usage of **HDFCFMOnline** will be at his / her own risks. The risks would, among others include:
 - Internet frauds - The Website, Internet per se is susceptible to number of frauds, misuse, hacking and other actions, which could affect instructions to the AMC. The AMC shall aim to provide security to prevent the same; there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect instructions to the AMC. The user is responsible to evaluate all the risks arising out of the same.
 - The technology for enabling the services offered by the AMC could be affected by virus or other malicious, destructive or corrupting code, harmful code, programme or macro. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and disabilities. The User understands that the AMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by the AMC to honour any User's instruction for whatsoever reason. The User understands and accepts that the AMC shall not be responsible for any of the aforesaid risks. The User also accepts that the AMC shall disclaim all liability in respect of the said risks.
 - The User shall indemnify the AMC / CAMS / Fund / Trustee / Sponsor for all the liabilities, losses, damages and expenses which the AMC / CAMS / Fund / Trustee / Sponsor may sustain or incur either directly or indirectly as a result of:
 - Providing facility of carrying out transactions over the Website or by reasons of CAMS in good faith taking or refusing to take any action on instruction received from the User.
 - Fraud or dishonesty relating to any transaction by the User.
 - Non-compliance of the terms and conditions set out herein
 - Negligence or mistake or misconduct of the User
 - Any information given out by the software system being inaccurate / incorrect.
17. In no event will the AMC / CAMS / the Fund / Trustee / Sponsor be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with the facility or the access of the Website or use thereof or inability to use, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if the AMC, or representatives thereof, are advised of the possibility of such damages, losses or expenses.
18. The User shall give the AMC / CAMS ten (10) working days' notice in writing if the User wishes to terminate this facility. The AMC can terminate the HPIN without prior notice on the occurrence of any of the following events:
- Non-compliance of the terms and conditions set out herein
 - Death, insolvency, bankruptcy or liquidation of the User
 - Any other cause arising out of operation of law
 - Closing of User's account.
 - Receipt of a letter from a Joint Holder for termination of this facility.
 - The User goes into liquidation or dissolution or presents or is presented with a petition for or passed a resolution for winding up either compulsory or voluntary or makes any arrangement with its creditors or any assignment for the benefit of creditors, or if a receiver or manager of its business or undertaking is duly appointed, or if distress or execution shall be levied or threatened upon any of its property or if it suffers any similar action in consequence of debt. Any other cause arising out of operation of law.
 - Such other reasons (as the AMC may deem proper)
19. Investors who wish to invest Rs. 50,000/- or more will be required to be KYC compliant and shall confirm their KYC compliance, in the column provided overleaf, without which the transaction will not be processed. The threshold limit for KYC compliance shall be subject to changes from time to time.
20. In consideration of the AMC providing the User with the HPIN for **HDFCFMOnline**, User agrees to indemnify and keep safe, harmless and indemnified the AMC, its agents, its constituent companies, trustees, their offices, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which the AMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequences of or arising out of the Users' use of the said facility.
21. The User authorises the AMC to provide to third parties such details relating to the User and / or the User's account as may be necessary in order to give effect to any electronic instructions of the User or in order to comply with the order of any court, government agency or lawful authority or in order to ensure compliance with any laws / regulations in any jurisdiction.
22. The AMC will take best efforts to keep the said Website updated on a daily basis so as to provide the most current information to User and shall further take best efforts to ensure that the information provided on the said Website is as accurate as possible and that the disruptions of services are minimal. However, the AMC makes no warranty, either expressed or implied or gives any guarantee, to the User concerning the uninterrupted availability of the said Website or the services or information on it.
23. Words and expressions used and not defined herein but defined in the offer document and the Key Information Memorandum of the relevant scheme shall have the same meanings respectively assigned to them in that offer document and the Key Information Memorandum.
24. The information and materials contained on the Website, and the facility interface, including text, graphics, links or other items - are provided "as is", "as available" basis. The AMC does not warrant the accuracy, adequacy or completeness of this information and materials and expressly disclaims liability for errors or omissions in this information and materials. No warranty of any kind, implied, express or statutory, including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with the information and materials.
25. **HDFCFMOnline** and the information contained herein are the property of the AMC or its licensors and are protected by the applicable copyright, patent, trademark or other intellectual property law. Except as expressly authorized herein, the User may not reproduce, transmit, license, sell, display, distribute, publish, broadcast, circulate, modify, disseminate, or commercially exploit such information in any manner (including electronic, print or other media now known or hereafter developed) without the prior written consent of the AMC. The User also agrees not to use the information or Services for any unlawful purpose, and the User shall comply with any request of the AMC or any of the third party providers to protect their respective rights in the information and services.
26. These terms and conditions are subject to Securities and Exchange Board of India (Mutual Funds), Regulations, 1996 and circulars, guidelines / notification issued there under as amended from time to time and other laws, rules and regulations issued by the Government of India relating to mutual funds and provision of **HDFCFMOnline**.
27. These Terms and Conditions will be governed by Indian laws and the Courts in Mumbai shall alone have jurisdiction. In case of dispute, the matter will be settled by arbitration as per the rules of Indian Arbitration and Conciliation Act, 1996. The Managing Director or his nominee will be the sole arbitrator and the place of arbitration will be Mumbai.
28. The User undertakes to comply with all applicable laws and statutory requirements and agrees to be bound by and to diligently follow and ensure compliance with the applicable rules, regulations and bye-laws of the AMC.
29. This Website is not intended to provide any tax, legal, insurance or investment advice, and nothing on the Website should be construed as a recommendation, by the AMC or any third party, to acquire or dispose of any investment or security, or to engage in any investment strategy or transaction. While certain tools available on the Website may provide general investment or financial analyses based upon the User's personalized input, such results are not to be construed as the AMC's providing investment recommendations or advice. Unless otherwise specified, the User alone is solely responsible for determining whether any investment, security or strategy or any other product or service, is appropriate or suitable for the User based on the User's investment objectives and personal and financial situation. The User should consult a legal or tax professional regarding the User's specific legal or tax situation.
30. Nothing specified in the Terms and Conditions hereinabove and the said Website shall be considered as solicitation to buy or an offer to sell or a recommendation for, a security, or any other product or service, to any person in any jurisdiction where such solicitation, offer, recommendation, purchase or sale would be unlawful under the laws of that jurisdiction.

FOR OFFICE USE ONLY

Signature
Verified / Validated

Date

HPIN Generated on

HPIN Sent on