

Application Form: Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) Systematic Investment Plan (SIP)* - *Through Post dated cheques



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	Sub Broker / Sub Agent / ARN Code	Employee Unique Identification Number (EUIIN)	ISC Date Time Stamp Reference No.
ARN-9992			

Declaration for "Execution Only" Transaction (where EUIIN box is left blank). Please refer Instruction 12 of KIM for complete details on EUIIN. I/We hereby confirm that the EUIIN 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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Signature of 1 st Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2 nd Applicant / Guardian / Authorised Signatory /PoA	Signature of 3 rd 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.: _____ Name of 1st Unit Holder: _____

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 (Default)	<input type="radio"/> Dividend Payout <input type="radio"/> Reinvestment
To Scheme	<input type="radio"/> Regular Plan <input type="radio"/> Direct Plan	<input type="radio"/> Growth (Default)	<input type="radio"/> Dividend Payout <input type="radio"/> Reinvestment

Please (✓) STP Frequency from the below options (Transactions will be triggered after 7 working days from the date of submission)

Daily (Monday to Friday)
 Weekly (Every Wednesday)
 Fortnightly (Alternate Wednesday)
 Monthly
 Quarterly

For Daily option minimum 5 transfers of ₹ 1000 each; for Weekly, Fortnightly and Monthly option minimum 6 transfers of ₹ 1000 each and for Quarterly option minimum 4 transfers of ₹ 1500 each

Please (✓) STP date:
 1st
 10th (Default)
 15th
 21st
 28th

Amount per transfer (₹ In Figures): _____ STP Start Date from: D D M M Y Y Y Y To: D D M M Y Y Y Y

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

Scheme	<input type="radio"/> Regular Plan <input type="radio"/> Direct Plan	<input type="radio"/> Growth (Default)	<input type="radio"/> Dividend Payout <input type="radio"/> Reinvestment
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Withdrawal Option:
 Fixed (Min. 12 Months / 4 Quarters of ₹ 1000 and above)
 Or
 Appreciation withdrawal (1st of each Month / Quarter) (Min. 12 Months / 4 Quarters of ₹ 1000 and above)
 Amount Per Withdrawal ₹: _____

Withdrawal Date: Please (✓)
 1st
 10th (Default)
 15th
 21st
 28th
 SWP Start Date from: D D M M Y Y Y Y To: D D M M Y Y Y Y

4. SYSTEMATIC INVESTMENT PLAN (SIP) ENROLMENT DETAILS - FACILITY THROUGH POST DATED CHEQUES (PDCs) (For instructions please refer the next page)

Frequency: Please (✓)
 Monthly (Default) - Min (₹) 1000
 Quarterly - Min (₹) 1500

Scheme	<input type="radio"/> Regular Plan <input type="radio"/> Direct Plan	<input type="radio"/> Growth (Default)	<input type="radio"/> Dividend Payout <input type="radio"/> Reinvestment
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Please (✓) SIP date:
 1st
 10th (Default)
 15th
 21st
 28th
 SIP Amount (₹) _____ (Please specify)

SIP PERIOD: SIP Start Date: M M Y Y Y Y SIP End Date: M M Y Y Y Y

Mode of Allotment: Please (✓)
 Physical Form (Default)
 Demat Form (For Demat Mode please provide Demat Account Details Separately if already not updated in the folio)

4a. DETAILS OF PDCS: ALL PDCS MUST BE DATED AS PER RESPECTIVE SIP DATE CHOSEN

Cheque Number(s): From _____ To _____ = Total Cheques _____

Bank Name: _____

Branch Name: _____ A/c. Type: Please (✓)
 NRE
 Current
 Savings
 NRO

Payment Type:
 Non-Third Party Payment
 Third Party Payment (Please attach 'Third Party Payment Declaration Form')

5. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(s) [Refer Instructions 2(e) of KIM]

To The Trustees, Mirae Asset Mutual Fund (The Fund) - (A) Having read and understood the contents of the SID of the Scheme(s), I/We hereby apply for units of the scheme(s) 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(s) 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 Global Investments (India) 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) Applicable for NRIs only:- I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription and for all additional purchases have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/ Ordinary Account. (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).

Signature of 1 st Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2 nd Applicant / Guardian / Authorised Signatory /PoA	Signature of 3 rd 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"/> SIP Amount (₹) _____ <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.

ACKNOWLEDGEMENT SLIP

A. INSTRUCTIONS - COMMON TO SIP / SWP / STP

1. New investors who wish to enrol for SIP / SWP / STP should fill the form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of SIP / SWP / STP should be provided on this form. Existing investors need to fill up only the form.
2. For multiple transactions under more than 1 scheme, separate form should be used.
3. Request for SIP should be submitted at least 30 working days before the commencement date and for STP/SWP the form should be submitted at least 7 working days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day) before the commencement date.
4. The investor has the right to discontinue SIP / 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 SIP / SWP / STP will be terminated and in case of SIP balance post-dated cheques will be returned to the investor.
5. 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.

B. INSTRUCTIONS - SYSTEMATIC INVESTMENT PLAN (SIP)

1. **Minimum Amount:**
A) For Monthly SIP: Minimum 6 Cheques of ₹ 1,000/- each and above.
B) For Quarterly SIP: Minimum 4 cheques of ₹ 1500/- each and above.
2. All post-dated cheques have to be issued favouring the individual scheme.
3. Value of each monthly installment should be the same in all the post-dated cheques issued.
4. Investment Dates: Cheques should be of the following dates: 1st, 10th, 15th, 21st, 28th of every Month/Quarter.
5. Default Dates: In case of any ambiguity in selection of investment frequency, the SIP date will be 10th of each month / quarter.
6. Cheques should be drawn payable at locations of Mirae Asset Global Investments (India) Pvt. Ltd. branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP. Third Party Cheque/Funds Transfer will not be allowed for Investment: In order to enhance compliance with Know Your Customer (KYC) norms, Mirae Asset Mutual Fund shall not accept applications for subscriptions with third party payment instruments with effect from November 15, 2010. This will not be applicable in the following exceptional cases:
 - Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP instalment);
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - Custodian on behalf of an FII or a Client.Please note that these provisions will apply to all SIPs registered on or after November 15, 2010. Instalments of SIPs registered before November 15, 2010 will not be affected. For complete details kindly refer to the Addendum dated November 12, 2010.

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

1. **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 SWP in 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.
2. SWP is not available for investments under lock-in period and for investments which are pledged.
3. The SWP payouts will be processed at the requested frequency after 7 working 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 shall not be responsible if payout through electronic mode(s) (ECS/Direct Credit) does not get affected due to incomplete or incorrect information or any other technical/operational reasons. The AMC/MF reserves the right to use any other mode of payment as deemed appropriate.
4. 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.
5. 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.

D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

1. **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 6 transfers of ₹ 1,000/- each and above.
C) Quarterly Plan: Minimum 4 transfers of ₹ 1,500/- each and above.
2. Minimum balance in the Scheme at the time of enrollment for STP facility should be Rs. 6,000/-.
3. STP is not available for investments under lock-in period.
4. In case of insufficient balance, the transfer will not be effected.
5. **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 6 transfers.
Quarterly Systematic Transfer Plan: Transfers can be on 1st, 10th, 15th, 21st, 28th of each quarter for minimum 4 quarters.
6. Transactions will be triggered after 7 working 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.
7. "For STP transactions at the Last STP cycle, a) If "Available Market Value in the Transferor Scheme" is more than "2 x STP Amount", then only STP amount will be transferred and the balance amount will remain in the Transferor Scheme. B) If "Available Market Value in the Transferor Scheme" is less than "2 x STP Amount", the entire Available Market Value in the Transferor Scheme will be switched out and the STP for the particular investor will be ceased. Example : If an investor does a 6 month STP for ₹ 6,000/- (₹1,000/- per STP) then,
a) If at the time of last STP, the Available Market Value in the Transferor Scheme is less than ₹ 2,000/- the full amount in Transferor Scheme will be transferred.
b) If at the time of last STP, the Available Market Value in the Transferor Scheme is greater than ₹ 2,000/- only STP Amount of ₹1,000/- will be transferred.

E. 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.