

**Agreement for Transacting through the On-line facility by accessing the links -
www.miraeassetmf.co.in (<https://transact.miraeassetmf.co.in>)**

This Agreement (hereinafter referred to as the "Agreement") is made and entered as on the date of User Registration or as on the date of transaction (whichever is earlier) for the using the facility of transacting Online in the schemes of Mirae Asset Mutual Fund through the stated website, between **Mirae Asset Investment Managers (India) Private Limited**, hereinafter referred to as the **AMC**, a company incorporated under the Companies Act, 2013, having its registered office at **Unit No. 606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai– 400 098** which expression shall unless repugnant to the context of meaning thereof shall mean and include its successors, administrators, executors and permitted assigns).

AND the User (Existing or New Investor who wants to transact on-line through the website of the AMC by way of generating One time password (OTP) using its Folio number and/or other credentials), hereinafter referred to as the "Unitholder(s) or Applicant(s)".

WITNESSETH:

WHEREAS: The Terms and Conditions set out this Agreement are a binding contract between yourself the "Unitholder(s) / Applicant(s)" and AMC for Transacting On-line through Internet on AMC 's website **www.miraeassetmf.co.in (<https://transact.miraeassetmf.co.in>)** offered by AMC through its Investment Manager, **Mirae Asset Investment Managers (India) Private Limited**, and Registrar, KFin Technologies Private Limited where the User has read this Agreement carefully and has agreed and acknowledged to have read, understood and be legally bound by this Agreement.

WHEREAS: AMC is registered with Securities and Exchange Board of India (SEBI) to act as the Investment Manager for the Schemes of Mirae Asset Mutual Fund (hereinafter referred to as the Fund).

AMC has a dedicated website in the name and style of **www.miraeassetmf.co.in** (hereinafter referred to as the "website"), which provides information and downloads relating to AMC and the Fund, including the facility of Online subscription/ redemptions of units through **<https://transact.miraeassetmf.co.in>** and such other services/ facilities as detailed in this agreement.

The Fund, through its service providers (hereinafter referred to as "Service Providers") offers the facility of transacting on-line through Internet for the convenience of its Unitholders and to help the unit holders to gain access to their portfolio of investments in the Fund, for administering and managing the same effectively and efficiently by way of generation of OTP on their registered mobile number with the Fund.

WHEREAS: The Unitholder(s) is / are desirous of availing the services/facilities available through the Website and the AMC is willing to provide such services/ facilities to the Unitholders subject to the following the terms and conditions:

TERMS OF SERVICES

Unitholder's Authorisation and Consent for the Online Transactions:

The Unitholder hereby authorises the Fund, who in turn, may authorise any of its service providers, to extend the Online transaction facility for the Designated Account(s) of the Unitholder, including an irrevocable authorisation to the Fund to act upon any electronic or telephonic instructions given to the Fund by the Unitholder through use of the OTP, Folio, User name, password in connection with the Online Transactions (hereinafter referred to as the " Instructions"), including viewing of Designated

Accounts and performing the Online Transactions under the accounts through the Fund's website and as may be permitted by the Fund, from time to time.

For the purposes of this Agreement, Website shall mean www.miraeassetmf.co.in (<https://transact.miraeassetmf.co.in>) which AMC may announce from time to time. Designated Account / Master Account shall mean the Folio Number allotted to the Unitholder and hereinafter referred to as "Folio Number". AMC reserves the right to change, amend or modify the fund's website as may be intimated from time to time.

The Fund shall not be responsible for any errors that may be committed by the Unitholder in the process of conducting any Online Transaction or for error or failure of the transaction over internet due to any network / technical problems. The Unitholder shall make only one application for each transaction, either in physical or electronic form. If the User applies for subscription of Units using online and physical application forms, then the AMC shall treat them as two separate transaction requests and the applications shall be processed accordingly. The User acknowledges that this is mere an alternate facility to transact and that the AMC shall not in any way be responsible in any manner for any opportunity loss/ incorrect usage/cyber theft / or any other technicality by which the intended transaction could not be completed and that the AMC / Sponsors / Trustees or any its Directors / Employees shall not be liable for any kind of loss arising out of such transaction not going through. Further, the User also acknowledges that the AMC shall not make good the transaction for any NAV and that the transaction shall be processed in accordance with the extant regulations governing the same.

The Unitholder understands and agrees that the NAV applicability for all purchase transactions will be based on the credit time of the funds received to the scheme collection account and not the time at which the Unitholders bank account was debited. Further, the AMC shall not be responsible for any loss of whatsoever nature, if the User encounters any technical snag due to slowness on the internet, expiry of the sessions OR due to other technical reasons either on the banks end or the website be it downtime, maintenance or declines.

Further, the User understands that if the bank account has been debited and the transaction has not been received at the AMC end, it will not be considered as a valid transaction and the funds so received will be credited/refunded back to the designated bank account.

The User further agrees that it will mention the 'Unitholder Name' and 'Bank Account Number' in the Transaction Remarks at the time of validating / confirming the transaction.

PROCEDURE

Privacy, security and confidentiality of information

A Unitholder registering for this facility shall be issued a password by the service provider against each Folio Number, after AMC / its service provider satisfies itself that the signature on this Agreement matches with the signature of the Unitholders in the record of AMC, where the same is submitted in Physical mode. In case where the User has opted online, the online consent for accepting the terms & conditions of this agreement will be considered as the final consent of the User. The terms of the Privacy Policy, as amended from time to time, are incorporated by reference in these Terms and Conditions. The User agrees to comply with the terms of the Privacy Policy.

A Unitholder having multiple Folios with the Fund, the investor shall be issued a separate user id for each Folio. If a Folio is held by more than one Unitholder, OTP will be generated in the primary holders' mobile number.

The Fund will record any change in the Unitholder's static details only on the basis of written instructions from the Unitholder, subject to signature verification / validation as per normal procedure and as per the prevalent norms prescribed by the Fund /AMC or any regulatory authority.

It shall be the sole responsibility of the Unitholder to ensure adequate protection, confidentiality and secrecy of the User name and password and any disclosure thereof to any other person shall be entirely at the unit holder's risk. AMC in such cases will not accept any kind of responsibility or liability for any loss, damage or harm.

The User understands that AMC reserves the right to change the Online Transaction process from time to time in order to comply with any regulatory guidelines or meet any other security measures.

Access to the Facility:

In order to access the Facility for the first time through the website, the Unitholder shall be required to create a unique login name (Username) and password at the AMC web site. The User may thereafter, map other Folio Number/s, using the OTP generation. The Unitholder may then access the facility by entering his unique Username and password on the AMC web site.

Services Offered:

The Unitholder may access the following services using the online transaction platform by using his/her User-name and password facility (hereinafter referred to as the "Facility"), through Internet:

- Subscription and Additional Subscription to various schemes of the Fund, including any new Schemes launched by the Fund from time to time and which are tagged with the existing Schemes by the Fund for the purpose of conducting such Online transactions.
- Switching units from one scheme to another, Redemption of units.
- Change of Password, Viewing Portfolio and Transaction history
- Printing of Account Statements, including facility to request for email.
- if any additional facility offered in new website

The Unitholder shall be required to input his User Id / Folio number, PAN or password and enter OTP generated on the primary unitholders mobile number or registered email id to login into the transaction page of the website. The 2 Factor authentication system is incorporated in order to comply with SEBI circular no. SEBI/HO/IMD/ DF2/CIR/P/2019/12 dated January 10, 2019 in the interest of the investors. Thereafter, the User shall be required to input a fresh OTP for certain transactions, which the AMC may change from time to time.

The Unitholder hereby agrees and confirms that the services mentioned hereinabove are only an inclusive list, and the Fund may add or remove any services it may in its absolute discretion decide, which services the Unitholder may use the Online transaction platform to access and utilise. In addition to the information and services mentioned above, the Unitholder may also, as and when the facility is extended to other services provided by the Fund, use such Facility to access and utilise any such services provided by the Fund's Website.

MODE OF PAYMENT

Unit Allotment is subject to receipt of funds in the Mutual Fund account before the applicable cut-off time of respective schemes liquid and non-liquid schemes. Kindly refer to SID or addendum published on our website from time to time.

For Lump Sum Transactions – Non-Liquid Schemes - T = Date of Application based on cut-off time.

Payment Modes Available are Net Banking, RTGS/NEFT and UPI. Refer Annexure for details, [Click here](#) to AMFI Annexure for NPCI & the Payment Aggregator(s).

For Net Banking Mode, please click the following link

<https://transact.miraeassetmf.co.in/investor/Transactions/NAVApplicability.aspx>

- ➔ **For RTGS/NEFT/UPI Mode**, please note that the Unit Allotment will be basis the Credit receipt time in the designated collection account which is currently 3:00 PM for Non-Liquid Schemes and 1:30 PM for Liquid Schemes.
- ➔ Credit receipt may be after the cut-off, for transactions entered during the last 15-20 minutes before the application cut-off.
- ➔ Kindly note, that Credit receipt may also be delayed due technical delays at the banks end. For Unit Allotment purpose, the AMC will only check the Credit receipt time in to the bank collection account.

AMC WARRANTIES

AMC will take best efforts to keep the Website updated on a daily basis, so as to provide most current information to Unitholders. The Unitholder also agrees that the look and feel of the web screen and outputs there from may differ based on the nature of the software used by the Unitholder to browse the Website. AMC agrees to take best efforts to protect security of the data placed on the Internet and has for this purpose, required the service provider to sign a confidentiality agreement specifying confidentiality of the data and to restrict external access to the database on the Internet.

The service provider shall ask the Unitholder to enter his/her/its User name and password or any other transaction specific details before accepting instructions on behalf of Fund. The Fund / its service provider may, in the interest of the Unitholder, request a fax confirmation of the instructions and any additional information the Fund may require. In such an event, the Fund shall not be bound to act on electronic instructions received, until the said fax confirmation and additional information is received from the Unitholder, in a form and manner acceptable to the Fund.

The Unitholder confirms and agrees that he shall at all times be bound by any modification and/or variations made to the Terms and Conditions hereof and as notified on the Website. The Fund shall not be required to give the Unitholder individually any separate notice of any of the modification and/or variations that have been notified on the Website.

AMC or the service provider shall have the absolute discretion to amend or supplement any of the terms at any time and will endeavor to give prior notice on the website / through email for such changes wherever feasible.

The Fund / its service provider may, in its absolute discretion decide not to carry out any such transaction where the service provider or the Fund has reason to believe that the instructions are not genuine, are unclear, are such as to raise a doubt, are otherwise improper or there is ground to believe that the same is in contravention of any statute/laws in India and cannot be put into effect.

Updated 8th June, 2021