

Disclaimer:

I / We know that AU Small Finance Bank (henceforth mentioned as AU Bank) is an "AMFI registered Mutual Fund distributor". I/We acknowledge & agree on the below mentioned points: that AU Bank or its employees have not provided me / us any advisory service and all the investment decisions are taken by me / us. that I/we Possess either prior knowledge and experience or have consulted an independent expert before executing this transaction through AU Bank. that I/we have been provided with all the necessary information related to various investment options available and it includes the KIM / SID / SAI / fact sheet. that I/we have gone through the link <https://www.aubank.in/insurance-investment/mutual-funds> to access these documents. That my/our signature as per the records of AU Bank will be shared with Exchange / Mutual Funds for their reference. that I/we have not been offered any rebate or gift or pass-back etc. for investing. I/we confirm that AU Bank has not made any claims for or participating in wrongful dividend / redemption pay-outs. that I/we have read and understood all the associated risk factors before deciding on this transaction. that I/we have gone through the process of selecting suitable investment option. that Complete list of various Mutual Funds available through AU Bank and the commission received / receivable by AU Bank is disclosed through the link: <https://www.aubank.in/insurance-investment/mutual-funds> that I/we have also been informed to consider alternate products which are not offered by AU Bank before making investment decision. that I/we are aware of subscribing to the regular plan of Mutual Fund which involves payment of commission to AU Bank. that I/we confirm that AU Bank or its employees have not provided any indicative portfolio or indicative yield or indicative return for any particular scheme or transaction nor have they provided any indicative or assured returns for any particular scheme or transaction. that I/we understand that MF investments are not guaranteed or assured return products and that the principal amount may be exposed to risk of loss. that I/we are agree that have referred the SID/SAI/ /KIM and understood general risks of investing through mutual fund schemes as well as scheme specific risks such as (i) returns being subject to market risk including loss of capital on account of market volatility, force majeure events, changes in political and economic environment, default by issuers of securities to mutual funds, bankruptcy or insolvency of issuers and potential segregation of portfolio by AMC in such circumstances; (ii) suspension of redemption facility in case the scheme faces liquidity crisis; (iii) risks associated with subscription to new fund offering of the scheme such as price volatility risk, liquidity risk and delisting risk; (iv) winding up of schemes on account of illiquid instruments, higher volume of redemption requests from the investors or on account of unforeseen market events. I / We allow Bank to debit my / our account for future SIP instalments

Terms & Conditions:

I/We understand and agree that all transactions executed through any of the self-service channels like internet website, mobile apps, etc. will be deemed to be execution only transactions. In such cases, AU Bank shall be under no duty or obligation to assess the prudence or otherwise of any instructions given by me / us and would be justified in acting on my / our instructions irrespective of their prudence or otherwise. I/We understand that these services are being provided by AU Bank subject to the following terms and conditions, which are in addition to the Most Important Terms and Conditions (Section 1) and Other Terms & Conditions (Section 2) listed hereby. The electronic mode of giving instructions will be only for specific type of instructions and products, as may be

permitted by AU Bank from time to time. The permitted transactions may include but is not limited to subscription, redemption, switch, systematic investment plan (SIP), systematic withdrawal plan (SWP), systematic transfer plan (STP) of mutual fund units and / or such other transactions or investment products that AU Bank may permit later. The use of electronic channels for giving instructions shall be entirely at my / our own risk. AU Bank shall not be responsible for any failure / rejection of the instruction due to lack of availability of time for execution of such instructions. AU Bank shall also not be liable for the consequences, or any losses incurred by me / us due to the multiple Faxes / E-mails / instructions sent through different channels, for the same transaction or the original instructions submitted later are not unambiguously so classified and superscribed by me. It shall be my/our sole responsibility to verify facts and if it is repetition, it is my responsibility and onus to mention the previously sent instruction with the date and time. Any instructions received from any channels as mentioned above herein by AU Bank shall be deemed to be authorised instructions and AU Bank shall act on the same and shall not be liable for any losses incurred out of such transactions / instructions. AU Bank shall not be bound to act upon instructions, which are illegible and if AU Bank proceeds to carry out the instructions, AU Bank's understanding thereof or action thereon, shall be treated as final and binding. These conditions shall be binding on me / us including my / our successors, legal heirs, assigns and issued without prejudice to AU Bank's other rights or any delay in enforcing any of its rights and any waiver thereof by AU Bank hereunder or available to it by law. All the requests made herein, and authorities given with the indemnity by me / us shall remain in full force unless and until notice of revocation thereof is received in writing by AU Bank from me / us and AU Bank has reasonable time to act upon the notice of revocation. However, such revocation shall not release me / us from any liability hereunder in respect of any act performed by AU Bank, in accordance with the terms of this Agreement prior to the expiry of such time. AU Bank has at its sole discretion, offered this facility to me / us for allowing me to give instructions through any channel, which can be stopped / terminated by AU Bank any time, upon giving 5 banking business days prior written notice. Notwithstanding anything mentioned hereinabove, AU Bank shall forthwith discontinue / terminate this facility, due to any change in any law or regulation which prohibits offering of such facility at any point of time. However, any such termination shall not affect anything done or any rights or liabilities accrued or incurred prior to such termination and the indemnity given by me / us shall survive any such termination with respect to the transactions already executed based on prior instructions given from time to time. This authorization shall be governed by Indian Laws and shall be subject to the exclusive jurisdiction of the courts in Jaipur, Rajasthan. All services provided by AU Bank are always subject to local regulations and/or AU Bank's internal policy requirements. AU Bank is authorised to make changes to its service offering at any time to ensure adherence to the same.

Most Important Terms & Conditions (Section 1)

AU Bank is acting only as a Distributor and / or referrer of third-party investment products to its customers. These products do not pertain to AU Bank and are not endorsed or guaranteed nor do they constitute obligations of AU Bank. AU Bank only acts as an intermediary to facilitate transactions in various investment and insurance products, on behalf of and on receipt of instructions from the Applicant(s). All transactions undertaken by AU Bank will be subject to the terms and conditions stated herein and as specifically applicable for each product basis the

express instructions of the Applicant(s) and be strictly on a non-discretionary and on a non-risk participation basis. In its role of a Distributor and / or an intermediary to facilitate the transactions, AU Bank may provide its services through multiple channels, including but not limited to the branch, internet banking website, phone banking, tablet or mobile apps, kiosks and such other channels as may be offered and intimated by AU Bank from time to time. All transactions executed through any of the self-service channels like internet website, mobile apps, etc. will be deemed to be execution only transactions. In such cases, AU Bank shall be under no duty or obligation to assess the prudence, suitability or otherwise of any instructions given by the Applicants and would be justified in acting on the instructions of the Applicant(s) irrespective of their prudence, suitability or otherwise. All decisions to buy, sell or execute any transaction will be solely that of the Applicant(s). It will be deemed that all decisions taken by the Applicant(s) and instructions sent to AU Bank for execution have been arrived at after due consideration of all aspects and AU Bank accepts no liability whatsoever in this regard. Prior to availing the services and at periodic intervals, thereafter, as may be communicated by AU Bank, Applicant will be needed to complete the Risk Profiling document. The Risk Profiler will help the Applicant to understand the investment objective along with Applicant's ability and willingness to take risks, which will help in identifying and selecting investment products which are appropriate for Applicant. The Applicant(s) understand and agree(s) that AU Bank does not in any manner guarantee the execution and / or non-execution of the transaction for which instructions have been provided to AU Bank. AU Bank's responsibility is restricted to, on a best effort basis, passing on the instructions to the respective product providers, payment on any investment products; the liquidity, redemption, sale or repayment of any investment products, whether on or prior to maturity; or make any offer to buy back for any of the investment products; the payment of interest, dividend or any other corporate action; and or promise any returns All investments are subject to investment risks, including the possible loss of the principal amount invested. Past results are not indicative of future performance. The value of investments may fluctuate from time to time resulting in gains / profits or losses, as the case may be. Past performance should not be construed as an indication or guarantee of future yield, gains, profits or results in the absence of AU Bank's gross negligence, bad faith or wilful misconduct, as long as AU Bank acts in compliance with such authorisation / instruction, AU Bank shall be indemnified for and held free and harmless from and against any and/or all responsibility for, any and/or all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act of omission (or any delay) or the basis of instructions to AU Bank to purchase, sell or otherwise dispose of any securities, together with any and/or all attendant costs and expenses including AU Bank's reasonable legal fees and expenses, collectively referred to as losses. AU Bank does not provide Income Tax, Wealth Tax, or any other tax related advice in relation to the investments made through AU Bank or otherwise. All clients are requested to engage the services of a recognised tax consultant for any tax related queries or clarifications required. The distribution of any investment product shall not, under any circumstance, be construed as tax, investment, professional or legal advice. In the process of offering these services, the AU Bank may be required to share information relating to the services availed by you, your transactions and / or your holdings to the regulators, auditors, other statutory bodies, third party product providers, their agents, or intermediaries of AU Bank. The Applicant(s) hereby authorise AU Bank to share such information on a need basis.

Other Terms & Conditions (Section 2)

The Applicant(s) hereby request the AU Bank to register him / her / them for availing investment services provided by AU Bank, and hereby appoint(s) AU Bank as its authorised intermediary to process the instructions / transactions to purchase, hold, subscribe to, transfer, switch, redeem, sell units / securities from time to time or such other instructions, for and on behalf of the Applicant(s). AU Bank may also provide such other services like sending account statements, investment updates, etc. in respect of the units / securities transacted, on the terms and conditions mentioned herein. All such services provided by AU Bank are hereinafter referred to as the Services intended to be availed by the Applicant(s). The Applicant(s) understand and agree that these Terms & Conditions are in addition to the Most Important Terms and Conditions specified in Section 1 above

AU Bank's Role

AU Bank's role, for the purpose of investment relationship, is restricted to providing information about the various mutual fund companies (Product Providers) and their respective products, as the case may be distributing the product and / or acting as a referrer to the third party Product Provider processing (accepting and forwarding) the relevant instructions received from the Applicant(s) to the respective Product Providers. Additionally, AU Bank may also provide services relating to providing product updates, statements, performance updates, etc. in the event they are sent to AU Bank by the Product Provider. In lieu of the services provided, AU Bank may receive an upfront and / or recurring fee from the Product Provider(s). The Applicant(s) have no objection to the same. Details of the fees may be provided on the AU Bank's website or some other public domain or provided to the Applicant(s) on specific request. AU Bank does not provide any discretionary investment services. AU Bank also does not provide investment advisory services as defined in the SEBI circular LAD-NRO/GN2012-13/31/1778 dated 21st January 2013. At the Applicant(s) request, AU Bank may on a one-time / regular basis review the investments / investment portfolio and suggest changes required, if any based on the Applicant(s) assessed / preferred risk profile and suitability. Any details provided by AU Bank are for information only and does not reflect AU Bank's views. All Applicant(s) agree and understand that all investment decisions are solely with the Applicant(s) and shall be based on personal judgement and after due consideration of all aspects involving the investment. All decisions to invest / hold / redeem any specific investment product are at the sole discretion of the Applicant(s) and AU Bank accepts no liability whatsoever in this regard. The Applicant(s) understand that the investment products invested through AU Bank as a distributor / referrer are not AU Bank Deposits and are not endorsed, guaranteed or obligations of AU Bank. AU Bank is purely acting in its capacity as a distributor or referrer of third-party products / Product Providers. AU Bank is under no duty to assess the prudence or otherwise of any instructions given by the Applicant(s) or to give any advice thereto and would be justified in acting on the instructions of the Applicant(s), irrespective of their prudence or otherwise.

Communication of Instructions

AU Bank will act on instructions received in the specified format, within the cut-off time and through a channel as may be specified by AU Bank from time to time. AU Bank may, at its discretion, refuse to act on any instructions unless they are given in a manner and form acceptable to AU Bank. AU Bank may, in its sole discretion, not carry out instructions of the Applicant(s), where AU Bank has reason to believe (which decision of AU Bank the Applicant(s) shall not question or

dispute) that the instructions are not genuine or are otherwise improper or unclear or raise a doubt and / or put on hold or stop such transactions where it feels that further verification is required for any compliance, legal, operational or any other purpose AU Bank shall have no responsibility to determine the authenticity of any instructions given or purported to be given by the Applicant(s). The Applicant(s) shall not hold AU Bank liable on account of AU Bank acting in good faith on any of the instructions of the Applicant(s). AU Bank shall perform its duties on a best effort basis to execute the Applicant(s) instructions to buy / sell the requisite units of the Securities at the specified price. However, there may be a few instances wherein the instruction may be executed for a different quantity or at a different price due to volatile market conditions. The execution of the instruction may also get delayed due to non-availability of balance in the account, technical delays in processing the instruction, discrepancies in the instructions, delay in the receipt of the instructions or any other reason which in the opinion of AU Bank restricts from executing the Applicant(s) instruction(s). AU Bank shall not be held responsible for any delays or failure to execute the instructions which are beyond its reasonable control. The Applicant(s) authorize(s) AU Bank to accept instructions through various channels and in such formats, including but not limited to physical forms in original, facsimile instructions, e-mail instructions, telephonic instructions, instructions through the permitted websites & mobile banking / tablet applications, kiosks or such other channels that AU Bank may provide and permit from time to time. To enable this, the Applicant(s) has / have signed the MF Application Terms & Conditions to execute instructions electronically in which the Applicant(s) will specify the e-mail IDs & mobile number, through which instructions will be provided to AU Bank. Any instructions given or purportedly given or received from the e-mail ID, phone number, FAX number, mobile number, IP Address currently provided by the Applicant(s) and / or as may be changed by the Applicant(s) from time to time, subsequent to the execution of this document, through specific instructions to AU Bank shall be deemed to be given with the full authority and approval of the Applicant(s) and shall be sufficient authority to AU Bank and conclusively binding on the Applicant(s), irrespective of whether such orders or instructions are or are not subsequently confirmed in writing. The Applicant(s) accept full responsibility and liability for all consequences of the acceptance and execution of such orders and instructions. AU Bank shall not be liable for any loss which the Applicant(s) may suffer if AU Bank acts on these instructions from the Applicant(s). Notwithstanding anything herein contained, AU Bank is entitled at any time in its sole and absolute discretion and without giving any reason therefore, to defer the execution and / or decline any e-mail / facsimile / telephone / internet / mobile orders or instructions given by the Applicant(s). The Applicant(s) shall not hold AU Bank liable for any loss, damage or claim or any other consequence arising as a result of AU Bank declining the same. The Applicant(s) acknowledges that the security and control procedures provided by AU Bank are designed to verify the source of communication and not to detect errors in transmission or content including discrepancies between names and account numbers and that AU Bank, or any intermediary, may execute an instruction by reference to account number only, even if the name on the account is also provided. If the mode of operation for the registration and availing the investment services is by any one or survivor, all Applicant(s) authorize AU Bank to accept any / all instructions, from any one of the Applicants of the said relationship. AU Bank is authorized not to accept and/or reject any instruction received by AU Bank which is not in line with the mode of operation specified. Nothing contained herein shall require AU Bank to violate any applicable laws, rules, or procedures / instructions. AU Bank shall have no further duty to verify the

content of any instruction or communication or the identity of the sender or confirmer thereof, if any, and the Applicant(s) expressly agree(s) to be bound by any instructions and communications, whether or not authorised, sent in its name and accepted by AU Bank Communication from Product Providers AU Bank may receive information / communication about the product(s) and / or the Applicant(s) relationship with the Product Providers from time to time. The same information may / may not be shared by the Product Providers directly with the Applicant(s), depending on their internal practices and policies. AU Bank may, on a need basis, send / forward such information to the Applicants (only to the First Applicant in case of more than one Applicant). AU Bank shall not be responsible for verifying the veracity of such information / communication. It shall be the duty of the Applicants to verify such information / communication discrepancy, if any, and the discrepancy, if any, should be directly reported to the Product Provider as well. AU Bank shall, in no case, be liable or responsible for any discrepancy in the information / communication so received in any manner whatsoever. The Applicant(s) acknowledge that AU Bank is providing such Third-Party products as a distributor / referrer and shall be bound by the terms and conditions specified by such third-party Product Providers. Liability in case of more than one Applicant In case of more than one Applicant, all the liabilities and obligations of the Applicants to AU Bank shall be joint and several. Third Party Risk For all Third-Party products for which AU Bank is a distributor / referrer, the role of AU Bank will be restricted to forwarding the necessary instructions / transactions to the respective Product Provider. AU Bank shall not be liable for any loss or damage caused to the Applicant(s): Due to delay in accepting, processing and / or executing by the Product Provider and / or its authorised agents of the instructions / transactions of the Applicant(s), irrespective of the instructions / transactions being complete or discrepant By reason of failure or delay by the Product Provider (and / or their agent, if any) to deliver / transfer / settle any units / Securities purchased / switched, even though payment for the same may have been made or for the failure or delay in making full payment in respect of any units / Securities sold / transferred / redeemed, though the units / Securities may have been delivered by the Applicants For any delay, failure or refusal of the Product Provider / Settlement Agency / any company / corporation or other body in registering or transferring units / Securities to the name(s) of the Applicant(s) or for the delay in processing any corporate action, including but not limited to interest, dividend, bonus, rights or any other loss caused to the Applicants arising therefrom The Applicant(s) acknowledge and accept that any risk associated with Third Party investment and / or e products is at the sole risk of the Applicant(s) and is to be borne entirely by the Applicant(s). AU Bank is not responsible for the same. The Applicant(s) agree to absolve AU Bank harmless and free from any claim in respect thereof. Any claims against AU Bank under these Terms and Conditions must be notified to AU Bank with complete details of the transaction, problem areas and the details of the exact loss. Acknowledgement of claims is at the sole discretion of AU Bank. The Applicant(s) understand that all investments are subject to investment risk, including the possible loss of the principal amount invested. All investment transactions are at the sole risk of the Applicant(s). All Applicant(s) are advised to consult with its / his / her own legal, business, professional and tax advisors, to determine the appropriateness and consequences of such an investment and arrive at an independent evaluation of the same.

Liability of AU Bank

AU Bank shall not, in the absence of gross negligence on AU Bank's part, be liable to the Applicant(s) under this Agreement, for any act, omission or delay by the Product Provider(s) or for

any claims which the Applicant(s) may suffer or incur as a result of or in course of discharge by AU Bank or its nominees, agents, officers or sub-custodian of AU Bank's duties under this Agreement Without prejudice to what is stated above, AU Bank shall not be held liable for or by reason of any loss or damage or failure to comply or delay in complying with its obligations under these Terms and Conditions, which is caused directly or indirectly by any event or circumstance beyond AU Bank's reasonable control AU Bank shall not be liable for and the Applicant(s) shall indemnify AU Bank for any losses, damages, expenses, costs, liabilities and claims of whatsoever nature, caused by fraudulent or unauthorised use of the signature(s) of the Applicant(s) AU Bank will not be liable for any error or inaccuracies in any of the publicly available information that may be provided to the Applicant(s) by AU Bank. AU Bank shall be under no duty to verify compliance with any restrictions on the investment powers of the Applicant(s) AU Bank will not be liable for any loss, damage, cost, charges or expenses, directly or indirectly, caused by reason of any defects or imperfection or mechanical or other failure with relation to computer, cable, telex, telephone, satellite, postal system or any other medium or mode of communication The Applicant(s) shall purchase / invest in a product at his / her / its own risk. It is the Applicant(s) responsibility to make a prior and independent assessment / evaluation of any product, and for such purpose may utilise the services of any investment consultant / chartered accountant / financial advisor / tax advisor, as may be deemed fit. AU Bank and / or any employee of AU Bank shall not have any liability or be liable for the consequences, in any manner, for any advice or representation made if the Applicant(s) seek to purchase /invest in a product solely based on such advice or representation provided by AU Bank or its employees without any independent assessment / evaluation. The Applicant shall be doing so at its / his / her own risk. In such an event AU Bank shall not, in any manner, be liable for the consequences arising out of such investments made by the Applicant. AU Bank accepts no liability whatsoever for any loss or damage of any kind, directly or indirectly, arising out of the purchase / investments made by the Applicant(s). AU Bank may, from time to time, vary the Terms and Conditions governing the investment services provided by AU Bank. The said changes may be intimated to the Applicant(s) in such form and manner as is reasonable, including but not limited to sending the same via e-mail / SMS and / or making the same available on AU Bank's website. The Applicant(s) acknowledge, undertake, and accept to be bound by the same Authorisations AU Bank shall, without any obligation in that behalf on the part of AU Bank, have, for the purpose of the investment services, the authority to do the following directly or through an agent or representative: Collect from the Applicant(s), the relevant transaction forms, instructions, cheques, payment instructions and / or such other documents as may be required, deposit the same with the respective Product Provider and collect / receive acknowledgement for the same Receive the account statement(s) pertaining to the transactions from the respective fund house / Product Provider and acknowledge upon receipt of the same Collect and / or receive from the Fund House / Product Provider the cheques / credit instructions for any corporate action(s) or sale / redemption proceeds and forward the same to the Applicant(s) or credit to the Applicant(s) account maintained with AU Bank To do or omit to do all such acts and things as AU Bank may in its sole discretion consider to be necessary or desirable in order to perform its duties or exercise of powers set out in these Terms and Conditions or with a view to comply with any laws, orders, rules, regulations or directions of any government or regulatory or other authorities Correspondence Any notice or other correspondence addressed by AU Bank to the Applicant(s) will be addressed to the Sole / First Applicant only at the address given by the Applicant(s) herein above or to such other address as AU

Bank may be aware. In case of any change in address, the Applicant(s) undertake to inform AU Bank of all such changes immediately. AU Bank will be absolved of all liabilities if the change in address is not communicated to AU Bank immediately upon such change. AU Bank reserves the right to communicate with and send statements and other particulars to the First Applicant only by e-mail / Facsimile at the e-mail address / facsimile number that may be communicated by the First Applicant to AU Bank. AU Bank shall, however, not be bound to communicate over facsimile or e-mail AU Bank has the right to monitor telephone / mobile calls and monitor electronic communications (including e-mails and text messages) between the Applicant(s) and AU Bank If, according to the Applicant(s), there is any discrepancy in the particulars or details of any transaction, account or Account Statement, the Applicant(s) shall be obliged to intimate the same to AU Bank in writing within 10 days of the Sole / First Applicant receiving notice thereof, failing which, such transaction, statement or account (as the case may be) shall be deemed to be correct and accepted by the Applicant(s) Taxation & Regulatory Developments Any Tax Implication arising out of any transaction made in relation to an investment would be as per the provisions of the applicable laws of India. For NRIs, the tax laws of the country in which they are resident will also be relevant. AU Bank does not provide any income or other tax advisory or related services. All Applicant(s) are advised to use the services of a recognised tax consultant for any advice, queries, or clarifications they may have on Indian or other tax related matters. As part of various ongoing Tax and Regulatory developments around the globe (e.g., FATCA), financial institutions such as AU Bank are being cast with additional investor and counterparty account-related due-diligence requirements. Foreign Account Tax Compliance Act (FATCA) is a U.S. tax initiative that requires all financial institutions to report information to the relevant tax authorities about U.S. accounts or accounts of certain entities in which U.S. persons hold a substantial ownership interest. Similar initiatives are taking place at the behest of many other countries. AU Bank is taking appropriate measures to become FATCA compliant, subject to local regulations. It would also have to comply with other similar laws, going forward. Towards compliance with FATCA and similar laws, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our investors and counterparties. Such information may be sought either at the time of account opening or any time subsequently. The onus to provide accurate, adequate, and timely inputs in this regard would be that of the account holder or counter party. In this regard, any change in the status or information or certification previously provided should also be intimated to AU Bank within 30 days of such change. As may be required by domestic or overseas regulators / tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s). We will be unable to provide you advice about any tax status or FATCA classification relevant to your account. Please note that you may receive more than one request for information if you have multiple relationships with different verticals of the AU Bank. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Miscellaneous

Registration for the investment & insurance services provided by AU Bank and any utilisation of the same, would clearly imply that the Applicant(s) has / have read, understood (which expresses the complete, exclusive, and final understanding of the Applicant(s) with regard to the Services) and agree to abide and be bound by the herein stated Terms and Conditions. The Terms and Conditions

may not be altered, amended or modified except in writing by AU Bank These Terms and conditions will bind, not only the Applicant(s), but also his / her / their respective heirs and legal representatives, in respect of the Services availed from time to time by the Applicant(s) The Terms and Conditions that by their nature and content are intended to survive even after termination of the Services hereunder, shall so survive the completion and termination of the Services Failure by AU Bank at any time to enforce any obligation of the Applicant(s) or to claim a breach of any term or condition or to exercise any power agreed to hereunder or under any other document executed by the Applicant(s) in favour of AU Bank will not be construed as a waiver of any right, power or obligation under these Terms and Conditions and it will not affect any subsequent breach and will not prejudice AU Bank as regards any subsequent action If any term or condition herein should be declared invalid by a court of competent jurisdiction, the remaining Terms and Conditions herein shall remain unimpaired and in full force and effect The rights of the Applicant(s) hereunder may not be assigned, in whole or in part, by the Applicant(s) AU Bank is hereby authorised to give such information about the Applicant(s) and / or their relationship(s) with AU Bank to Credit Rating agencies, the Credit Information Bureau (India) Limited, the Reserve Bank of India or such other organisations which may use and / or give out information for credit assessment and prevention of fraud. For such purpose, AU Bank may use the services of an intermediary / agent. The Applicant(s) hereby agree, undertake to be bound by such other product specific Terms and Conditions and shall execute such other documents as may be required by AU Bank for effectively rendering the investment and insurance services from time to time. The Applicant(s) understand that if the requisite additional documents, as required by AU Bank, are not provided within the specified time frame, AU Bank may, at its sole discretion and without any further intimation, freeze the relationship(s) with the Applicant(s) and prevent any further transactions being executed till such time the documents are provided Politically Exposed Persons (PEP): PEPs are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, Senior Politicians, Senior Government / judicial / military officers, Senior Executives of state-owned corporations, important Political Party Officials, etc. or senior political figures and their immediate family members and close associates

Additional Risk

In addition to the general risks set forth in this document, there are other additional risks which may be relevant for specific investment / insurance products. These are listed below. The Applicant(s) may please note that these risks are only illustrative in nature and not exhaustive by any measure. Applicant(s) are advised to refer to the Terms and Conditions of each specific product, in addition to these, prior to purchasing or investing in any investment / insurance product. The risk of a Force Majeure event will be commonly applicable to all products. If, for reasons beyond the control of the Product Provider, the performance of the underlying investment & insurance products like Mutual Funds, is prevented by reason of Force Majeure including but not limited to an act of state or situations beyond the reasonable control of the Product Provider, occurring after such obligation is entered into, or has become illegal or impossible in whole or in part or in the exercising of its rights, the Product Provider may at its discretion and without obligation to do so, redeem and/or arrange for the purchase of all or some of the products. Mutual Funds -Liquidity for Close Ended Schemes: Units of Close Ended Mutual funds may be listed on a recognised stock exchange(s) in India, but there can be no assurance that there will be adequate liquidity or an active secondary market for

these units. Due to this, Applicant(s) may not be able to sell the units or may be able to sell below their Net Asset Value (NAV) and / or face value.

Selection Risk:

The risk that investment is made in a scheme that underperforms the market and / or other peer schemes in the same or other category types, for reasons that cannot be anticipated. AU Bank reserves the right to Terminate this service if it is of the opinion that the Applicant(s) KYC is not in order or if the Applicant(s) are indulging in activities such as money laundering, fraudulent transactions, financial frauds, or such other activities which are against the relevant regulations or applicable laws.

I / We agree that the second Factor Authentication OTP as required by Regulator will be send to my / our email and mobile number as registered with AMC / exchange records. Authentication basis this OTP will be considered for debiting my account instead of the second Factor Authentication in general carried by the Bank.

All the SIPs registered via WhatsApp channel will be Perpetual in nature and will continue until it is cancelled.

Perpetual SIPs will be registered for any period not exceeding 30 years in line with the current NACH mandate instructions.

All transactions conducted through WhatsApp are subject to predefined channel-level transaction limits (both minimum and maximum), which may be modified at any time without prior notice.

The transactions and unit holdings are updated basis feeds received from respective Registrar and Transfer Agents (RTAs), and the same are updated on best effort basis.

Any Transaction Instruction placed on a non-Business Day or after the cut off time will be processed on the next Business Day and the NAV would be the NAV applicable on the day on which it is processed.