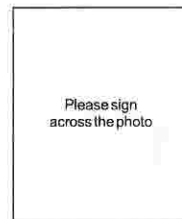


Online MF Client Registration Form (Powered by Destimoney) (www.destimoney.com/mutual-funds)

Destimoney Securities Private Limited

Registered Office: B-1, G-01, Innova, Marathon NextGen,
Opp. Peninsula Corporate Park, Off. Ganpatrao Kadam Marg,
Lower Parel (West), Mumbai-400013.
Ph : 91 22 6748 2222 • Fax : 91 22 6748 2399
Email: mf@destimoney.com • Website: www.destimoney.com
ARN Code: 77543

Sr. No.



Mutual Fund - Online Client Registration Form

All columns are to be filled in by the client and copies of relevant supporting documents need to be attached by the clients. (This information is the sole property of the online Applicant / brokerage house and would not be disclosed to anyone unless required by law or except with the express permission of clients.)

Existing Trading Client Code: _____

Date:

Client trading account details Please tick (✓)

Are you CDSL KYC compliant Please tick (✓) Yes No

Trading Type Status Online Call for Trade facility Individual NRI - Repatriable NRI Non - Repatriable

Individual Holder details

Client Details

Mr. / Mrs. / Ms.:

Name of Guardian (In case of Minor): Father's / Husband's Name:

Date of birth: Gender: Male Female Other Marital status: Single Married

Permanent Address:
 City:
State: Country: Pin Code:

Correspondence Address (in case of NRI also provide foreign address):
 City:
State: Country: Pin Code:

Mobile No.: Telephone (Office): PAN No.:

Telephone (Res.): Email ID:

Second Holder details

Mr. / Mrs. / Ms.:

Name of Guardian (In case of Minor): Father's / Husband's Name:

Date of birth: Gender: Male Female Other Marital status: Single Married

Permanent Address:
 City:
State: Country: Pin Code:

Mobile No.: Telephone (Office): PAN No.:

Telephone (Res.): Email ID:

Individual Holder Details Please tick (✓)

Graduate Post graduate Professional (Specify): _____
 Other (Specify): _____

Occupational Details (for Individuals) Please tick (✓)

Occupation

Employed Self-employed Housewife Service Business Professional Other (Specify): _____

Name of the employer / establishment Office Address:
 City:
State: Country: Pin Code:

Email ID: Fax No.:

Bank Account Details:(Currently this facility is available only for **Axis, HDFC and ICICI Bank Account holders**)

Name of the Bank	Branch Address	Account Number	MICR Code. (9 Digit Code)	IFSC Code	Account type (Saving/Current/ NRI/Other)	Internet Status Enabled (Y/N)	Default for payin/Online Trading (Y/N)

Copy of a cancelled cheque leaf or passbook / Bank statement containing the name of the client should be submitted.

Financial Details Please tick (✓) Annual income range (Individual client)Below 1 lakh 1 – 5 lakhs 5 – 10 lakhs 10 – 25 lakhs Above 25 lakhs Annual Net Worth (Non Individual client) _____ as on **Stock Portfolio in Rs.** Please tick (✓)Nil 0 – 0.5 lakhs 0.5 – 1 lakh 1 – 2 lakhs 2 – 5 lakhs 5 – 10 lakhs 10 – 25 lakhs above 25 lakhs **Nomination** (Do you want a nomination ? Yes No (If yes, please request for a nomination form from our sales representative)**Details of action taken by AMFI/SEBI or any Regulatory authority**

Details of action taken by AMFI /SEBI/ any authority against the applicant or my authorized persons in charge of dealing in securities for violation of securities laws/other economic offences? Yes / No if yes please specify

Declaration:

- The particulars given above are true to the best of my knowledge as on the date of making such application. I undertake to inform in writing of any changes in the particulars furnished above along with documentary proof required. I further agree that I shall be held liable for any false or misleading information given by me or suppression of any material fact and the same shall render my account liable for termination and further action.
- I declare that the rules and regulations pertaining to the account and terms and conditions of the agreement, which are in force, have been read and understood by me and I agree to abide by and bound by the rules as are in force from time to time for such account(s).
- I/we undertake to go through the offer document/key information memorandum on the website of AMCs before deciding to make investment in any mutual fund scheme.
- I/we hereby declare that the amount invested / to be invested by me/ us is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.
- I/We hereby confirm that I being an the Non-Resident Indian Nationals/Persons of Indian Origin investors applying through this channel is not a United States Persons/a British Resident/An Australian or Canadian Resident, or is not acquiring securities on behalf of United States Persons, within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time and that the funds are remitted from outside India through approved channels or from my/our funds in my/our NRE/NRO/FCNRAccount"

Sole/ First Holder: _____ 2/9

Second Holder: _____

For Office Use Only

Lead giver		Lead converter		Docket sent by Branch (Date)	
Branch Name		Unique Client Code		Docket received at HO (Date)	
Branch Code		Back Office Code		Date of Activation	

Name & Signature of Sourcing employee
with employee code

Agreement Between Destimoney Securities Private Limited And Client:

This agreement is made and executed at this day of 20

M/s Destimoney Securities Private Limited, a Company incorporated under the Companies Act, 1956 and having its Registered Office at Techweb Centre, 6th Floor, Oshiwara, New Link Road, Behram Baug, Jogeshwari, Mumbai - 400102. (Hereinafter referred to as "DSPL" or "Distributor" which expression shall, unless repugnant to the context, mean and include its successors and permitted assigns) of the First Part

And

Mr./Mrs./Ms/M/s., an individual/ a sole proprietary concern/ a Partnership firm/ a body corporate, registered/ incorporated, under the provisions of the Indian Partnership Act, 1932/ the Companies Act, 1956, having *his / her / its residence / registered office at

Mr./Mrs./Ms/M/s., an individual (hereinafter referred to as "the Client" which Expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include his/ her/ its respective heirs, Executors, administrators and legal representatives/ the partners for the time being, the survivor or survivors of them, and their Respective heirs, executors, administrators, legal representatives, successors, as the case may be), of the Other Part

WHEREAS:

- A. DSPL provides various Broking and Distribution services to its clients.
- B. DSPL proposes to distribute various financial products / securities such as units / schemes of various Mutual Funds, Insurance Products, New Fund Offer (NFO), Ongoing, and Initial Public Offer (IPO), (hereinafter referred to as "Distribution Services") to its Clients online through website, e-mails, recorded telephone lines etc and to facilitate the Clients to apply for purchase / redeem / sell / buyback or otherwise deal in the financial products / securities (hereinafter referred to as Transactions).
- C. The Client is desirous of availing the Distribution and other Services offered by DSPL through its website in the name and style of www.destimoney.com.com or any other website as may be informed by DSPL and also through its dedicated telephone lines using TPIN and email and has approached DSPL with that request.
- D. Upon the request of the Client, DSPL has agreed to provide the Distribution and other Services to the Client subject to the Client unconditionally agreeing to the terms and conditions contained in this agreement.

NOW THIS AGREEMENT WITNESSETH AS UNDER:

Definitions:

1. "Load" shall mean a charge, which an Asset Management Company (AMC) may collect on exit from or entry to a scheme. 2. "Net Asset Value (NAV)" of the Units of a Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. 3. "Purchase" shall mean subscription to the units of the various schemes of various Mutual Funds. 4. "Redemption" shall mean sale of the units of the various schemes of various Mutual Funds. 5. "Switch" shall mean an option to the investor to shift his existing investment in any of the schemes of a Mutual Fund to another scheme of the same Mutual Fund. 6. "Systematic Investment Plan (SIP)" or "Automatic Investment Plan (AIP)" shall mean an option available to the investor for investing in a specified frequency in a specified scheme of a Mutual Fund for a constant sum of investment. 7. "Systematic Withdrawal Plan (SWP)" or "Automatic Withdrawal Plan (AWP)" shall mean a facility provided to the investor to withdraw a predetermined amount in a specified frequency from a specified scheme of a Mutual Fund. 8. "Unit" shall mean the interest of an investor, which consists of one undivided share in the Net Assets of a Mutual Fund Scheme.
2. DSPL and the Client agree to be bound by all the Rules, Bye-laws and Regulations as may be in force from time to time, of SEBI, AMFI, IRDA and other statutory and self regulatory authorities / bodies, as well as the terms of Offer Documents of respective Mutual funds and related communications issued from time to time by such MFs, as may be applicable to the specific product/scheme.
3. The instructions with regard to the transactions shall be given solely by the Client or in case of non-individual by its duly authorized representative (collectively referred as "Client") to the Distributor. The instructions may be given through internet i.e. website and in case of non availability or inability to use internet i.e. website through, telephone or any other convenient mode as permitted by the Distributor and agreed among the parties for the specific products. All instructions given by the Client or the Client's duly authorized representative shall be binding on the Client. Further, the instructions given by the Clients to DSPL for transacting in mutual fund units will be forwarded by DSPL to the AMC in electronic log file format and the AMC will process the transactions on the basis of such electronic log file only, DSPL or the concerned Mutual Fund or their respective registrars shall not entertain any offline transaction requests.
4. After clear instructions are given by the Client, the transactions shall be put through by DSPL on behalf of the Client on the basis of the Power of Attorney executed by the Client in favor of DSPL. DSPL shall be entitled to furnish a certified copy of the Power of Attorney and other documents on behalf of the Client to the Issuer, Registrar, Mutual Fund, Insurer or other related/concerned party.
5. DSPL may put through the transactions in the Client's sole name or through a pool, so long as the Client's accounts and transactions can be clearly segregated and identified.
6. DSPL may refuse to act on any instructions unless they are given in the manner and form acceptable to DSPL. However, the DSPL shall have no responsibility to determine the authenticity of any instructions given or purported to be given by the Client. As all the instructions or orders are to be given by the Client either through the secured login provided to the Client, or through the dedicated telephone lines using TPIN provided to the Client it shall be presumed that all the instructions or orders received from the Client were given by the Client. DSPL shall not be liable for any transactions executed in good faith and without negligence by DSPL, even if the instructions turn out to be false or not given by the Client.
7. DSPL may at its discretion not carry out the Client's instruction where DSPL has reasons to suspect (which discretion of DSPL the Client shall not question or dispute) the instructions to be not genuine or otherwise improper, unclear or doubtful.
8. The Client undertakes to read all the relevant offer documents, Key Information Memorandum and addenda thereto and terms and conditions of all schemes of all mutual funds on the website of respective mutual fund, link for the same is provided on the website of DSPL, before entering into any transactions through DSPL. There

may be exit and entry loads in mutual funds which are mentioned in offer document. Client is requested to read offer document(s) before investments. DSPL shall not be under any obligation to verify compliance with any restriction on the Client's investment powers.

9. The Client represents and confirms that the information provided by him in this agreement as well as in KYC is true and that the same is not misleading and the Client has not suppressed any material fact which could render his account liable for termination.
10. The Client is responsible for all the personal and bank related details provided by the Client and be liable for all consequences which may arise as a result of any erroneous information provided by the Client either deliberately or otherwise. Further, any change in the relevant details of the Client including but not limited to the Demat account, Bank account, Address, email id, contact no.s, etc shall be compulsorily intimated to DSPL who may in turn liaise with the Issuer / Insurance Company/ Asset Management Company / Registrars to update such changes. The Issuer Company / Insurance Company / Asset Management Company / Registrars may reject such requests and in such an event DSPL shall not be liable for any such rejection.
11. The Client agrees that DSPL is entitled to disclose to a third party, all such information pertaining to the Client as may be required from time to time.
12. In case of change of address, closure of the Demat and/or Bank account or any other personal details of the Client, the Client shall immediately send a letter to DSPL signed by all the co-holders and the communication of such information is complete only when its receipt is acknowledged by DSPL.
13. The Client agrees that there will be no restrictions on him/her for transacting directly with the Issuer/ Insurance Company/ Asset Management Company/ Registrars at any time under the folio(s) tagged with the DSPL.
14. The Client acknowledges that the purchase / application instructions shall be processed by DSPL at its discretion, only if and after sufficient funds to cover the purchase / application price and other costs and charges are received by DSPL. In the case of Systematic Investment Plan, in the absence of sufficient allocated funds, no investment shall be made for that particular period. DSPL has the right of lien and set off on all my/our units and securities in its possession or custody for all sums due or payable by the client to DSPL hereunder. If after execution of any transaction, it is found that DSPL has not been provided with sufficient funds by the Client, the Client shall pay the deficit amount to DSPL forthwith on demand, failing which DSPL may dispose off Client assets under DSPL's control and also initiate appropriate legal proceedings against the Client for recovery of the shortfall amount together with interest and costs of such legal proceedings.
15. The Client declares and confirms that the amount being invested by the Client in any schemes of all mutual funds, insurance policies or other securities and products is obtained through legitimate sources and is not held or designed for the purpose of contravention of the provisions of any applicable Act, Rules and Regulations or Notifications and directions issued by any relevant Authority from time to time.
16. In case the Client is a Non-resident Indian, the Client confirms that the funds shall only be remitted from abroad through approved banking channels or drawn from permitted NRE / NRO / FCNR account. As investments from resident of United States of America, Australia, Britain and Canada are not generally permitted; DSPL shall not be liable for rejection of such applications by mutual fund, where investor is resident of United States, Australia, Britain or Canada. The Client further confirms that he is not located / resident of USA, Australia, Britain and Canada or in a country which prohibits / restricts securities investments outside that country.
17. If for any reasons, DSPL is unable to carry out the transactions as instructed by the Client to the extent of full quantity of units / securities / products, DSPL shall be entitled at its discretion and the Client hereby authorizes DSPL to carry out a transaction of a lesser quantity of units/ securities / products. DSPL shall not be responsible for the non-execution of the Client's instructions for the entire quantity or the remaining quantity.
18. The Client agrees and acknowledges that any instruction given or purported to be given by the Client before the cut off time as may be intimated by DSPL to the Client from time to time, will be processed on the same day or as per the offer document of respective scheme. Any instruction received after the cut off time will be processed on the next working day, if applicable.
19. The Net Asset Value (NAV) referred in this agreement shall refer to the last recorded NAV as available on www.destimoney.com or on any other website as may be advised by DSPL as on that date and shall not apply to future orders. The NAV applicable to the Client's order would depend on the type of the fund and the time of the order. The cut off time for placement of a same day order with DSPL for transaction in a liquid fund purchase shall be 11.00 a.m. and for a non-liquid fund 2.00 p.m. Thus in a liquid fund, if a purchase order is placed with DSPL on a business day before 11.00 a.m., the order will be processed at the NAV as at the close of the business day and for orders placed after 11.00 a.m. or if placed on a non-business day, the order will be processed at the NAV as of the next business day. The order with respect to a non-liquid fund shall be similarly processed with respect to cut off time of 2.00 p.m. Therefore, the units of the schemes shall be allotted, redeemed or switched, as the case may be, at the Net Asset Value (NAV) prevalent on the date of the application, if the application for purchase, redemption or switch is received by DSPL before the cut-off time as specified above and consistent with the terms of the Scheme. DSPL shall take all necessary action to ensure that the NAV allotted is the NAV applicable on the date of the transaction. However, DSPL shall not be responsible and liable for any loss that may arise to the Client as a result of the allotment of units at the NAV as above being not at the NAV expected by the Client. For the sake of abundant Client information, it is brought to notice that as per SEBI guidelines the cutoff time for accepting orders in liquid funds is 12.00 noon and in non-liquid funds is 3.00 p.m. and taking into consideration the processing time between DSPL and the respective Mutual Fund, the cutoff time has been advanced to 11.00 a.m. and 2.00 p.m. respectively. Transaction request falling due on holiday shall be processed on next business day and respective NAV would be applicable as per mutual fund offer document or as declared by AMC from time to time.
20. Notwithstanding generality of clause 19 herein above, cut off time, if any, is specified in offer document or any other scheme related or scheme specific document, then the timing specified in such document shall prevail.
21. The client hereby agrees that he is aware about the fact that the cut-off timing as mentioned above in clause no. 20 & 21 may vary with the statutory cut-off timing as may be specified by SEBI under the SEBI Regulations and the SID/SAI of respective mutual fund from time to time for operational convenience.
22. In case of joint holders, instruction given by first or any holder will be acceptable to all the holders and DSPL will not be liable for any losses incurred by the client and / or

- joint holder in this behalf. DSPL shall deliver login and passwords to the First holder and it is hereby assumed that all instruction to DSPL shall be given by first holder and same shall be acceptable to all holders. Further, DSPL is not responsible for checking the origin of instruction as far as instruction is given in the normal course of business via acceptable mode.
23. The Client agrees and acknowledges that after the first purchase transaction in any Mutual Fund, the Client may not be permitted to transact till the folio number is allotted i.e. the client will not be permitted to transact for a period of 4 to 7 business days, depending upon the processing time of the Mutual Fund's Registrar. DSPL does not accept any liability for delay in processing time at the Mutual Fund's or Registrar's end or delay in transfer of funds from the Client's bank account. Client also acknowledges that order once placed may not be cancelled.
24. The Client agrees and acknowledges that proceeds of the sale / redemption etc. shall be directly credited by the Issuer / AMC / Registrar to the bank account of the Client and DSPL shall not be held responsible for any delay or failure in such direct credits.
25. Client hereby acknowledges that this online facility is available for select mutual funds only, where DSPL has existing agreement with Asset Management Companies of those mutual funds.
26. The Client acknowledges that DSPL shall not be under any obligation to provide any tax, legal, accounting, investment advice or advice regarding the suitability or profitability of investment of any kind, nor shall DSPL be liable for decisions in respect to the nature, potential value or suitability of any particular transaction or investment strategy, even if DSPL shall have expressed any non-binding opinions thereon. It is explicitly stated herein that the Mutual Fund schemes offered online, have not been recommended by DSPL, nor have been sponsored by DSPL or its affiliates or its sponsors and DSPL do not guarantee or promise any returns or payments on any units or liquidity or redemption or repayment of any units on maturity or otherwise.
27. Any tax implications arising out of any transactions entered in to pursuant to this agreement would be as per the Provisions of the Income Tax Act, 1961, or any modification or re-enactment thereof. The Client agrees and confirms that any and all tax liability will be his / their sole responsibility.
28. The Client confirms that he shall execute and deliver to DSPL, from time to time such other documents as may be specified by DSPL for compliance or updating of records, if any. The client confirms that he has read and understand the terms and conditions applicable to the services being provided under this agreement as mentioned herein and / or placed on the website of DSPL (which shall be deemed to have been read and understood by the Client) and agrees to be bound by the said terms and conditions and including those excluding / limiting your Liability.
29. It is within the knowledge of the Client that the Mutual Fund Schemes / Insurance or Financial products / Offer Documents or other schemes distributed by DSPL, have not been / shall not be understood as recommended by the Distributor.
30. The Client understands and agrees that the transactions can be viewed on DSPL's website and that a physical copy of the transactions statement or the account statement shall be sent or arranged by DSPL only on specific written request from the Client.
31. In case an application is made for Initial Public Offer/ Public Offer/ Units of Mutual Fund / NFO/Insurance product through DSPL, the Client authorizes DSPL to collect on Client's behalf, the refund amount, if any, from the Issuer/ Registrar/ Asset Management Company/ Mutual Fund/ Insurer and subsequently credit the same to Client's Bank account, after setting-off / adjusting of dues payable by the Client on account of obligations incurred in connection with the application or otherwise.
32. The Client further agrees that DSPL shall not be held responsible for non-allotment of securities/ units/ products either fully or partly to the Client, for any reason whatsoever. DSPL shall not be held responsible in case due to any reason not attributable to DSPL the bid/ application/ revision instructions sent by the Client is not received by it, or if the bid/ application/ revision could not be uploaded to the Stock Exchange, or could not be sent to the Issuer/ Bankers/ Registrar to the issue.
33. DSPL shall not be held responsible for non - receipt / delay in / incorrect receipt of fund, if any, from the Issuer / Registrar / AMC / Insurer. DSPL shall not be held responsible for incorrect Tax Deduction at Source (TDS) by the Issuer / Registrar / AMC / Insurer, if applicable, or for non-receipt or delay in / incorrect receipt of TDS Certificate, if any.
34. DSPL shall not be liable for any loss or damage caused by reason of failure or delay of the Issuer / Registrar / AMC / Insurer to deliver any Statement of Account / Insurance Policy / Certificate even though payment has been made for the same or failure or delay in making payment in respect of any securities / units / policies sold or redeemed or repurchased though they may have been delivered.
35. DSPL shall also not be liable to the Client for any interest, dividend or other loss sustained or claimed to have been sustained by the Client on account of any delay, failure or refusal by the Issuer / Registrar / AMC / Insurer or other entity.
36. The Client agrees to provide DSPL with any confirmation, declaration or other document that the concerned Issuer / Registrar / AMC / Insurer or any other entity may require DSPL to collect from the Client from time to time in respect of the services offered under this agreement.
37. DSPL shall not be responsible for any changes in the data of any scheme as carried out in the Offer document or any other documents / material issued by Issuer / Registrar / AMC / Insurer.
38. Neither the Distributor, nor Issuer / Registrar / AMC / Insurer shall be liable for any loss incurred directly or indirectly because of its failure to perform respective obligations, to the extent that such performance had been delayed, hindered or prevented by systems failures, network errors, cable disruption etc. delay or loss of data due to the aforesaid, acts of God, floods, epidemics, quarantine, riot or civil commotion and war. DSPL shall also not be liable for failure of the system or for any loss, damage or other costs arising in any way out of: a) System failure including failure of ancillary or associated systems, or fluctuation of power, or other environmental conditions; or b) Accident, transportation, neglect, misuse, errors, frauds of the Clients or agents or any third party; or c) Any fault in any attachments or associated equipment of the Clients; or d) Any incidental, special or consequential damages including without limitation of loss of profit. DSPL shall always endeavor to provide its services on a best effort basis.
39. DSPL's sole obligation in the event of interruption of any service or loss of use and/or access to the Website shall be to use all reasonable endeavors to restore the service and / or access to the Website as soon as it is reasonably possible provided that the AMC / Authorized Registrar and the Mutual Fund and its trustees assume no responsibility or liability whatsoever, whether direct, indirect or consequential for any transactions not processed due to non-receipt of the same from DSPL or on account of interruption of any service or loss of use and or mechanical defects in cables or computers and/or access to the Website by the Customer(s) / prospective Customer(s).
40. Without prejudice to any other provision of this Agreement, DSPL does not warrant that: The Website / DSPL's service will be provided uninterrupted or free from errors or that any identified defect will be immediately corrected provided that DSPL shall endeavor to correct all errors and / or defects within reasonable time; or The Website / DSPL's service is free from any virus or other malicious, destructive or corrupting code, program. DSPL and the AMC / Authorized Registrar make no express or implied warranty with respect to the Website or any service provided hereunder including, without limitation, any warranties of non-infringement of third party rights, title, merchantability, satisfactory quality or fitness for a particular purpose. One party shall not hold the other party responsible for any breakdown/interruption or any technical flaw in the Website, Internet or the related services provided by Internet service providers or other telecommunication service providers and / or any consequent delay or failure in completion of any payment or other instructions as a consequence thereof.
41. The Client authorizes DSPL to exercise the following powers on his / their behalf at such time in such manner as it may in its discretion think fit for the purpose of performing its powers, duties and responsibilities set out hereunder:
- To do or omit to do all such and things as DSPL may in its discretion consider to be necessary or desirable in order to perform its duties hereunder or to comply with any laws, orders, rules, regulations or directions of any Government or regulatory or other authorities.
 - Appoint on behalf of the client any agents / nominees / sub-custodian or any other person for doing any acts or deeds hereunder including for the keeping of physical securities / statements in safe custody
 - generally to employ agents / attorneys, brokers dealers and managers on behalf of the Client.
42. I/We understand and agree that DSPL does not in any manner:
- Provide any Buy / sell or other recommendations; or
 - Guarantee payments on any units; or
 - Guarantee liquidity of any units; or
 - Make any offer to buy back any units; or
 - Guarantee the redemption or repayment of any units on maturity; or
 - Guarantee the payments of interest or dividend; or
 - Promise, indicate or guarantee any returns; or
 - Guarantee any good delivery.
- Notwithstanding anything stated herein DSPL or any employee of DSPL gives any advice or representation to me/us, DSPL shall have no liability for any such advice or representation made, as it will be my / our responsibility to make an independent assessment. The client is aware and confirms that the securities / units purchased are subject to investment risks, including the possible loss of principal amount invested. The value of his units / securities will fluctuate. If he / they redeem his / their units / shares, they may receive more or less than they paid depending upon market value of the securities in the fund or trust at the time of redemption. Past results are not a guarantee to future performance. Yield or performance fluctuates and reflects past results. Yield or funds past performance should not be considered as an indication or guarantee of future yields or results claims which I / We may suffer or incur as a result of or in course or discharge by the Bank of its nominees, agents, officers or sub custodian of DSPL duties.
43. DSPL shall not in the absence of gross negligence on the DSPL's part, be liable to the clients for any act, omission or delay by the mutual fund or for any claim which client may suffer or incur as a result of or in course or discharge by DSPL or its nominees, agents, officers or sub custodian of the Bank's. Without prejudice to what is stated above, DSPL 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 circumstances beyond the DSPL's reasonable control. These include system failures, network errors, delay or loss of data due to the above and in circumstances of acts of God, floods epidemics, quarantine, riot or civil commotion and war. Client further agrees to indemnify DSPL for any loss that may arise as a result of system failure, accident or any of the reasons mentioned above. DSPL shall not be liable for and the client/s hereby undertakes to indemnify DSPL for any Losses, damages, expenses, costs, liabilities and claims of whatsoever nature caused by fraudulent or unauthorized use of my / our signatures and / or unauthorized use of my / our Telephone Personal Identification Number.
44. The second holder if any, hereby confirm and appoint first holder to act on his behalf and to receive all the benefits accrued or received pursuant to the agreement with DSPL. More specifically, first holder is hereby authorized to do following acts and thing on behalf of second without holding DSPL responsible for acting on such instructions:
- To subscribe from time to time, to units of the mutual funds online on various websites, jointly our name and to pay for the units so purchased.
 - To redeem / sell from time to time such units of mutual funds held jointly in our name and to receive the redemption / sale proceeds.
 - To receive any dividend declared from time to time in respect of such units of mutual funds held jointly in our name.
 - To receive the account statement(s) and any other communication from time to time, from the mutual fund pertaining to the above said units and / or to acknowledge receipt of the same;
 - For the above purposes to accept all such statutory undertakings and make all such declarations as may be required, at the time of subscription / redemption, on our behalf.
 - Second holder hereby agrees that the instructions given by first holder may be given in first holder name or first holder jointly with any other person to the exclusion of second holder.
 - The applicant has an option to open an investment account in single name of anyone or more names of the joint bank account holders subject to the terms and conditions of the relevant SID
45. The Client service team of DSPL shall handle all Mutual Fund related queries of the Client pertaining to scheme subscribed through the DSPL website.
46. Terms and conditions displayed online on the website - www.destimoney.com or any other website used for time being and as modified from time to time shall form integral part of this agreement.
47. In all correspondences with DSPL, the Client shall quote his specific Client account number provided by DSPL. Also client shall first refer all their queries to DSPL and shall not directly contact AMC and / or their respective registrars. Further client shall not hold DSPL liable for any loss whatsoever, if their query is rejected or redirected to DSPL by AMC or Registrars. Any notice or communication to be given by one party to the other under or in connection with this Agreement shall be in writing and shall be

deemed duly served if delivered personally or sent by confirmed facsimile transmission or by prepaid registered post or email to the addressee at the address / number (if any), of that party set opposite its name below:

- a) Notices / Communications to be sent to DSPL Address : Techweb Centre, 6th Floor, Oshiwara, New Link Road, Behram Baug, Jogeshwari, Mumbai -400102.
 b) Notices / Communications to be sent to the Client Address: _____

Fax: _____
 E-mail: _____

48. All disputes, differences, claims and questions whatsoever arising from this Agreement between the parties and / or their respective representatives touching these presents or any clause herein contained or otherwise in any way relating to or arising from these presents shall be referred to an Arbitrator to be appointed by DSPL with the consent of the Client and the award passed by the Arbitrator shall be binding on the parties. Such arbitration shall be conducted in accordance with and subject to

the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modifications or amendments thereof. The place of Arbitration shall be Mumbai. Either party can terminate this agreement by giving other party prior notice of 30 days of forthwith if same is acceptable to both the parties provided that client shall not be relieved of his / her obligations hereunder not with standing such termination incurred prior to the date on which such termination shall become effective. However account cannot be completely closed till the time investment holdings are either redeemed or transferred to another online services provider.

49. In terms of SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011 DSPL as Distributor will receive an incentive to attract new investors Rs 150/- as transaction charge for a first time investor in Mutual Funds. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested. There shall be no transaction charge on subscription below Rs. 10,000/-. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows.

IN WITNESS WHEREOF, I / We have hereunto set and subscribed my / our respective hands and / or seal to these presents on this _____ day of _____ 20__.

Signed and delivered:
 For Name (First Holder): _____
 For Name (Second Holder): _____
 Client Witness: (Name & Sign) _____
 Accepted:
 For Destimoney Securities Private Limited.
 Authorized Signatory.(Name) _____
 Signed and delivered in our presence.
 DSPL Witness: (Name & Sign) _____

Sign / Seal _____ 4 / 9
 Sign / Seal _____

POWER OF ATTORNEY

TO ALL TO WHOM THESE PRESENTS SHALL COME, I / WE, Mr. / Mrs. / Ms. Inhabitant/s residing at _____ Indian _____ (please include name of all holders) OR M/s. _____ a Proprietary Concern* / Partnership Firm* / Hindu Undivided Family* / Company* having our address / registered office at _____

- products / securities and to do all interactions pertaining to and relating thereto and to correspond with and give notice to mutual fund/s, AMC and registrars on our behalf.
 4. To sign all instructions, documents, forms and to do all such acts, deeds and things as may be required for purchasing, subscribing, switching and / or redeeming said financial products / securities.
 5. To hold moneys and / or such financial products / securities for and on behalf my / our behalf.
 6. To instruct mutual fund and/or the corresponding AMC to make note of instructions with regard to nomination/changes in investment plan/ any other changes.
 7. Generally to appoint and delegate powers given herein above, in part or in full to one or more representative, agent, sub contractor, outsourcing agency, etc. without having recourse to me/us.

DO SEND GREETINGS.

WHEREAS:
 A. I / We am / are a Client of Destimoney Securities Private Limited (hereinafter referred to as DSPL), having its Registered Office at Techweb centre, 6th Floor, Oshiwara, New Link Road, Behram Baug, Jogeshwari, Mumbai -400102, and branch offices at various other places in India, (hereinafter referred to as "DSPL") and have entered into an agreement dated _____ with DSPL for availing DSPL's Distribution Services for investment in various financial products such as Units of Mutual Funds / NFO / IPO / PO / Rights issues / Insurance Policies etc.
 B. I / We wish to use the Internet / Web based facilities for the investment as may be available, through DSPL to ensure timely and proper dealings, including but not limited to signing & depositing the Mutual Fund / IPO / PO / NFO / Insurance applications, operating my / our bank and depository accounts, making payments for pay in and pay out of monies and securities, margin payments and any other such acts as may be required or are deemed necessary from time to time.
 C. I / We wish to execute an appropriate power of attorney in favor of DSPL to meet the above objectives including objectives incidental thereto.

AND GENERALLY to sign all letters, correspondence and other documents and to execute and perform any other act, deed or thing whatsoever which ought to be done, executed or performed or which in the opinion of DSPL ought to be done, executed or performed in or about for the purposes as stated above as fully and effectually to all intents and purposes as I / We could do if I / We was / were present.
 AND I / We hereby empower DSPL from time to time, by any attestation writing under their hand (or hands) to substitute with the same powers as or with more limited powers than, as herein before expressed AND I / We do hereby allow, ratify and confirm all and whatsoever the said DSPL or their substitutes shall do or cause to be done in or about the premises by virtue of these presents and indemnify DSPL against all costs, charges and expenses incurred therefore.
 I/We further agree and confirm that the powers and authorities conferred by this Power of Attorney are revocable at any time in writing.

NOW KNOW YE ALL MEN AND THESE PRESENTS WITNESSETH that I / We, do hereby nominate, constitute and appoint the said Destimoney Securities Private Limited, acting through any of its duly authorized officials, as our duly constituted Attorney and authorize on my / our behalf (and so as to bind my self / ourselves, and my / our respective heirs, executors, administrators, partners, successors and assigns) to do all or any of the acts, matters and things and to exercise all or any of the powers and authorities hereby conferred, that is to say

IN WITNESS WHEREOF, I / We have hereunto set and subscribed my / our respective hands and / or seal to these presents on this _____ day of _____ 20__.

Signed and delivered:
 For Name (First Holder): _____
 Sign / Seal _____ 6 / 9
 For Name (Second Holder) _____
 Sign / Seal _____
 Client Witness: (Name & Sign) _____
Accepted:
 For Destimoney Securities Private Limited.
 Sign _____
 Authorized Signatory. (Name) _____
 Signed and delivered in our presence.
 DSPL Witness: (Name & Sign) _____

1. To act on my / our specific instructions, (which would be communicated in the manner as may from time to time be prescribed by DSPL, any third party relying hereon being not required to verify the existence or authenticity of such instructions) and to invest the amount specified in various financial products / securities such as Units of Mutual Funds / NFO / IPO / PO / Rights issues / Insurance Policies etc.
 2. To do all such acts and execute all such writings, forms etc., as I / we may specifically direct the Attorney including:
 a. to subscribe to and / or purchase and / or acquire and / or invest in the financial products / securities and to pay the requisite Consideration for the same out of the amount lying in my / our Account or in a pool Account in DSPL's name;
 b. to redeem, transfer or otherwise deal with or dispose off the financial products / securities and receive the consideration for the same and give effectual receipts in respect thereof and credit the amounts so received in to the specified bank Account in accordance with my / our instructions;
 c. to receive dividend, interest and other accretions and amounts and give effectual receipts and discharges in respect thereof.
 3. To receive correspondences, account statements, investment details, redemption cheques, documents and all or any other materials pertaining to said financial

**Know Your Client (KYC)
Application Form (For Individuals Only)**



Application No. :

Please fill in ENGLISH and in BLOCK LETTERS with black ink

CVL

A. Identity Details (please see guidelines overleaf)

1. Name of Applicant (As appearing in supporting identification document).
Name _____

Father's/Spouse Name _____

2. Gender Male Female **B. Marital status** Single Married **C. Date of Birth** / /

3. Nationality Indian Other _____

4. Status Please tick (✓) Resident Individual Non Resident Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. PAN _____ Please enclose a duly attested copy of your PAN Card
Unique Identification Number (UID)/Aadhaar, if any: _____

6. Proof of Identity submitted for PAN exempt cases Please Tick (✓)
 UID (Aadhaar) Passport Voter ID Driving Licence Others _____

(Please see guideline 'D' overleaf)

PHOTOGRAPH

Please affix the recent passport size photograph and sign across it

7/9

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village _____ Pin Code _____
State _____ Country _____

2. Contact Details

Tel. (Off.) (ISD) (STD)	Tel. (Res.) (ISD) (STD)
Mobile (ISD) (STD)	Fax (ISD) (STD)
E-Mail Id. _____	

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.
 Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others _____
 *Not more than 3 Months old. Validity/Expiry date of proof of address submitted / /

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City / Town / Village _____ Pin Code _____
State _____ Country _____

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.
 Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others _____
 *Not more than 3 Months old. Validity/Expiry date of proof of address submitted / /

C. Other Details (please see guidelines overleaf)

1. Gross Annual Income Details (Please tick (✓): Below 1 Lac 1-5 Lac 5-10 Lac 10-25 Lac > 25 Lacs
OR
Net-worth in ₹. (*Net worth should not be older than 1 year) _____ as on (date) / /

2. Occupation (Please tick(✓) any one and give brief details):
 Private Sector Service Public Sector Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others (Please specify) _____

3. Please tick, if applicable: Politically Exposed Person Related to a Politically Exposed Person
For definition of PEP, please refer guideline overleaf

4. Any other information: _____

DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Place: _____ Date: _____

SIGNATURE OF APPLICANT
_____ 8/9

FOR OFFICE USE ONLY

AMC/Intermediary name OR code _____

(Originals Verified) Self Certified Document copies received
 (Attested) True copies of documents received
Main Intermediary _____

Seal/Stamp of the intermediary should contain: Staff Name Designation Name of the Organization Signature Date	Seal/Stamp of the intermediary should contain: Staff Name Designation Name of the Organization Signature Date
--	--

IPV Done on / /

Please note that the KYC Application Form and overleaf instructions should be printed on the same page (back to back). If printed separately then both the pages should be attached and signed by the applicant.

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OICard and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) 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.

B. Proof of Identity(POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCI, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

Checklist of mandatory documents Please tick (✓)

- CDSL KYC acknowledgement copy (If CDSL KYC Complaint)
- PAN Card Copy
- Copy of cancelled cheque leaf or passbook or bank statement

CORRESPONDENCE

- Proof of Address (Copy of any one of the following is mandatory for all applicants)
- Ration Card
- Voter ID card
- Telephone Bill (Not more than 2 months old)
- Electricity Bill (Not more than 2 months old)

- Copy of passport or Driving license with address page
 - Latest month bank statement or bank passbook with name & address of client
- PERMANENT**
- Proof of Address (Copy of any one of the following is mandatory for all applicants)
 - Ration Card
 - Voter ID card
 - Telephone Bill (Not more than 2 months old)
 - Electricity Bill (Not more than 2 months old)
 - Copy of passport or Driving license with address page
 - Latest month bank statement or bank passbook with name & address of client

Client PAN Card and KYC copy verified with original by	Name	Sign
Client Address and contact details verified by	Name	Sign

Cheque if any to be collected in the name of "Destimoney Securities Pvt. Ltd."

NOMINATION:

To,
Destimoney Securities Pvt. Ltd.
 6th Floor, A Wing, Tech Web Centre, New Link Road, Oshiwara, Near Behram Baug, Jogeshwari (W), Mumbai-400102
 Dear Sir/Madam,

- I/We the sole holder / Joint holders / Guardian (In case of minor) hereby declare that:
 - I/We nominate the following person who is entitled to receive security / units balances lying in my/our account, particulars whereof are given below, in the event of the death of the Sole holder or the death of all the Joint Holders.
 - This Nomination form is part and parcel of the original Online Mutual Funds Agreement & KYC
- Client ID: _____

Nominee's Details

Name: First Name Middle Name Last Name

Date of birth: DD MM YY YY YY YY YY YY

Gender: Male Female Other

Marital status: Single Married

Permanent Address:

City:

State: Country: Pin Code:

Relationship with the client: PAN No.:

As the nominee is minor as on date, I/We appoint following person to act as his/her guardian till he/she attains majority:

Name of guardian: First Name Middle Name Last Name

Age:

Residence Address of Guardian:

City:

State: Country: Pin Code:

PAN No.:

Photograph of the Nominee (Please sign across the photograph)	Signature of the Nominee/ Guardian	Photograph of the Guardian (In case of Minor) (Please sign across the photograph)	Sole / First Holder <input type="text"/> 9/9
			Second Holder <input type="text"/>
			Third Holder <input type="text"/>

(To be signed by the applicant in case of nomination)

Details & Signature of Two Witnesses:

	First Witness	Second Witness
Name of Witness	<input type="text"/>	<input type="text"/>
Address of Witness	<input type="text"/>	<input type="text"/>
Signature of Witness With Date	<input type="text"/>	<input type="text"/>

For Office Use only
 Branch Name _____ Branch Code _____

SIP Mandate Form

Destimoney
world-class financial services

User ID

The Manager

(Bank Name)

(Branch Name)

(Address)

Telephone No.

I hereby authorize Destimoney Securities private Limited (DSPL) to debit my account for making payment to mutual fund companies for the Systematic Investment Plan (SIP) transactions scheduled by myself on Destimoney Securities private Limited (DSPL) website www.destimoney.com. The debit transaction will be processed by DSPL authorized Service Provider on behalf of DSPL.

My bank details are mentioned below.

A 9-digit Micr Code Of The Bank & Branch (Appearing on the MICR cheque issued by the bank) :

B Account Type (S.B. Account/Current Account or Cash Credit) :

C Ledger No / Ledger Follo No. (For Office Use Only) :

D Account Holder Name (in Caps) :

E Customer Code : (User ID) (For Office Use Only)

F Account Number :

G Effective Date of the Mandate :

H Expiry Date of the Mandate :

I Maximum Amount Limit per transaction (Rs.) (Please mention "NA" in case you do not want to mention any limit) :

Terms and Conditions:

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS/Standing Instruction/Direct Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution and its Service Provider responsible. I/We will also inform [Distributor], about any changes in my bank account. I/We have read and understood the Scheme Information Document/Key Information Memorandum of the Scheme. I/We apply for the units of the Scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme.

This is to inform I/we have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in mutual fund companies shall be made from my/our below mentioned bank account with your bank. I/We authorize the representative carrying this ECS mandate Form to get it verified & executed. I/We authorize the bank to honor the instructions as mentioned in the application form. I/We also hereby authorize bank to debit charges towards verification of this mandate, if any.

I/We undertake to keep sufficient funds in the funding account on the date of execution of ECS/Standing Instruction/Direct Debit. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the Mutual Fund, Distributor, Service Provider or the Bank responsible. If the date of debit to my/our account happens to be a non banking/business day as defined in the Scheme Information Document of the said Scheme of AMC, execution of the debit will happen as per the normal practice of the bank mandated by the investor and allotment of units will happen as per the Terms and Conditions listed in the Scheme Information Document of the Mutual Fund.

I/We hereby agree to avail the facility for SIP and authorize my bank to execute the ECS/Standing Instruction/Direct Debit for a further increase in installment from my designated account. I/We agree that Distributor/AMC/Mutual Fund (including its affiliates)/ Service Provider, and any of its officers directors, personnel and employees, shall not be held responsible for any delay / wrong debits on the part of the bank for executing the standing instructions of additional sum on a specified date from my account. If the transaction is not effected at all for reasons of incomplete or incorrect information, the user institution would not be held responsible. I/We confirm to have understood the introduction of this facility and agree to abide by the terms, conditions, rules and regulations of this facility.

Signature of the 1st Applicant
(As per bank account)

Signature of the 2nd Applicant
(As per bank account)

Date: