

(Please read the Key Information Memorandum, the Product Labels and instructions carefully and complete the relevant section legibly in black / dark coloured ink and in BLOCK LETTERS.)

Broker Code/ ARN	Sub-Broker ARN/ Branch Code	Internal Sub-Broker Code	EUIIN* (Refer Section 'K' of instructions)	RIA Code / PMRN**	Ref No.
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\*I/we hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

\*\*By mentioning the RIA Code/ PMRN, I/we hereby give my/our consent to share/provide the transactions data feed / unit holdings in respect of my/our investments under Direct Plan in the Scheme(s) of Union Mutual Fund with the SEBI Registered Investment Adviser/ SEBI registered Portfolio Managers.

Signature
Sole/ First Applicant

For Office use only

**1. EXISTING UNIT HOLDER INFORMATION** (The details in our records under the Folio No. mentioned below will only be considered for this application) **\*Mandatory**

<b>Unitholder's Name</b> _____	<b>Folio No.</b> _____
<b>2. MODE OF HOLDING</b> <input checked="" type="checkbox"/> Single	
<b>3. FIRST APPLICANT'S INFORMATION*</b> [Please tick (✓)] (Refer Section 'B' and 'C' of instructions) (Please ensure that the details mentioned matches with the KYC details)	
<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <span style="float: right;">N A M E</span>	
<b>PAN (Copy of PAN Advisable)</b> _____	<input type="checkbox"/> KYC <input type="checkbox"/> CKYC No. (KIN) ^ _____
<b>3a. Contact Details*</b> (Refer Section 'H' of Instructions)	
Mobile No. <sup>s</sup> _____	E-mail <sup>s</sup> _____
Tel. (Off.) _____ Country/ Area code _____	Tel. (Res.) _____ Country/ Area code _____
Fax _____	Country/ Area code _____
<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Guardian (for Minor investment) <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> POA <input type="checkbox"/> PMS	
<input type="checkbox"/> Mobile number specified above belongs to [Please (✓)] <input type="checkbox"/> Email address specified above belongs to [Please (✓)]	
On providing email-id, investors shall receive the scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. However, if the investors wish to receive the scheme wise annual report or an abridged summary thereof in physical form [Please (✓)] Opt-in <input type="checkbox"/>	
<b>Mailing address*</b> (P. O. Box address is not sufficient.) _____	
City _____	State _____
Pin Code _____	
<b>3b. Date of Birth*</b> D D M M Y Y Y Y	<b>3c. Status*</b> <input checked="" type="checkbox"/> Resident Individual
<b>3d. Occupation*</b>	<input type="checkbox"/> Pvt. Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Govt. Service
<b>3e. Gross Annual Income*</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs - 1 Crore <input type="checkbox"/> >1 Crore	
<b>Net-worth in ₹</b> _____ as on D D M M Y Y Y Y (Not older than 1 year)	
<b>3f. Other Details*</b> <input type="checkbox"/> I am Politically Exposed Person <input type="checkbox"/> I am Related to Politically Exposed Person <input type="checkbox"/> Not Applicable	

^ Investors who have completed the Central KYC with the Central KYC Records Registry (CKYCR), and have a KYC Identification Number (KIN) from the CKYCR are requested to quote the 14 digit KIN.

**4. FATCA INFORMATION/ FOREIGN TAX LAWS\*** - [Please tick (✓)] (Refer Section 'L' of instructions)

<b>Category</b>	<b>First/Sole Applicant</b>
Is the Country of Birth / Citizenship / Nationality / Tax Residency other than India?* <input type="checkbox"/> Yes <input type="checkbox"/> No	
* If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.	
Place/ City of Birth _____	
Country of Birth _____	
Address Type (of address in KYC records)	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential
Country of Tax Residency 1 _____	
Tax Payer Ref. ID No. 1 _____	
Documentation Type 1 (TIN or Other Please specify) _____	
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2 _____	
Tax Payer Ref. ID No. 2 _____	
Documentation Type 2 (TIN or Other Please specify) _____	
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

- Reason A - The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- Reason B - No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C - others; please state the reason thereof.

**5. PAYOUT BANK ACCOUNT DETAILS \*** [Please tick (✓)] (Refer Section 'D' and 'E' of instructions) (Will be updated only if the proof of bank account is available)

(Please provide the below details along with cancelled cheque leaf with IFSC code and name printed on the face of the cheque.)  
**Core Banking Solutions (CBS) accounts is mandatory.** Please note that transactions received with non-CBS bank account details are liable to be rejected.

Bank Name _____	Bank A/C No _____	Bank Branch _____	
A/C Type <input type="checkbox"/> Savings <input type="checkbox"/> Current	IFSC CODE _____	MICR CODE _____	
Bank City _____	State _____	PIN _____	
Document Attached <input type="checkbox"/> Original Cancelled Cheque with name & A/c no. of 1st unitholder pre-printed <input type="checkbox"/> Bank Pass Book having name, address & A/c no. of account holder with current entries not older than 3 months			

(IFSC Code is the 11 digit no. appearing on your cheque leaf, mandatory for credit via NEFT/ RTGS) (MICR Code is the 9 digit code next to the cheque no.)

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application No. \_\_\_\_\_

Received from: Mr./ Ms. \_\_\_\_\_

6. SIP DETAILS [Please tick (✓)] (Refer Section 'F' of instructions)			
Scheme/ Plan/ Option		SIP Amount (In figures)	Enrolment Period (MM/YY)
Union			From <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y To <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y

**SIP Frequency:** Monthly, **Minimum SIP Amount:** ₹ 500 and in multiples of ₹ 1 thereafter, **Minimum Period:** 6 Months, **Default SIP end Period :** Perpetual

**Note:**  
a) For Union ELSS Tax Saver Fund: Minimum SIP installment ₹ 500 and in multiples of ₹ 500 thereafter.  
b) If no Option is selected in the application form, the investment will be deemed to be for the default option – GROWTH and other credentials will be as per Common Application Form.

7. NOMINATION DETAILS* (All fields are mandatory) [Please tick (✓)] (Refer Section 'G' of instructions) This section is applicable only to new investors. Existing investors need to fill standalone Nomination / Cancellation /Opt-out Form for any changes or modification in the existing details registered in your Folio.			
<input type="radio"/> I/We wish to nominate - I/We hereby nominate the under mentioned Nominee(s) to receive the amounts to my / our credit in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee(s) shall be a valid discharge by the AMC / Mutual Fund / Trustee/ Sponsor I/We want the details of my / our nominee to be printed in the statement of holding, provided to me/us by the AMC. (please tick, as appropriate)s: <input type="radio"/> Yes <input type="radio"/> No			
	<b>Nominee-1</b>	<b>Nominee-2</b>	<b>Nominee-3</b>
Name of the Nominee (s)			
Share of nominee (%)			
Nominee's Relationship with Applicant			
Date of Birth of Nominee (Incise of Minor nominee)			
Guardian Name (In case of Minor nominee)			
Address of Nominee(s) / Guardian incase of Nominee is Minor			
Mobile/Telephone No. of Nominee(s) / Guardian in case of Minor Nominee			
Email ID of Nominee(s) / Guardian in case of Minor Nominee			
Nominee / Guardian (incase of Minor) identity details (Please provide details of any one)	<input type="radio"/> PAN _____ <input type="radio"/> Driving Licence _____ <input type="radio"/> Aadhaar (last 4 Digit) _____ <input type="radio"/> Passport No (in case of NRI/OCI/PIO) _____	<input type="radio"/> PAN _____ <input type="radio"/> Driving Licence _____ <input type="radio"/> Aadhaar (last 4 Digit) _____ <input type="radio"/> Passport No (in case of NRI/OCI/PIO) _____	<input type="radio"/> PAN _____ <input type="radio"/> Driving Licence _____ <input type="radio"/> Aadhaar (last 4 Digit) _____ <input type="radio"/> Passport No (in case of NRI/OCI/PIO) _____
<input type="radio"/> I/ We do not wish to nominate      I/ We hereby confirm that I/ We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non- appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.			

8. EXCEPTION TO THIRD PARTY PAYMENT - Mandatory Details please refer to Instructions overleaf. (To be filled by employer)																	
Payment by Employer on behalf of employee to Union Mutual Fund. We hereby declare that the funds for this Corp-SIP application for the applicant (employee) for subscription of units as given in point 8 is part of the total payment for Corp-SIP; which will be done through the salary payment deduction of the given employee and the details of the total payment is as below - <b>Electronic Transfer of bank details:</b> <table border="1"> <tr> <td><b>Bank Name :</b></td> <td>Union Bank of India</td> <td><b>Bank Account Name :</b></td> <td>UNION MF MULTI SCHEME SIP</td> <td><b>Account Number :</b></td> <td>317901011013866</td> </tr> <tr> <td><b>Branch :</b></td> <td>M.S. Marg – Fort</td> <td><b>IFSC Code :</b></td> <td>UBIN0531791</td> <td></td> <td></td> </tr> </table> We confirm that the beneficial owner(s) of the investment in these units is Mr./Ms. _____ Emp Code. _____ who is our employee and has provided the funds on account of personal investments. Name of Declarant(s) (Company HR / A/c Team / Authorized Person): _____ Income Tax PAN No. (Company): _____ Signature of Declarant(s) (Company HR / A/c Team / Authorized Person): _____ <table border="1"> <tr> <td>Address of Declarant(s) ( Company)</td> <td>(With Company Seal)</td> </tr> </table> <input type="radio"/> Please attach KYC Compliance status proof of the Employer				<b>Bank Name :</b>	Union Bank of India	<b>Bank Account Name :</b>	UNION MF MULTI SCHEME SIP	<b>Account Number :</b>	317901011013866	<b>Branch :</b>	M.S. Marg – Fort	<b>IFSC Code :</b>	UBIN0531791			Address of Declarant(s) ( Company)	(With Company Seal)
<b>Bank Name :</b>	Union Bank of India	<b>Bank Account Name :</b>	UNION MF MULTI SCHEME SIP	<b>Account Number :</b>	317901011013866												
<b>Branch :</b>	M.S. Marg – Fort	<b>IFSC Code :</b>	UBIN0531791														
Address of Declarant(s) ( Company)	(With Company Seal)																

9. DECLARATION & SIGNATURES* (Refer Section 'J' of instructions)									
1. I/ We have read, understood and hereby agree to comply with the terms and conditions (T & C) of the scheme related documents, the T & C and policies on the AMC's website, and hereby apply for Units of the aforementioned Scheme(s). I/ We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We hereby declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/ We hereby confirm that Union Mutual Fund (the Fund)/ Union Asset Management Company Private Limited (the AMC) and its empanelled broker(s) have not given me/ us any indicative portfolio and indicative yield, in any manner whatsoever. I/ We hereby confirm that at the time of investment, I/ we have the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund/ Sponsor will not be responsible if such investment is ultravires the relevant constitution. 2. I/ We hereby confirm that the information provided hereinabove is true, correct and complete to the best of my/ our knowledge and belief and that I/ we shall be solely liable and responsible for the information submitted. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ we also confirm that I have read and understood the FATCA & CRS T & C and hereby accept the same. I/ We also undertake to keep you promptly informed in writing about any changes/ modifications to the above information in future and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators/ tax authorities. I/ We hereby authorize the Fund/ the AMC/ the RTA to share any information provided by me/ us to the Fund, its Sponsor, the AMC, Trustee, their employees, RTAs, authorized agents, third party service providers, my/ our distributor(s), SEBI registered Intermediaries or any Indian or foreign governmental or statutory or judicial or tax/ revenue authorities/ agencies and other investigation agencies in or outside India, and/ or to withhold and pay out any sums from my/ our account(s) or close or suspend my/our account(s), without any obligation of advising me/ us of the same, as may be required by regulators/tax authorities. 3. I/ We hereby consent to receiving information from Central KYC Registry (CKYCR) through SMS/Email on the above registered mobile number/email address. I/ We also providing consent to MF/AMC/KRA to share this KYC Data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/Rules/SEBI Guidelines.	<table border="1"> <thead> <tr> <th colspan="2">Name &amp; Signature of Unitholder</th> </tr> </thead> <tbody> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Signature</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: center;">Sole/First Applicant</td> </tr> </tbody> </table>	Name & Signature of Unitholder		Name		Signature		Sole/First Applicant	
Name & Signature of Unitholder									
Name									
Signature									
Sole/First Applicant									
<b>Applicable to SIP Investments only:</b> I/ We hereby express my/ our willingness to make payments towards SIP instalments as mentioned by my/our employer. If the transaction is delayed or not effected for reasons of incomplete/incorrect information, I/we would not hold the user institution and its affiliates responsible. <b>Important alert:</b> Incase there is any change to your KYC information, please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the point of service of any KYC Registration Agency.									

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:  
**Computer Age Management Services Ltd.,**  
Unit: Union Mutual Fund  
Rayala Tower 2, 5th Floor, # 158 Anna Salai, Chennai - 600002.  
**Email:** enq\_uk@camsonline.com | **Website:** www.camsonline.com

**Union Asset Management Company Pvt. Ltd.**  
Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059  
**Toll Free :** 1800 200 2268/1800 572 2268 | **TeI No. :** 022 67483333  
**Website:** www.unionmf.com | **Email :** investorcare@unionmf.com  
Give a missed call from your registered mobile number on 08010421326 and get an Account Statement via SMS.



**Authorisation to the Organisation (To be filled by the Investor/Employee)(Copy of the Form has to be submitted to AMC)**

**FREQUENCY: MONTHLY**

To,

HR/ Account Department,

Name of the Company \_\_\_\_\_.

Dear Sir/Madam,

I hereby authorize the organization to deduct the below mentioned amount towards **Union Mutual Fund Corporate SIP (Corp-SIP)** from my salary every month and remit it to **UNION MF MULTI SCHEME SIP**.

Name of the Applicant (Employee) \_\_\_\_\_ Employee Code \_\_\_\_\_.

Salary Bank Name \_\_\_\_\_ Salary Account No. \_\_\_\_\_ IFSC Code \_\_\_\_\_.

Rupees in Figures ₹ \_\_\_\_\_ /-(Rupees in Words \_\_\_\_\_ only)

**START DATE: IMMEDIATE**

<b>Application No:</b>							
<b>Date</b>	D	D	M	M	Y	Y	Y

SIGNATURE OF THE  
FIRST APPLICANT(EMPLOYEE)

## INSTRUCTIONS TO FILL APPLICATION FORM FOR UNION MUTUAL FUND CORPORATE SIP (Corp-SIP)

**A. MODE OF PAYMENT: For Accounts / Payroll Department of the Organization Participating in Corp-SIP**

- Employee authorize the company to deduct the investment amount from monthly salary.
- Accounts / HR Department issues a consolidated cheque / fund transfer in favour of Union Mutual Fund Corporate SIP (Corp-SIP) A/c for the total amount of investment (of all employees put together) along with employee wise deduction details in the specified format or alternatively Accounts / HR Department can do Fund transfer in bank account, details followed:  
**1. Bank Name: Union Bank of India 2. Bank A/c no: 317901011013866 3. IFSC Code: UBIN0531791 4. Branch Address: M.S. Marg – Fort**
- Credit of Refund, Redemption & Dividend- The Mutual Fund Will electronically payout to the registered bank account of the respect investor (Employees).
- The application form needs to be submitted by the Investor/Employee to the Salary Department of its organisation. The Salary Department will detach the portion authorising the salary deduction and send the remaining portion of the form to Union Mutual Fund along with a copy of authorisation form. Application incomplete in any respect are liable to be rejected.

**B. GENERAL INSTRUCTIONS**

- Please read the terms of the Key Information Memorandum and the Scheme Information Document carefully before filling the Application Form. Employees should also apprise themselves of the the prevailing Load structure on the date of submitting the Application Forms. Employees are deemed to have accepted the terms subjects to which this offer is being made and bind themselves to the terms upon signing the Corp-SIP Application Forms and authorization copy to HR.
- Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable. The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his / her official seal.
- The designated Investors Service Centre will time stamp and return the acknowledgment slip along with a photo copy of receipt of the application to authorization person.
- Employee & Employer has to be KYC Compliant.
- Employee should clearly indicate their preference of Scheme, Plan & Option on the application form. If no Option is selected in the application form, the investment will be deemed to be for the default option –GROWTH and other credentials will be as per Common Application Form.
- PAN/ KYC of all holders along with KYC documentary proof to be attached.

**C. SPECIFIC INSTRUCTION FOR UNION MUTUAL FUND CORPORATE SIP (Corp-SIP)**

- All schemes available under the Corp- SIP facility.
- This form should be submitted at least 5 working days before the salary date.
- All Corp-SIP purchases are subject to realization of the Cheque / fund transfer by the Salary or HR Department of the Organisation/ Company/ Employer.
- The Original forms have to submitted to the AMC branch office or at the nearest Investor Service Centre.
- Units to be allotted in Physical Mode only. Option to hold units in demat mode will not be available.
- NRI will not be able to invest though this facility.
- The employee have to be the First / Sole Applicant for the facility.
- Payment through Stockinvest, outstation cheques and cash will not be accepted.
- The Organisation/ Company/ Employer has to remit/transfer Corp-SIP amount of the respective amount of the Employee aggregated total amount as per participating in Corp-SIP.
- The employer needs to sign the third party declaration form while making the cumulative SIP investments on behalf of its employees.

# INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

## A. GENERAL INSTRUCTIONS

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda thereto, if any, carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
2. The application form must be filled in English in BLOCK letters using black or dark blue coloured ink. Incomplete applications are liable to be rejected. Please refer to the check list to ensure that the requisite details and documents have been provided, this will help in avoiding processing delays and/or rejection of your application form.
3. Correction/cancellation of any information should be countersigned by the applicants/ unit holders. Please strike out any section which is not applicable.
4. The application serial number/ folio number and the scheme name should be mentioned on the reverse side of the instrument that accompanies the application.
5. All communications and payments shall be made to the first applicant only, irrespective of the holding basis.
6. Any subsequent change in static information like bank details, IDCW sub option etc. (as may be applicable under the Scheme) would be based on written communication from investors. These changes will be effected within 10 days of the valid signed request reaching the office of the Registrar and any interim financial transactions will be effected with last/registered details only.
7. Units allotted are subject to realisation of payment instrument and no financial transactions i.e. redemption/ switch etc will be effected till confirmation of realisation.

## B. APPLICANT / UNIT HOLDER INFORMATION

1. Investors are required to quote the Name and Date of Birth (DOB) as per PAN Card in the application forms.
2. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
3. The mobile number and e-mail ID provided should belong to the investor as per HR records. Those can be personal details of the employees. Kindly note that contact details of intermediaries (MFD, RIA, RTA, AMC) or their employees in folios which do not belong to such persons/entities shall be removed.
4. Please indicate the investor profile of the first applicant at the time of investment.
5. Investors should ensure to write the word 'DIRECT' in the column 'ARN No.' or 'Broker Code' in their applications for purchase / additional purchase / switch in cases where such applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the ARN No. or 'Broker Code' is already printed, alterations, if any, in the column 'ARN No.' or 'Broker Code' should be counter signed by 1st unit holder, failing which, the application will be processed as if no alterations were made. Any subsequent change/ update/ removal of broker code will be based on the written request from the unit holders and will be on a prospective basis, only from the date when the registrar executes such written instructions.
6. To help us service you better, please provide your email ID and mobile number.

## C. PERMANENT ACCOUNT NUMBER (PAN) AND KNOW YOUR CLIENT (KYC) PAN

Please furnish the PAN and KYC details of each applicant / unit holder, including the guardian and /or Power of Attorney (POA) holder as explained in the paragraphs below. It is mandatory for all investors to quote their PAN and submit self certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for purchase of units of the scheme. Investors will be required to submit the original PAN card for verification, wherever applicable.

As per SEBI circular no. MRD/ DoP/MF/Cir - 08/2008 dated April 3, 2008 and circular no. MRD/ DoP/Cir20/2008 dated June 30, 2008 investors residing in the state of Sikkim and Central Government, State Government and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) respectively are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the Mutual Fund. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

## 2) KYC COMPLIANCE WITH ANTI MONEY LAUNDERING (AML) REGULATIONS

In accordance with requirements under the Prevention of Money Laundering Act, 2002. (PMLA) the Rules issued there under and the guidelines and circulars on Anti-Money Laundering issued by SEBI, (collectively "AML Regulations"), mutual funds are required to formulate and implement Client Identification Programme to verify and maintain the record of identity and address(es) of investors. This is commonly referred to as 'Know Your Client' guidelines (KYC).

With a view to streamline implementation of KYC procedures and ensure compliance with the AML Regulations, the mutual fund industry had collectively put in place arrangement with an independent agency (CDSL Ventures Limited) that acted as central record keeping agency ('Central Agency'), and as Central Agency had the responsibility for collection of documents relating to identity and address of investors.

In order to avoid duplication of KYC process with every SEBI registered intermediary and with a view to bringing about uniformity in the KYC requirement and a mechanism for centralization of the KYC records in the securities market, SEBI has vide its various circulars and the SEBI (KYC Registration Agency) Regulations 2011, introduced common KYC across market intermediaries.

With effect from January 01, 2012 ("Effective Date"), SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc.

## Following are the KYC requirements for new / prospective investors and existing investors:

### i. KYC requirements for new / prospective investors:

New/ Prospective Investors are requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on the website [www.unionmf.com](http://www.unionmf.com).

The Mutual Fund shall perform the initial KYC of its new investors and may also undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforesaid circulars / Prevention of Money

Laundering Act, 2002, and circulars thereto. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. On receipt of initial/updated KYC documents from the Mutual Fund, the KRA shall send a letter to the investor within SEBI prescribed timelines, confirming the details thereof.

It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. The AMC and National Institute of Securities Markets (NISM)/Association of Mutual Funds in India (AMFI) certified distributors who are Know Your Distributor (KYD) compliant are authorised to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Further, the Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI), to act as, and to perform the functions of, the Central KYC (CKYC) Records Registry under the PML Rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a client, as defined in the Prevention of Money Laundering Act, 2002. Every reporting entity is required to capture the KYC information for sharing with the Central KYC Records Registry (CKYCR). Accordingly, the investors shall be required to provide requisite KYC information/ documents as prescribed by CERSAI and the AMC from time to time. Investors who have already completed CKYC and have a KYC Identification Number (KIN) can invest in the Mutual Fund by quoting the KIN and by submitting a self certified copy of PAN and by completing In-Person Verification (IPV) as mentioned above

### ii. KYC requirements for existing investors:

Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, pursuant to SEBI circular no. MIRS/ DoP/Cir-5 /2012 dated April 13, 2012 and subsequent SEBI communication, investors who had completed the erstwhile Centralised Mutual Fund KYC through CDSL Ventures Limited, are required to provide KYC details and complete IPV as per the new KYC requirements, which was not mandated earlier.

It is mandatory for all categories of investors to be KYC compliant for any amount of investment.

AMC reserves the right to reject application forms for transactions in units of the Mutual Fund not accompanied by common KYC Application Form or letter/ acknowledgement issued by the KRA/KIN issued by CERSAI. The KYC compliance status of the investors will be validated with the records of the KRA/ CERSAI. In relation to implementation of the SEBI Guidelines on identification of Beneficial Ownership, the AMC reserves the right to call for such information / documents from the investors that the AMC deems fit.

**For further details, please refer to the Section on "Prevention of Money Laundering and Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI).**

## D. BANK ACCOUNT DETAILS / MULTIPLE BANK ACCOUNTS REGISTRATION

### 1. To protect the interest of the applicants / investors from fraudulent encashment of cheques and as per the SEBI Regulations, it is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected.

1. The investor agrees that the proceeds towards redemptions and dividends will be despatched by the AMC or its Registrar & Transfer Agent through a reasonable mode of despatch like courier, post etc. in case of cheque/ demand draft or directly credited to the bank account (as per the details mentioned by the applicant) by using direct credit facility, RTGS or NEFT entirely and solely at the risk of the investor. The Fund may from time to time commence / discontinue Direct Credit arrangements with various banks for direct credit of redemption / dividends.
2. Multiple Bank Accounts Registration Facility:

- (i) Mutual Fund offers its investors facility to register multiple bank accounts for pay-in (except SIP, if any) & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated "Bank Accounts Registration Form". In case of new investors, the bank account mentioned on the purchase application form used for opening the folio will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of the other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.
- (ii) For registering bank details, please enclose cancelled cheque leaf for each of such banks accounts which will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered. If the bank account number on the cheque leaf is handwritten or first unit holders name is not printed on the face of the cheque, bank passbook with current entries not older than 3 months having the name, address and the account number of the account holder should be enclosed.
- (iii) Any request without the above mentioned documents will be treated as invalid and will not be acted upon and any financial transaction, including redemptions will be carried with the previous details only. The AMC reserves the right to observe a cooling-off period of 10 calendar days for validation and registration of new bank account and to disallow redemption payouts into such bank accounts till completion of such cooling-off period.
- (iv) Investors holding units only in non-demat form can avail the facility of registering multiple bank accounts by filling in the 'Bank Accounts Registration Form' available at our investor Service Centres (ISCs).

4. In respect of new subscription/new folio creation, in case the bank mandate mentioned in the application form by the investor for effecting payouts is not the same as the bank account from which the investment is made, the investor would be required to provide additional documents i.e. either a **Cancelled original cheque of the bank account with first unit holder's name and bank account number printed on the face of the cheque; or Bank Passbook with current entries not older than 3 months having the name, address and account number of the account holder**, in relation to the bank mandate, to enable the AMC to validate that the bank mandate belongs to the investor. **Where such additional documents are not provided for the verification of bank account mentioned in the application form, the AMC reserves the right to consider the**

bank account used towards subscription payment as the registered bank account (bank mandate) for the purpose of effecting payouts such as redemptions and dividends. For more details in this regard please refer to Point viz. 'Bank account details mandatory for all Investors' under section 'How to Apply?' of the SAI.

- Proceeds of any redemption request will be sent only to a bank account that is already registered in the folio at the time of redemption transaction processing. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If redemption request is received together with a change of bank account (unregistered new bank account) or before verification and validation of the new bank account, the AMC reserves the right to process the redemption request to the currently registered default old bank account.

#### E. INVESTMENT & PAYMENT DETAILS

- Investors subscribing under Direct Plan will have to select "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form for opting for Direct Plan. Investors purchasing / subscribing units in the Scheme through a distributor are requested not to select "Direct Plan" in the application form but select Regular Plan. In case the investor does not select the desired Plan properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default Plan will be considered and applied.

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete /un-empanelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

- Investors/ Applicants should clearly indicate the desired Option/ Facility/ Frequency (as may be applicable under the Scheme) in the space provided in the Application Form. In case investor wishes to opt for multiple options (as may be applicable under the Scheme), separate application form will have to be filled.
- In case the investor does not fill the desired Option/ Facility/ Frequency properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default option/ facility/ frequency will be considered and applied.

Options/ Facility/ Frequency	Default Option/ Facility/ Frequency
Growth/IDCW	Growth
Payout of IDCW/ Reinvestment of IDCW/ Transfer of IDCW	Reinvestment of IDCW

- The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
- The following modes of payments are not valid and applications accompanied by such payments are liable to be rejected, except in case of any specific facility offered by the AMC which permits otherwise: i) Multiple cheques with single application (ii) Single cheque with multiple applications (iii) outstation cheque/ demand draft (iv) cash / money order / postal order (v) post dated cheques (post dated cheque for investment under SIP will be accepted) (vi) Third party payments (except in certain cases) (vii) Pre-funded instruments such as demand draft, pay order etc.

#### a. Non - acceptance of "Third Party Payment" instruments for subscriptions/ investments

- "Third Party Payment Instruments" means a payment made through an instrument issued from an account other than that of the beneficiary investor. Applications to scheme of Union Mutual Fund accompanied by a Third Party Payment Instrument shall not be accepted by the AMC except in the following cases:
  - Payments made by an Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through payroll deductions or deductions out of expense reimbursements.
  - Custodian making investments on behalf of an FPI or a Client.
  - Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
  - Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum /one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

The AMC reserves the right to exercise extra due diligence in terms of ensuring the authenticity of the above arrangements from a fraud prevention perspective and ensuring compliance with the provisions of PMLA regarding prevention of money laundering etc.

In case a payment is covered under above exceptions, the following additional documents are required to be mandatorily provided together with the application form: KYC acknowledgement letter/ printout of KYC compliance status of the Investor and the person making the payment.

- The AMC/Mutual Fund/RTA will not accept any subscription/ purchase application from Investors if accompanied by a pre-funded instrument (demand draft, pay order etc.) under any scheme of Union Mutual Fund.
- In case of subscriptions payment through RTGS, NEFT, NECS, bank transfer etc investor is required to provide an acknowledgement copy of the instruction which has been provided to the bank indicating the account number and the debit instructions. The bank details mentioned on the instruction letter should be registered bank account or the first applicant/ unit holder should be one of the account holders of the bank account.

#### F. SYSTEMATIC INVESTMENT PLAN (SIP) AND OTHER FACILITIES

- Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
- Allotment of units will be made on respective SIP date/credit date as per the requirement of Uniform cut off time. (provided the credit is available in the scheme bank account as per scheme feature).
- Units will be allotted on the applicable dates. In case the date falls on a non-business day, the immediate next business day will be considered for the purpose of determining the applicability of NAV.

- The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
- Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the Customer Service Centre. Notice of such discontinuance should be received at least 15 days prior to the due date of the next SIP instalment. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s), if any, will be returned to the unit holder.

#### G. NOMINATION DETAILS

##### Rights, Entitlement and Obligation of the investor and nominee / Instructions

- As per SEBI regulation, if you are opening a new mutual fund folio, you have to provide nomination. Otherwise, you have to follow the specified procedure for Opt-out
- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC / Mutual Fund for each instance of providing or changing nomination.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio where Minor is the unitholder.
- The signatories for this nomination form in joint folios / account, shall be the same as that of your joint folio. i.e.
  - 'Either or Survivor' Folios / Accounts - any one of the holders can sign.
  - 'First holder Folios / Accounts - only First Holder can sign.
  - 'Jointly' Folios / Accounts - both holders have to sign.
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided optionally.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
- In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

#### H. OTHER FACILITIES / E-MAIL COMMUNICATION

- Account statements/ Consolidated Account Statement, newsletters, Annual Reports/ abridged summary thereof and other kinds of communication will be sent only through e-mail instead of physical, for investors who have provided their e-mail address on the application forms. However, in case the investors wish to get the hard copy of these documents, they are requested to specifically indicate their preference in the application forms or send an e-mail to investorcare@unionmf.com or contact the customer service centre.
- It is deemed that the unit holder is aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.

#### I. DEDUCTION OF TRANSACTION CHARGE FOR INVESTMENTS THROUGH EMPANELLED DISTRIBUTORS OF THE FUND:

**With effect from April 01, 2024, no transaction charges will be deducted from the investment amount for transactions/applications received through distributors (i.e. under Regular Plan) and full subscription amount will be invested in the Schemes, subject to the statutory levies.**

#### J. DECLARATION AND SIGNATURE(S)

- Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India.
- Thumb impressions (left hand for males and right hand for female) and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a Magistrate or a Notary public or a Special Executive Magistrate under his/ her official seal.
- Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the application form.

#### K. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN):

With reference to clause no. 15.11 of SEBI Master Circular dated June 27, 2024 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/ declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/ space provided for the ARN Number/ EUIIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

- Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards (CRS) Details and Terms & Conditions:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-Tax Rules, 1962,

which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with FIs or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN

or functional equivalent if the country in which you are a tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach it to this form.

**M. LEVY OF STAMP DUTY ON APPLICABLE MUTUAL FUND TRANSACTION**

Investors/ Unit holders of all Schemes of Union Mutual Fund are requested to note that, pursuant to Part I of Chapter IV of the Notification dated February 21, 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications including Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund investment transactions such as purchases (including switch-in, Reinvestment of Income Distribution cum Capital Withdrawal) with effect from July 1, 2020. For further details in relation to levy of stamp duty, investors are requested to refer the SID of respective scheme.