

DECLARATION

I/We hereby agree and give consent for opening of MyUniverse Investment account facility with Aditya Birla Customer Services Ltd (ABC SL), a sub-distributor of Aditya Birla Money Mart Limited [herein after jointly and severally called as 'Mutual Fund Distributor'] for undertaking online mutual fund transactions on www.myuniverse.co.in.

I/We acknowledge that I/We have read the terms and conditions ("Terms and Conditions") which are applicable for My Universe investment account facility on www.myuniverse.co.in and that I have read and understood the said Terms and Conditions and that a copy of the Terms and Conditions is available on www.myuniverse.co.in and I/We hereby jointly and severally agree and undertake to abide by these Terms and Conditions.

I/We further agree to accept the updated Terms and Conditions as may be notified from time to time on www.myuniverse.co.in before executing the transactions.

I/We understand and agree that, pursuant to the Terms and Conditions, I/We hereby authorize the Mutual Fund Distributor to execute my/our instructions for purchase /redemption / switch/sell or other transactions/ activities in respect of online mutual fund transactions on my/our behalf, as may be instructed by me/us from time to time on www.myuniverse.co.in

- to transmit the above introductions to Mutual Funds/ Asset Management Companies / its Registrar and Transfer Agents for further processing thereof and allotment/redemption/switch of units of mutual funds as the case may be

- to instruct the Mutual Funds/ Asset Management Companies / its Registrar and Transfer Agents to make note of instructions with regards to nomination / changes in investments plan

- to correspond with and give notice to the Mutual Funds/ Asset Management Companies / its Registrar and Transfer Agents as applicable from time to time relating to online mutual fund transaction

- I/We hereby declare that the particulars given by me/us are true and correct to the best of my/our knowledge and belief. I/We undertake to inform, in writing, of any change in the particulars furnished above and also simultaneously update the KYC information/bank mandates maintained with KRAs/AMCs.

- I/We hereby allow the Distributor to utilize my KYC information such as identity (name, PAN, age etc.), address and signature for sending it to Asset Management Companies (AMC) for the purpose of validation and to comply with the legal and regulatory requirements. I hereby accept that the signature available in the CVL KRA records/system would be used for signature verification for processing any requests made by me through www.adityabirlamoney.com / www.myuniverse.co.in and in the event of such signature not being available or legible in the CVL KRA records/system, I understand and agree that the AMC shall be entitled to carry out further checks to validate the authenticity of the request and/ or to reject / disallow any transaction in connection herewith.

I/We shall execute and deliver to the Mutual Fund Distributor from time to time such other documents as may be required for updation of records if any. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my / our account liable for Termination.

I/We hereby give my consent to be called on the above mentioned contact number and provide me information on the above mentioned product/services.

Terms and Conditions

Declaration:

1) I / We have read and understood the contents of all the scheme related documents including but not limited to Statement of Additional Information and Scheme Information Document, Key Information Memorandum (KIM), addenda issued thereto and Product Label of the Scheme(s) before making the investment.

2) I / We agree to abide by the terms, conditions, rules, regulations and take note of the risk factors of the respective scheme(s) as on the date of this transaction.

3) I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making the above transaction.

4) I / We hereby declare that I am / We are authorized to make the above transaction and the amount invested by me / us in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued any statutory or regulatory or government authority from time to time.

5) only applicable in case of investment by NRIs:I / We confirm that the I am / We are Non-Resident(s) of Indian Nationality / Origin and that the funds for additional purchases are remitted from abroad through approved banking channels or from funds in my / our NRE/ NRO / FCNR account. I / We are not a resident / incorporated body under the laws of United States of America or Canada.

6) The upfront commission, if any, on investment made by me/us shall be paid by me/us directly to the ARN Holder, based on my/our assessment of various factors including the service rendered by the ARN Holder. I/We have been disclosed by the ARN holder all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us on the website www.myuniverse.co.in .

7) I/We confirm and believe that this transaction is appropriate for me/us as per my/our investment objective.

8) I understand that Mutual fund and Securities are subject to market risks and there can be no assurance that the objectives of the schemes will be achieved.

9) I/We agree to the terms and conditions for transacting through MyUniverse Investment Account as mentioned below

Terms and Conditions - MyUniverse Investment Account facility

This "My Universe Investment Account" facility is provided by Aditya Birla Customer Services Ltd. („ABCSL“) to enable the investors to carry out online transactions in the units of the mutual funds. ABCSL is an affiliate company of Aditya Birla Money Mart Ltd. (ABMML) and is registered with AMFI as Mutual Fund distributor with ARN Code 91896. ABCSL has entered into an agreement with ABMML to act as sub distributor for online distribution of units of the schemes of mutual funds through its website www.myuniverse.co.in[herein after referred to as "website"]. ABMML is registered with AMFI and various AMCs as the Principal ARMFA and shall be responsible/ liable for all regulatory compliances /contractual obligations of the ABCSL with respect to online distribution of units of mutual funds. ABMML and ABCSL are hereinafter jointly and severally referred to as "Mutual Fund Distributor". ABCSL is a sub distributor of ABMML (Principal ARMFA) for the purposes of „Unified AMFI Guidelines for AMFI Registered Mutual Fund Advisor“ issued by AMFI and shall be responsible for investor servicing and their grievance redressal.

MyUniverse Investment Account facility is available only to the users who have registered themselves on www.myuniverse.co.in

MyUniverse Investment Account facility is being enabled on www.myuniverse.co.in through a third party technology service provider who has entered into necessary agreements and link up with Banks for offering various facilities through the internet, which facilities and services including Net Banking and payment settlement facilities in respect of payment instructions initiated by the Investors using Online payment facility. Accordingly, MyUniverse Investment Account facility is available to those investors who hold bank account with these banks and have availed the facility for online payments / Net Banking.

This facility is made available with respect to select Mutual Funds only, with whom ABMML has entered into a separate arrangement and accordingly provides online platform to deal in the units of the scheme of these mutual funds that are existing / launched / offered by them from time to time.

By subscribing for the MyUniverse Investment Account facility, you agree and accept to abide and be bound by these terms and conditions. You further agree to execute all the necessary documents which may be needed from time to time, to send the necessary dealing details to the Mutual Funds / their authorised Registrar & Transfer Agents (RTAs) to give effect to the dealings made through MyUniverse Investment Account.

1. Registration

i. The Registration to the MyUniverse Investment Account facility is subject to the satisfactory completion MyUniverse Investment Account registration form and submission of all mandatory documents and valid Permanent Account Number ("PAN") and its subsequent verification and KRA verification.

ii. MyUniverse Investment Account facility can be activated for KYC Registration Agency (KRA) verified investors only. Accordingly while enrolling for the MyUniverse Investment Account registration, your KRA verification process will be checked and you shall provide a copy of valid PAN and proof of completion KYC through SEBI approved KYC Registration Agency (KRA Agency) or other details as may be prescribed from time to time and these details shall get verified with KRA.

iii. You agree and authorise Mutual Fund Distributor to submit all the KYC Documents (name, Pan, age, address and signature)/investor related documents to the respective Mutual Funds, Asset Management Companies and/ or their Registrar and Transfer Agents for the purpose of validation and to comply with regulatory requirement notified from time to time. You agree that signature available in the KRA records/systems would be used for signature verification for processing any request made by you through www.adityabirlamoney.com/www.myuniverse.co.in or direct transactions with AMC and in the event such signature is not available or legible in KRA records/system, you understand and agree that the AMC shall be entitled to carry out further checks to validate the authenticity of the request / or to reject/ disallow any transaction in the connection herewith.

iv. Once it is ascertained that the investor is KRA verified the MyUniverse Investment Account facility would be activated. The MyUniverse Investment Account facility can be operated using your MyUniverse user id and password You agree and unconditionally confirm that you shall be solely responsible to ensure protection and confidentiality of the user ID and password at all times and any disclosure thereof shall be entirely at your risk and accept the sole responsibility to maintain the secrecy of all information of confidential nature and shall ensure that the same is not disclosed to any other person.

v. You agree that access to MyUniverse investment Account may be suspended / cancelled / terminated without liability, in whole or in part, at any time without prior notice if you do not comply with any of these Terms or any modifications thereof.

vi. You agree and understand that no change of address, mobile no., e-mail id and / or bank details can be allowed for such accounts, unless a duly signed hard copy of such written request is sent to the AMC / CAMS / POS for signature verification and other formalities.

2. General Conditions

i. You grant authority to the Mutual Fund Distributor to process and transmit such request made by you through the MyUniverse Investment Account authenticated by the user ID and password and authorise Mutual Fund Distributor to execute your instructions with regards to purchase /redemption / switch/sell or other transactions/ activities in respect of mutual funds on your behalf, as may be instructed by you from time to time, on the terms and conditions mentioned herein.

ii. You agree and confirm that Mutual Fund Distributor and / or its authorised representative is / are not in a position to verify that the dealings are indeed undertaken by you at the time of dealing through the MyUniverse Investment Account and Mutual Fund Distributor shall be not held responsible for any transactions arising out of the misuse of the password by any person other than you.

You shall be responsible for the systems used by you with respect to dealings and for various

security measures which you have to take to prevent unauthorised access to details relating to the dealing through the MyUniverse Investment Account, and Mutual Fund Distributor shall not be liable for any such unauthorised access.

iii. You understand and agree that instructions given by you to Mutual Fund Distributor for transacting in mutual fund units will be forwarded by Distributor to the AMC in electronic log file format ('Feed File') and AMC will process the transaction on the basis of such Feed File only. And you hereby agree and consent to the transmission of data by electronic means through the MyUniverse Investment Account facility from the website.

iv. You agree that the data and information provided by you pursuant to your dealing with Mutual Fund Distributor could be shared by Mutual Fund Distributor with its authorised agents, representatives, affiliates, group companies and subsidiaries for facilitating transaction processing, servicing, data processing, transaction statement generation and for contacting for new products and services including but not limited to marketing, cross selling, business activities and promotions or for generating reports, market research, customer study and for compliance with any legal or regulatory requirements. You agree that submission of a transaction request through the MyUniverse Investment Account facility shall not be deemed to be acceptance of the transaction by Mutual Funds or its RTAs and the transaction could be rejected if does not comply with the provisions of the Scheme Information Document of the respective Mutual Fund or for any other reason which Mutual Fund Distributor and / its authorised representatives/Mutual Funds/RTAs deems fit.

v. There is no guarantee for any returns on investments made in Mutual Fund scheme(s). Past performance mutual fund/schemes does not indicate the future performance of the schemes and may not necessarily provide a basis of comparison with other investments

vi. Mutual fund and securities are subject to market risks and there can be no assurance that the objectives of the schemes will be achieved.

vii. As with any investment in securities, the NAV of units issued under the schemes can go up or down depending on the factors and forces affecting capital markets.

viii. You agree and authorize Mutual Fund Distributor to communicate on your behalf with the AMC's for financial and /or non-financial transactions and also authorize Mutual Fund Distributor/ Sub-Distributor for receiving the Client's investment details from the AMC.

ix. The transactions carried out through the MyUniverse Investment Account in Units of various schemes offered by the Mutual Funds shall be subject to the provisions contained in the respective scheme related documents including but not limited to Scheme Information Document and Statement of Additional Information or any addendum thereto.

x. You agree to comply with KYC (Know your Client/Customer) and KRA requirements as required under SEBI (KYC Registration Agency) Regulation 2011, SEBI Act 1992, Prevention of Money Laundering Act,

2002, all laws and regulations including but not limited to the Foreign Exchange Management Act, Reserve Bank of India (RBI) guidelines, to the extent applicable for availing the MyUniverse Investment Account Facility.

xi. You acknowledge that dealing through the MyUniverse Investment Account will be at your own risks. You shall solely be responsible to evaluate all the risks arising out of the same. The risks would, inter alia include:

- Internet Frauds - The MyUniverse Investment Account may be susceptible to number of frauds, misuse, phishing, hacking and other actions, which could affect instructions sent to ABMML/its authorised representatives. There cannot be any guarantee from such internet frauds, phishing, hacking and other actions.

The susceptibility of the MyUniverse Investment Account to virus(es) or other malicious, destructive or corrupting codes or programs.

You agree that by use of this facility, you shall be deemed to have agreed and accepted all the terms and conditions and such terms and conditions shall be binding on you in the same manner as if you have agreed to the same in writing.

You further agree and acknowledge that the Mutual Fund/Asset Management Company will act only on the electronic transaction data forwarded by ABMML and will be under no obligation to verify and/or confirm the authenticity of such transactions including the content, source etc. You hereby confirm that you will not hold the Mutual Fund/Asset Management Company liable and/or responsible for any loss/damage that you may incur as a result of any such improper use of your password/Investment Services Account.

You agree and acknowledge that the filling in of transaction data/instructions for onward forwarding to the Mutual Fund/Asset Management Company would require you to incorporate proper, accurate and complete details. In the event of your account receiving an incorrect credit by reason of a mistake committed by any third party, the concerned mutual fund / asset management company or the bank shall be entitled to reverse the incorrect credit at any time without your consent. You shall be liable and responsible to ABMML / concerned mutual fund / concerned asset management company for any unfair or unjust gain obtained by me/us as a result of the incorrect credit.

The mutual funds / asset management companies may at its discretion not give effect to your transactions where the mutual fund / asset management companies have reasons to believe (which decision of mutual fund / asset management companies, you shall not question or dispute) that the transactions are not genuine or are otherwise improper or unclear or raise a doubt. The respective mutual fund/asset management company shall not be liable for the loss of any opportunity costs incurred by you, if any transactions are not carried out for any reasons whatsoever. You understand that any payment made by you towards such transactions will be refunded to your account, after deduction of charges, if any. You understand that you may communicate directly with the Mutual Fund/Asset Management Company to resolve any clarifications that you may have pertaining to your investments in the Mutual Fund Schemes.

In the event an Account is jointly held, You acknowledge that all instructions (including instructions for modification of this clause) shall be given only by the first holder of such Account, on behalf of all of you and for this purpose, The joint investors, irrevocably constitute the first holder above as your agent. All instructions given by the first holder above shall be binding on all of you as if given by each of you personally. You hereby authorize ABMML to process and transmit such instructions given from time to time in relation to your transactions to the respective mutual funds / asset management companies. The mode of holding in all customer joint accounts is treated as "Anyone or Survivor".

3. Transaction Processing & Conditions

i. The on line requests will be executed based on the instructions of investors registered for - MyUniverse Investment Account facility.

You agree and confirm that all the authorised and complete transactions will be processed at the applicable NAV (as defined in the Scheme Information Document of respective schemes of Mutual Funds) subject to receipt of funds and acceptance of your transaction by the Mutual Funds/ RTAs.

ii. You agree not to hold Mutual Fund Distributor / its authorised representatives liable for any loss that may arise to you as a result of the incorrect NAV applied on units allotted to you by the Mutual Fund.

iii. The money debited from your Bank Account shall be collected in the pool account of the third party service provider and from there it will be credited / transferred to the respective Mutual Funds either on the same day (in case the order is placed before the cut off time) or the next working day (in case the order is placed after the cut off time). Hence, you agree, understand and acknowledge that there would be an interim time lag in transferring / crediting the money from the pool account of the third party service provider to the respective Mutual Fund account.

iv. You agree that when subscription for mutual fund units are remitted through joint bank accounts of investors, the default option for applying for mutual funds unit would be in the joint names of all the account holders of the bank account. If the payment is not made from a Registered Bank Account or from an account not belonging to the first named unit holder, your transaction will be rejected. Additionally, investors shall also have an option to apply for units in single name of any one or more names of the joint account holders of the bank account with nomination facility subject to terms and conditions of the relevant SID. You agree that in joint account holding, decision of First holder as mentioned above in clause 2 is binding on others.

v. 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 transaction request by the Mutual fund, if the request for purchase, redemption or switch is placed before the cut-off time.

vi. You agree that any transaction request falling due on a holiday or after the cut off time mentioned on the website would be processed on the next working day and respective NAV would be applicable as per the Mutual Fund's Scheme Information Document. The cut-off timings will be prior to the statutory cut-off timing specified under the SEBI Regulations and the Scheme Information Document for operational convenience.

vii. Holiday means banking holidays as applicable in Mumbai, India. The transactions once placed cannot be cancelled.

viii. In respect of purchase of units of mutual fund schemes (other than liquid schemes), the closing NAV of the day on which the funds are available for utilization shall be applicable for application amount equal to or more than Rs 2 lakh or such other value as may be specified from time to time, irrespective of the time of receipt of such application.

xi. Mutual Fund Distributor /its authorised representative/service provider does not take any

responsibility for any delay in acceptance / execution or non-execution / rejection of the order by the AMC. Once the information is provided by the Mutual Funds for the rejection and Investor will be informed accordingly.

xii. You agree that there may be a time lag between the time a transaction is completed and before the same is updated in the records of Mutual Fund Distributor /its authorised representatives/service provider.

xiii. There may be a possibility of variances in values arising out of delayed data feeds, transmission losses in electronic data, electronic fund transfer etc. for which Mutual Fund Distributor /its authorised representatives/ shall not be liable.

xiv. You agree to maintain clear balance in your Bank Account at all times to cover the purchase price and other costs and charges / quantity of units. You are advised to check your daily fund transfer limits with your Bank before placing the purchase transaction / units held in the particular scheme before placing a redemption request.

xv. In absence of sufficient funds (in case of purchase) / lesser quantity of units (in case of sell/ switch), Mutual Fund Distributor /its authorised representative/service provider shall not be responsible for the non execution / rejection of your instructions.

xvi. In case of Redemptions, if the number of Units held by the Customer as per the records maintained by AMC and/or the Authorized Registrar is less than the number of Units requested to be redeemed, then the available units will be redeemed. Wherever redemption of "all" units is specified in the request, all Unit holdings in that Scheme shall be redeemed. All Redemptions shall be subject to the provisions mentioned in the respective Offer Document / Scheme Information Document and addenda thereto issued from time to time.

xvii. You agree that the payment for the transactions undertaken by you through the MyUniverse Investment Account will be facilitated through a payment gateway and the Mutual Fund Distributor/ its authorised representatives/ service provider shall not be liable for any failures in the link or for any fraud (either payment gateway" s and/or bank" s end) that could take place at the time of at the time of making payment and you shall inform Mutual Fund Distributor /its authorised representatives/service provider immediately if the your bank account is debited and wherein corresponding Units have not been allotted.

xviii. In case of rejection of your purchase request by the mutual fund, the amount will be credited into your bank account only after the receipt of the refund from the relevant Mutual Fund.

xix. Redemption proceeds and dividend payouts shall get credited directly by the AMC into your bank account provided at the time of registration for MyUniverse Investment Account facility. Provided, the bank account provided by you is from the list of banks with which the Mutual Fund has a direct credit arrangement. The list of such banks is mentioned in the Scheme Information Document or Key Information Memorandum (KIM) cum common application form of the respective Mutual Fund.

xx. All the purchase transactions pertaining to mutual funds made on the website shall be allotted an online folio number and you will be able to access the transaction account statement in electronic format. You will receive the Accounts Statements directly from the AMCs/RTAs.

xxi. You agree and acknowledge that transactions done through MyUniverse Investment Account facility will be tagged with the Broker Code of ABMML (ARN003) and sub-broker code of ABCSL (ARN 91896) and will not be treated as Direct.

xxii. The Customer has unfettered and unrestricted access to the Mutual Fund/ AMC and can transact in the same folio for financial / non-financial transactions without routing the transaction(s) through the Mutual Fund Distributor.

xxiii. In the event of the termination of the agreement of ABMML with the Mutual Fund/AMCs, you would not be allowed to execute through the website any transaction including but not limited to a transaction for Purchase, Redemption, etc of the Units of that Mutual Fund. In such cases, the Mutual Fund Distributor will pass on / make available all your details to the Mutual Fund/AMCs, as are required by them to enable you to deal and interact directly with the AMCs/Mutual Fund from the date of such termination.

xxiv. The payment gateway used for online subscription of units could also include debit card/IMPs. Such facility is enabled through third party technology service provider and would be available for select banks and shall be subject to such conditions and limitations as may be applicable from time to time. You may get a levy/ charges separately by your bank which you must check before availing this facility. However, credit card will not be accepted for purchase of mutual funds.

xxv. There may be applicable exit load/any other charge levied by the Mutual Funds will be chargeable in accordance with the Scheme Information Documents(SID) /Key Information Memorandum (KIM) and addendums issued thereto from time to time (collectively referred to as "scheme related documents"). You shall read all the scheme related documents before investing.

xxvi. Investments from residents in the United States of America and Canada are not permitted for certain mutual funds. Mutual Fund Distributor shall not be liable for rejections of such applications by Mutual Funds, where investor is an US and Canada resident.

xxvii. MyUniverse Investment Account facility is not offered nor is the Fund managed or intended to serve as a vehicle for frequent trading that seeks to take advantage of short term fluctuations in the market, hence you agree and acknowledge that the Mutual Funds or its authorised registrars [RTAs] in its sole discretion may reject any purchase or exchange of Unit that it reasonably believes may represent a pattern of market timing activity involving the funds of the Mutual Fund.

4. Instructions for Nomination

1. Nomination shall be mandatory for new folios/accounts opened by individuals especially with

sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

2. Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals

making a total of 100 percent. In the event of the Unit holders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.

3. In case of more than one nominee, please obtain additional form as available on the website and follow the instruction for providing the nomination details therein.

4. Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.

5. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.

6. In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination and submit the same in physical form, even if the mode of holding is not "joint".

7. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.

8. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices 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 can be a Nominee subject to the exchange controls in force, from time to time.

9. Nomination shall not be allowed in a folio/account held on behalf of a minor.

10. Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.

11. The cancellation of nomination can be made only by those individuals who hold units on their own behalf single or jointly and who made the original nomination.

12. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.

13. HDFC Mutual Fund requires a physical nomination form to be sent to them to add nominees against your investments. If you need to add nominee(s) for investments with HDFC Mutual Fund, a physical nomination form signed by all the account holders is required.

5. Indemnification

i. You agree to keep indemnified and hold Mutual Fund Distributor / its authorised representatives,

service providers, Mutual Funds, Asset Management Companies and their officers and agents free and harmless at all times, against all monetary and other harm, injury, costs, losses, liabilities, damages, charges, actions, legal proceedings, claims and expenses and consequences including without limitation any costs between attorney and client, whether direct or indirect, by reason of using MyUniverse Investment Account facility and/or doing and/or omitting to do anything in accordance with the Terms specified herein or any instructions relating to the online dealing in mutual funds through MyUniverse Investment Account.

ii. You agree that Mutual Fund Distributor / its authorised representatives/service providers, Mutual Funds, Asset Management Companies and their officers and agents are not liable for any loss caused through a fall in value of investments / NAV etc which can go up or down depending on the factors and forces affecting capital markets or any indirect, special or consequential loss you might suffer.

iii. You agree not to hold Mutual Fund Distributor / its authorised representatives/service providers liable for any loss or damage caused by reason of failure / refusal or delay of the mutual fund to deliver any units purchased even though payment have been effected for the same or failure / refusal or delay in making payment in respect of any units sold though they may have been delivered and you shall save Mutual Fund Distributor / its authorised representatives/service providers harmless and free from any claim in respect thereof. Mutual Fund Distributor / its authorised representatives/service providers shall also not be liable for any delay, failure or refusal of the Mutual Funds or its authorised agent / RTAs in registering or transferring units to your names or for any interest, dividend or other loss caused to you arising therefrom. Mutual Fund Distributor / its authorised representatives/service providers shall not be liable for any delay / refusal / non-payment of any proceeds on redemption or dividend payouts by the Mutual Funds to your accounts for any reason whatsoever.

iv. You agree and undertake not to hold Mutual Fund Distributor / its authorised representatives/service providers for the following:

a. any delay or failure in processing the transactions carried out by you due to any system failure or for any other reason whatsoever.

b. for any loss or damage incurred or suffered by you due to any error, defect, failure or interruption in the dealing arising from or caused by any reason whatsoever.

c. for any fraud, negligence/mistake or misconduct by you including failure to comply with the KRA/KYC norms or provision of a valid PAN or PMLA requirements.

d. for any breach or non-compliance by you of these Terms.

e. for not permitting you to deal after such reasonable verification as Mutual Fund Distributor / its authorised representative may deem fit.

f. for permitting any person who provides Mutual Fund Distributor / its authorised representatives/service providers with the password to deal with MyUniverse Investment Account.

Mutual Fund Distributor / its authorised representatives/service providers shall be under no obligation to further ascertain your identification at the time of transactions.

g. for any loss or damage incurred or suffered by you due to withdrawal or termination or suspension of the dealing facility arising from or caused by any reason whatsoever.

v. You agree that this undertaking shall be valid until such time you have not expressly informed in writing that you do not wish to deal or transact any longer and it shall be also valid in respect of any claims made on account of or relating to your dealing with Mutual Fund Distributor .

vi. If the foregoing limitation is held to be unenforceable, the maximum liability of Mutual Fund Distributor / its authorised representatives/service providers to you shall not exceed the amount of convenience fees / service charges paid by you for availing the services through the Website.

6. Suspension & Termination

i. The MyUniverse Investment Account facility / services may at any time be suspended / disallowed /modified for such reason and for such time period as deem fit like inactive / dormant user id, non-compliance of the terms stated herein, death, insolvency, bankruptcy of the investor, any other cause arising out of the operation of law or such other reason as deems proper. .

ii. MyUniverse Investment Account facility may be terminated by giving you 30 days intimation/notice to your registered e-mail id or by way of SMS to your registered phone number. You may terminate the dealings at any time by giving prior written notice or deactivation of your user id and password. In the event of termination for any reason whatsoever, you shall be liable to pay all outstanding charges and dues, if any.

iii. The MyUniverse Investment Account facility will also be automatically suspended if the customer ceases to be a registered user of www.myuniverse.co.in. In case you cease to be a Investor/Customer of Mutual Fund Distributor then all your details will be provided to the Mutual Fund/AMCs and as are required by them to enable you to deal and interact directly with the AMCs/Mutual Fund Notwithstanding anything stated above, kindly note that you have unfettered and unrestricted access to Mutual Fund/AMC and you may approach the Mutual Fund/AMC directly any time.

7. Amendments

These terms and conditions may be amended for such reason as deem fit and proper including but not limited to comply with changes in law or regulation, correct inaccuracies, omissions, errors or ambiguities, reflect changes in the process flow, scope and nature of the services, company re-organisation or Investor requirements

8. Intellectual Property Rights

.All rights to this Website, the content displayed on the website and / or for providing MyUniverse Investment Account facility and/or technology (in any form) made available to you as a part of or in conjunction with the Services are the intellectual or proprietary property of the Mutual Fund Distributor . These intellectual property in all material provided on the website (excluding any applicable third party materials) is held by Mutual Fund Distributor unless otherwise stated. Except as expressly permitted herein or on the website, none of the material provided on the website may be copied, reproduced, distributed, republished, downloaded, displayed, posted, transferred or transmitted in any form or by any means, including, but not limited to, electronic, mechanical,

photocopying, recording, or otherwise, without the prior written permission of the Mutual Fund Distributor. Further, you shall not transfer, reverse engineer, decompile, disassemble, modify or create derivative works based on the materials provided on the Website.

The copyright, trademarks, service marks, registered designs, database rights, patents and all similar rights in and relating to the website arising or subsisting in any country in the world and the information contained in it are owned by Mutual Fund Distributor, its licensors or relevant third party content providers. Nothing on the website should be construed as granting, by implication, estoppel or otherwise, any license or right to use any trademark displayed on the website without the written permission of Mutual Fund Distributor or its relevant affiliate.

You also agree not to use any information available on the website for any unlawful purpose, and you shall comply with all instructions and directions issued if any to protect the respective rights in the information.

9.Disclaimer

i. Mutual Fund investments are subject to market risks, read all scheme related documents carefully before investing.

ii. The data, reports and information provided on the website does not constitute an investment advice and therefore should not be relied upon while taking investment decisions. You are therefore advised to obtain applicable legal, accounting, tax or other professional advice or services before taking an Investment decision.

iii. The transaction execution services and the data, reports and information and recommendations, if any provided are incidental to the distribution services of the Mutual Fund Distributor and shall not in any manner be constructed as offering of any kind of investment advisory services or any kind of legal, tax or financial advice. Further it shall also not mean that any of Mutual Fund Distributor's employees or associates have been in any way involved in your decision making process. The investment decision, if any, will be taken by you in your sole and absolute discretion.

iv. All benefits on investments will be as per the provisions of Income Tax Act 1961 as amended from time to time.

v. This service does not constitute an offer to buy or to sell or a solicitation to any person in any jurisdiction where it is unlawful to make such an offer or solicitation.

vi. Mutual Fund Distributor/its authorised representative/service providers is not responsible for any omissions, errors or investment consequences arising from the use of the materials available on the website .

Whilst every reasonable precaution has been taken to ensure the accuracy, security and confidentiality of data and information available through the MyUniverse Investment Account, the Mutual Fund Distributor/its authorised representative/its service provider shall not be held responsible for any consequence of any action carried out by you.

viii. The services/facility may suspend or withdrawn at any time, and you acknowledge that the MyUniverse Investment Account facility is also subject to interruption..

ix. While ABMML shall act as a principal ARMFA, MyUniverse Investment Account facility is enabled on the website of Aditya Birla Customer Services Ltd, acting as a sub-distributor of ABMML and MyUniverse Investment Account is linked to the backend infrastructure of a third party service provider / Bank etc. You acknowledge and agree that the Website and the linked backend infrastructure may be inaccessible and/or unavailable at times. In such an event Mutual Fund Distributor will not be liable for any damage, liability, action, cause of action, suit, claim, demand, loss, cost, and expense arising directly or indirectly from or in connection with such system inaccessibility and/or unavailability.

x. The Mutual Fund Distributor makes no express or implied warranty:

a. that the dealing through the MyUniverse Investment Account will be uninterrupted or free from errors or that any identified defect will be corrected;

b. that the MyUniverse Investment Account service is free from any virus or other malicious, destructive or corrupting code, program;

c. in relation to non-infringement of any third party rights, merchantability, satisfactory quality or fitness for a particular purpose.

xi. Mutual Fund Distributor/its authorised representative and its service provider shall not be liable for any loss or damage or other consequences arising from any suspension, breakdown, withdrawal, interruption, technical flaw, the presence of virus or other malicious, destructive or corrupting code, programs over the MyUniverse Investment Account or otherwise and any consequent delay or failure in completion of any payment or other instructions as a consequence thereof arising from the use or inability to use the MyUniverse Investment Account.

xii. Mutual Fund Distributor/its authorised representative and its service provider shall not be liable for any failure to perform any of its obligations or service standards etc if the performance is prevented, hindered or delayed by a Force Majeure Event, which includes any event due to any cause beyond the reasonable control including, without limitation, unavailability of any communication system including Internet, breach or virus in the processes or payment mechanism, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computerhacking, unauthorized access to computer data and storage devices, computer crashes, breach of security and encryption codes.

xiii. ABMML inter-alia being engaged in the distribution of Mutual Fund Schemes receives commission from AMCs. Information about ABMML, its businesses, disclosure on conflict of interest and the details of commission structure receivable from asset management companies to ABMML is available on the website www.adityabirlamoney.com.

10. Confidentiality

Mutual Fund Distributor shall make reasonable efforts to keep all the information relating your dealings through MyUniverse Investment Account confidential. Provided however that the Mutual Fund Distributor shall be entitled to disclose any information or particulars pertaining to you to any

authority, statutory or otherwise as may be required by law or third party service provider required to effect the transactions requested by you.

11. Governing Law and Jurisdiction

In case of any dispute, either judicial or quasi-judicial the same will be subject to the exclusive jurisdiction of the courts in Mumbai. These terms shall be construed in accordance with the laws prevalent in India and are subject to SEBI guidelines, circulars, press releases or notifications that may be issued by SEBI from time to time or the Government of India, to regulate the activities of Mutual Fund Distributors.

12. T&C for Online Systematic Investment Plans (SIP) through NACH/ECS mandate

i. You understand and acknowledge that there could be a minimum time gap of atleast 30 days from the date of submission of physical mandate, to enable the activation / registration of online SIP facility, subject to the successful validation of the mandate by the Banks. Likewise there shall be a minimum gap of atleast 30 days from the date of receipt of SIP deactivation mandate and last investment made under SIP.

ii. Upon successful registration of mandate, you can start the online SIP facility for making investment in mutual funds a fixed amount of money at a fixed frequency of time based on your convenience and choice.

iii. You grant Authority to Mutual Fund Distributor / its authorized transaction and payment processing service provider (third party service provider) to debit your registered Bank Account through RBI'S ECS (Electronic Clearing System) mechanism or National Payments Corporation of India's NACH (National Automated Clearing House) to enable the collection of the SIP installments and transferring to the respective AMC's bank account. The conditions related to NACH are applicable as and when such a facility is made available.

iv. You agree and acknowledge that in order to enable you to get the NAV on the SIP date (T date) chosen by you, debit of the SIP amount from your Bank Account shall happen few days prior to the SIP date (T). e.g. T-2, T-4 etc., depending upon ECS / NACH debit cycle of your Bank, which could vary from location to location, as per ECS / NACH mechanism. You understand and acknowledge that, ABMML/ its third party service provider shall do a backward calculation from T date and depending upon ECS / NACH debit cycle, your account will be debited on T - no. of days, such that on T date (SIP day), the funds reach the respective AMC's Bank account and the transaction data reach the respective registrar of AMC, to enable them to allot units as per NAV on T date.

v. You agree and shall ensure to keep sufficient funds available in your Bank account at least 7 days prior to SIP date (T date). You understand and acknowledge that SIP installment and allotment of units shall be subject to realization of funds. You shall not hold ABMML/its third party Service Provider liable, in case the SIP installment process could not be completed due to insufficient funds in your Bank account on any particular ECS / NACH debit cycle date i.e. on T - no. of days. In such case, the SIP installment shall lapse for that T of the month/quarter/half year/year as the case may be.

vi. You agree, understand and acknowledge that in the entire process there would be an interim time lag in debiting the money from your Bank Account and the actual transferring / crediting to the respective AMC's Bank account, as the money after the debited from your Bank Account shall be

lying in the ECS / NACH debit cycle and / or third party pool account, before the actual transfer of funds to AMC" s bank account on SIP date.

vii. You can view the units allotted by AMC/registrar on the next day of SIP date (i.e. SIP day + 1 working day).

13. Commission Disclosure

In accordance with the extant regulations (SEBI circular: SEBI/IMD/CIR No.4/168230/09) following are the indicative details of the comparative commission earned by ABMML from various fund-houses, whose products are being distributed: Aditya Birla Customer Services Ltd (ABC SL) is acting as a sub- distributor of Aditya Birla Money Mart Ltd (ABMML) would earn commission from ABMML as per prevailing standards.

The commission structure to be received by ABMML is as follows:

Scheme Type	T15 Cities		B15 Cities	
	Upfront Brokerage	Trail year 1	Upfront Brokerage	Trail year 1
Equity and Balanced	0% to 4.00%	0% to 2.75%	0% to 6.00%	0% to 4.00%
Index	0% to 0.00%	0.05% to 1.00%	0% to 0.00%	0.05% to 1.00%
ELSS	0.50% to 6.00%	0% to 1.75%	0.50% to 7.50%	0% to 2.25%
Asset Allocation	0% to 2.50%	0% to 0.75%	0% to 3.50%	0% to 0.75%
Arbitrage Funds	0% to 0.50%	0% to 0.50%	0% to 0.50%	0% to 0.50%
Monthly Income Plans & Hybrid Funds	0% to 2.25%	0% to 2.00%	0.00% to 3.75%	0% to 2.50%
Gilt Funds	0% to 1.25%	0% to 1.25%	0% to 1.50%	0% to 1.50%
Income Funds	0% to 2.25%	0% to 1.50%	0% to 2.25%	0% to 1.50%
Short Term	0% to 2.00%	0% to 0.90%	0% to 2.00%	0% to 0.90%
Liquid Funds	0% to 0.15%	0.05% to 0.85%	0% to 0.15%	0.05% to 0.85%
Capital Protection Funds	5.25% to 7.00%	0% to 0.00%	5.25% to 7.00%	0% to 0.00%

Note: The brokerage rate range inclusive open ended and close ended funds in all categories.

These are derived rates to be received from the Asset Management Companies (AMCs). ABMML also gets the reimbursements from AMCs towards promotion and marketing related activities if any conducted on behalf of AMCs. However, these reimbursements are event /activity based and the

same may or may not be received from AMCs in a particular period. Further, since such activities may be carried out at AMC level, reimbursement amount received cannot be attributed to any specific scheme being offered by such AMCs. This above commission is subject to updation / change from time to time at a sole discretion and agreement between Aditya Birla Money Mart Ltd and the respective AMCs.

14. Conflict of Interest

Aditya Birla Money Mart Ltd (ABMML) and Aditya Birla Customer Services Ltd (ABCPL) are an affiliate/ group company of Birla Sun Life Asset Management Company Limited and trustees and sponsor of Birla Sun Life Mutual Fund (BSLMF), and also acts as a distributor of BSLMF and any recommendation or reference of schemes of BSLMF if made will be based on the standard evaluation and selection process, which would apply uniformly for all mutual fund schemes. The payment of commission for any scheme/s would be also as per prevailing market practices. ABCSL is acting as a sub-distributor would earn commission from Aditya Birla Money Mart Ltd as per prevailing standards.