

PAPERLESS INVEST@EASE REGISTRATION: CUSTOMER TERMS AND CONDITIONS

- 1) I/We hereby confirm that I/We have read, understood, agree and undertake to abide by the “Invest@Ease Terms & Conditions” as applicable to Invest@Ease services set forth on the website www.iciciinvestments.com. I/We understand that access to any changes/updation in “Invest@Ease Terms & Conditions” applicable to these services would be available on www.iciciinvestments.com.
- 2) I/We hereby agree and understand that, upon my/our acceptance of these Terms and Conditions and upon my/our successful registration to Invest@Ease facility, Invest@Ease facility shall be linked to my/our account (“ICICI Bank Account”).
- 3) I/We confirm that my/our details as available with ICICI Investment Management Company Limited (“IIMCL”) such as PAN, bank account number and related information such as address details, contact details, nominee details and other information as may be required for enabling the Invest@Ease access (hereinafter “Personal Details”) are true and complete; and I/We consent to the same being shared with Know Your Customer Registration (KRA) agencies, Registrars and such other entities as may be required from time to time for the purpose of such registration, upon my/our acceptance of these Terms and Conditions.
- 4) I/We understand and agree that the nominee for investments made through Invest@Ease shall be the same as the nominee, if any, specified by me/us in the ICICI Bank Account; and in the event I/We require a different nominee to be maintained with the KRA and other authorities in respect to Invest@Ease services, the same shall be expressly indicated / communicated by me/us to IIMCL.
- 5) I/We understand and agree that IIMCL has the right to reject my/our request for availing the Invest@Ease services or terminate my registration with Invest@Ease (as the case may be), for any reason which IIMCL may deem fit, including but not limited to incomplete, insufficient, incorrect or misleading information maintained by me/us with IIMCL. I/We further understand that, in case the KRA verification is declined, all transactions or investments done by me/us prior to completion of KRA verification, shall be redeemable on my/our discretion, at prevailing market NAV. My/Our access to Invest@Ease platform shall be limited to redemption of investments done by me/us prior to completion of KRA verification until necessary rectification/s, are done by me/us.
- 6) All communications with respect to Invest@Ease services sent by IIMCL shall be sent at the communication details as available in IIMCL’s records.
- 7) I/We hereby undertake to keep IIMCL informed of at all times, of any change /alteration in my/our Personal Details furnished and authorise IIMCL to update any change / alteration in my/our Personal Details and hereby authorise IIMCL to contact me/us on such changed/altered particulars.
- 8) I/We agree to indemnify IIMCL against any fraud, loss or damage suffered by IIMCL due to any act or omission by me/us or due to my/us providing of any incorrect Personal Details or other information and / or failure on my/our part to communicate the change/alteration in the aforesaid particulars.
- 9) I/We declare that all and any instruction given by me/us to IIMCL to transact business on my/our behalf and my/our use of the Invest@Ease services made available to me/us by IIMCL, shall be in due accordance and conformity with the applicable laws and regulations as may for the time being be in force.
- 10) I/We understand that I/We will be able to transact only those MF schemes which are registered with CAMS and / or such other registrars whose MF schemes may be offered by IIMCL through Invest@Ease platform from time to time. For the purpose of transacting with any MF scheme other than those made available to me/us on the Invest@Ease platform, I/We will be required to approach IIMCL’s official.
- 11) I/We understand that in the event I/We no longer wish to avail the facility to transact through Invest@Ease, I/We may request for termination of the said facility by approaching an official of IIMCL.
- 12) I/We understand that prior to terminating Invest@Ease services being availed by me/us, I/We shall be required to either redeem all the mutual fund units availed through Invest@Ease services or convert the folios created through Invest@Ease services into offline folios as per applicable process.
- 13) Any tax implications arising out of any transactions entered in to pursuant to these Invest@Ease Terms

& Conditions would be as per the provisions of the Income Tax Act, 1961, or any modification or reenactment thereof. I/We agree and declare that any and all tax liability will be my/our sole responsibility. I/We shall execute and deliver to the IIMCL, from time to time such other documents as may be specified by IIMCL for compliance or updating of records if any. I/We have read and understood all the terms & conditions applicable to me and including those excluding / limiting IIMCL's liability.

14) I/We hereby understand that mutual fund investments are subject to market risks and that I/We shall read the relevant offer documents carefully before making any investments.

15) I/We understand that any matter/dispute with respect to nomination and/or deceased claim with respect to mutual fund units shall be settled by me directly with the concerned Asset Management Company / Mutual Fund without any reference to IIMCL.

16) I/We understand that while IIMCL can facilitate implementation services in direct schemes, I/We have the option to choose implementation services either from IIMCL or a provider of my/our convenience.

17) I/We understand that by availing the facility of Invest@Ease services, I/we will be allowed to invest only through direct schemes/ products in the securities market.

18) I/we hereby agree to indemnify IIMCL and keep IIMCL indemnified and saved harmless from all claims, losses, damages, costs including legal expenses which IIMCL may incur or suffer on account of accepting my/our request as above and/or as a result of accepting and acting upon all or any of the instructions given or deemed to have been given or purportedly given by me/us.

19) I/We expressly agree that IIMCL is not liable or responsible for any damages regarding non-execution of orders or any incorrect execution of orders with regard to the funds/instruments chosen by me/us due to, but not being limited to, any link/system failure, delay in transfer of the funds on account of any unforeseen circumstances/issues in banking system, insufficient funds in the my/our ICICI Bank Account which may occur at the end of the IIMCL or exchange platform/ service provider with respect to the execution of such trade.

20) I/we understand that under no circumstances, shall IIMCL, its employees, directors, and third party agents be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary (including, but not limited to negligence, loss of profits, loss of data or other intangible information, business interruption, loss of privacy, or any pecuniary loss), arising out of or in any way connected with the provision of or any inadequacy or deficiency in the provision of the aforesaid facility or resulting from unauthorized access or alteration of instruction/s or arising from interruption, suspension or termination of the facility or any inability on IIMCL's part to receive Instruction/s, directions, orders or other communications from me/us or to transmit any related message for any reason whatsoever, whether based on contract, tort, strict liability or otherwise.

DECLARATIONS FOR PURCHASE OF MUTUAL FUND UNITS

a. I/ We have read and understood the contents of the Scheme Information Document (SID)(s) and Addendum(s) thereto of the respective Scheme(s) and agree to abide by the terms, conditions, rules and regulations of the Scheme(s) applicable from time to time.

b. I/ We have understood the details of the Scheme and have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

c. I/ We confirm that the details provided by me are true and correct.

d. I/ We hereby agree and confirm that I/ we shall be CVL KYC compliant, before carrying out any purchase transactions in mutual fund schemes. I/ We hereby acknowledge that failure to do so shall result in an unsuccessful transaction for which I/ we shall not hold directly or indirectly liable either IIMCL / the asset management company (AMC)/ Registrar.

e. I/ We hereby declare that the amount being invested in the Scheme(s) of mutual fund AMC is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued

by any governmental or statutory authority from time to time.

f. * I/ We here by confirm that the funds used for the purchase of any of the products / services availed through Invest@ease services, if have been received from abroad, have been remitted through approved banking channels or from the NRE / NRO / FCNR account.

g. I/ We agree that in case I place a request after the cut off time prescribed by IIMCL or on a non business day, the NAV for the next business day shall be applicable. (As per SEBI guidelines the cut off time for accepting orders in non liquid funds is 15:00 hrs and in liquid funds it is 13:30 hrs. However taking into consideration the internal processing time IIMCL has kept the cut off time, for accepting orders for non liquid funds as 14:00 hrs and in liquid funds as 12:30 hrs The request placed post the cut off date shall be scheduled for the next business day.

h. I/ We agree that transaction request shall be sent for processing by IIMCL and is subject to rejection by the registrar or AMC.

i. I/ We agree to interact with IIMCL only through the Transaction request Number and the account number.

j. I/ We agree that IIMCL reserves the right to reject the request in case of non-availability of sufficient funds in the ICICI Bank Account.

k. I/ We agree Mutual Funds Investments are subject to market risk. IIMCL shall not be liable or responsible for any loss or shortfall resulting from the operations of the Mutual Funds. The services rendered by IIMCL are non-binding non-recourse advisory in nature and the final decision on the type of instruments; the proportion of exposure and tenure of the investments shall be taken by me/us at my/our discretion. The contract of Mutual Fund is between the asset management company and the investor, and not between IIMCL and the investor.

l. In the event I/ We give direct instruction to the AMC or their agents, IIMCL may not be held/responsible in this regard for any reason whatsoever.

m. I/ We understand that transactions once executed will not be modified or cancelled.

** only applicable in the event the Customer(s) is/are Non-Residents of Indian Nationality/ Origin.*

DECLARATIONS FOR REDEMPTION OF MUTUAL FUNDS

a. I/ We have read and understood the contents of the Scheme Information Document (SID)(s) and Addendum(s) thereto of the respective Scheme(s) and agree to abide by the terms, conditions, rules and regulations of the Scheme(s) applicable from time to time.

b. I/ We have understood the details of the Scheme and have not received nor been induced by any rebate or gifts, directly or indirectly, in making this redemption request.

c. I/ We confirm that the details provided by me are true and correct.

d. I/ We agree that in case I place a request after the cut off time prescribed by IIMCL or on a non business day, the NAV for the next business day shall be applicable (As per SEBI guidelines the cut off time for accepting orders in non liquid funds is 15:00 hrs and in liquid funds it is 13:30 hrs. However taking into consideration the internal processing time IIMCL has kept the cut off time, for accepting orders for non liquid funds as 14:00 hrs and in liquid funds as 12:30 hrs The request placed post the cut off date shall be scheduled for the next business day.

e. I/ We agree that transaction request shall be sent for processing by IIMCL and is subject to rejection by the registrar or AMC.

f. I/ We agree to interact with IIMCL only through the Transaction request Number and the account number.

g. I/ We agree that the request for redemption of the units purchased by me/ us shall be carried out directly by the mutual Fund/ AMC and the proceeds shall be credited to my/ our ICICI Bank Account .

h. I/ We agree Mutual Funds Investments are subject to market risk. Please read the Scheme Information

Document and Statement of Additional Information carefully before investing. IIMCL shall not be liable or responsible for any loss or shortfall resulting from the operations of the Mutual Funds. The services rendered by IIMCL are non-binding non-recourse advisory in nature and the final decision on the type of instruments; the proportion of exposure and tenure of the investments shall be taken by me/us at my/our discretion. The contract of Mutual Fund is between the asset management company and the investor, and not between IIMCL and the investor.

i. In the event I/ We give direct instruction to the AMC or their agents, IIMCL may not be held/responsible in this regard for any reason whatsoever.

j. I/ We understand that transactions once executed will not be modified or cancelled.

DECLARATIONS FOR SWITCH TRANSACTIONS IN MUTUAL FUND UNITS

a. I/ We have read and understood the contents of the Scheme Information Document (s) and Addendum(s) thereto of the respective Scheme(s) and agree to abide by the terms, conditions, rules and regulations of the Scheme(s) applicable from time to time.

b. I/ We have understood the details of the Scheme and have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

c. I/ We confirm that the details provided by me are true and correct.

d. I/ We hereby agree and confirm that I/ We shall be CDSL Ventures Limited (CVL) KYC compliant, before carrying out any switch transactions. I/ We hereby acknowledge that failure to do so shall result in an unsuccessful transaction for which I/ we shall not hold directly or indirectly liable either IIMCL / the asset management company (AMC)/ Registrar.

e. I/ We hereby declare that the amount being invested in the Scheme(s) of mutual fund AMC is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.

f. * I/ We here by confirm that the funds used for the purchase of any of the products / services availed through Invest@ease services, if have been received from abroad, have been remitted through approved banking channels or from the NRE / NRO / FCNR account.

g. I/ We agree that in case I place a request after the cut off time prescribed by IIMCL or on a non business day, the NAV for the next business day shall be applicable. (As per SEBI guidelines the cut off time for accepting orders in non liquid funds is 15:00 hrs and in liquid funds it is 13:30 hrs. However taking into consideration the internal processing time IIMCL has kept the cut off time, for accepting orders for non liquid funds as 14:00 hrs and in liquid funds as 12:30 hrs The request placed post the cut off date shall be scheduled for the next business day.

h. I/ We agree to interact with IIMCL only through the Transaction request Number and the account number.

i. I/ We hereby agree and acknowledge that switch of units is permissible only between units of the scheme of the same Mutual Funds, AMC.

j. I/ We agree that transaction request shall be sent for processing by the IIMCL and is subject to rejection by the registrar or AMC.

k. I/ We agree Mutual Funds Investments are subject to market risk. IIMCL shall not be liable or responsible for any loss or shortfall resulting from the operations of the Mutual Funds. The services rendered by IIMCL are non-binding non-recourse advisory in nature and the final decision on the type of instruments; the proportion of exposure and tenure of the investments shall be taken by me/us at my/our discretion. The contract of Mutual Fund is between the asset management company and the investor, and not between IIMCL and the investor.

l. In the event I/ We give direct instruction to the AMC or their agents, IIMCL may not be held/responsible in this regard for any reason whatsoever.

m. I/ We understand that transactions once executed will not be modified or cancelled.

** only applicable in the event the Customer(s) is/are Non-Residents of Indian Nationality/ Origin.*

DECLARATIONS FOR SIP TRANSACTIONS IN MUTUAL FUND UNITS

a. I/ We have read and understood the contents of the Scheme Information Document / Statement of Additional Information (s) and Addendum(s) thereto of the respective Scheme(s) and agree to abide by the terms, conditions, rules and regulations of the Scheme(s) applicable from time to time.

b. I/ We have understood the details of the Scheme and have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

c. I/ We confirm that the details provided by me are true and correct.

d. I/ We hereby agree and confirm that I/ we shall be CVL KYC compliant, for all investments made by me/ us. I/ We hereby acknowledge that failure to do so shall result in an unsuccessful transaction for which I/ we shall not hold directly or indirectly liable either IIMCL / the asset management company (AMC) / Registrar.

e. I/ We hereby declare that the amount being invested in the Scheme(s) of mutual fund AMC is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.

f. * I/ We here by confirm that the funds used for the purchase of any of the products / services availed through Invest@ease services, if have been received from abroad, have been remitted through approved banking channels or from the NRE / NRO / FCNR account.

g. I/We agree that in case I place a request after the cut off time prescribed by the bank or on a non business day, the NAV for the next business day shall be applicable (As per SEBI guidelines the cut off time for accepting orders in non liquid funds is 15:00 hrs and in liquid funds it is 13:30 hrs. However taking into consideration the internal processing time IIMCL has kept the cut off time, for accepting orders for non liquid funds as 14:00 hrs and in liquid funds as 12:30 hrs The request placed post the cut off date shall be scheduled for the next business day.

h. I/ We agree that transaction request shall be sent for processing by the IIMCL and is subject to rejection by the registrar or AMC.

i. I/ We agree to interact with the IIMCL only through the Transaction request Number and the account number.

j. I/ We agree that the SIP installments are scheduled as per the frequency selected by me. I further agree that IIMCL reserves the right to reject the request in case of non-availability of sufficient funds in the ICICI Bank Account during the scheduled date.

k. I/ We agree Mutual Funds Investments are subject to market risk. IIMCL shall not be liable or responsible for any loss or shortfall resulting from the operations of the Mutual Funds. The services rendered by IIMCL are non-binding non-recourse advisory in nature and the final decision on the type of instruments; the proportion of exposure and tenure of the investments shall be taken by me/us at my/our discretion. The contract of Mutual Fund is between the asset management company and the investor, and not between IIMCL and the investor.

l. In the event I/ We give direct instruction to the AMC or their agents, IIMCL may not be held responsible in this regard for any reason whatsoever.

m. I/ We understand that transactions once executed will not be modified or cancelled.

** only applicable in the event the Customer(s) is/are Non-Residents of Indian Nationality/ Origin.*