

Personal Identification Number (PIN) Agreement for Transacting On-line

This Agreement (hereinafter referred to as the "Agreement") is made and entered into on this.....day of..... 200....., between **Mirae Asset Global Investments (India) Pvt. Ltd.** hereinafter referred to as the **AMC**, a company incorporated under the Companies Act, 1956, having its Corporate office at **Unit No. 606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai – 400 098** which expression shall unless repugnant to the context of meaning thereof shall mean and include its successors, administrators, executors and permitted assigns)

AND

Name of Sole / 1st Applicant –

Mr / Ms

Name of Parent/ Guardian In case of Minor- Applicant –

Mr / Ms

Name of 2nd Applicant-

Mr / Ms

Name of 3rd Applicant-

Mr/ Ms

Account (Folio) No. -

the abovementioned person(s), hereinafter referred to as the "Unitholder(s)"

WITNESSETH:

WHEREAS:

The Terms and Conditions set out this Agreement are a binding contract between yourself the "Unitholder(s)" and AMC for use of Personal Identification Number (PIN) for Transacting On-line through Internet on AMC 's website www.miraeassetmf.co.in using the PIN Facility offered by AMC through its Investment Manager, **Mirae Asset Global Investments (India) Pvt. Ltd.** and Registrar, Karvy Computershare Pvt. Ltd. Please read this Agreement carefully. By signing this agreement you acknowledge that you have read, understood and agree to be legally bound by this Agreement.

WHEREAS:

AMC is registered with Securities and Exchange Board of India (SEBI) to act as the Investment Manager for the Schemes of Mirae Asset Mutual Fund (hereinafter referred to as the Fund).

AMC has a dedicated website in the name and style of www.miraeassetmf.co.in (hereinafter referred to as the "website"), which provides information and downloads relating to AMC and the Fund, including the facility of Online subscription/ redemptions of units and such other services/ facilities as detailed in this agreement.

The Fund, through its service providers (hereinafter referred to as "Service Providers") offers the facility of transacting on-line through Internet for the convenience of its Unitholders and to help the unit holders to gain access to their portfolio of investments in the Fund, for administering and managing the same effectively and efficiently using a Personal Identification Number (hereinafter referred to as "PIN");

WHEREAS:

The Unitholder(s) is / are desirous of availing the services/facilities available through the Website is willing to provide such services/ facilities to the Unitholders subject to the following the terms and conditions :

Signature(s) (Mandatory)

1st Holder.....2nd Holder.....3rd Holder.....

TERMS OF SERVICES

Unitholder's Authorisation and Consent for the Online Transactions:

The Unitholder hereby authorises the Fund, who in turn, may authorise any of its service providers, to extend the PIN Facility for the Designated Account(s) of the Unitholder, including an irrevocable authorisation to the Fund to act upon any electronic or telephonic instructions given to the Fund by the Unitholder through use of the PIN Facility and through the PIN, user name, password in connection with the Online Transactions (hereinafter referred to as the " Instructions"), including viewing of Designated Accounts and performing the Online Transactions under the accounts through the Fund's website and as may be permitted by the Fund under the PIN Facility from time to time.

For the purposes of this Agreement, Website shall mean www.miraeassetmf.co.in which AMC may announce from time to time. Designated Account / Master Account shall mean the Folio Number allotted to the unitholder and hereinafter referred to as "Folio Number". AMC reserves the right to change, amend or modify the fund's website as may be intimated from time to time.

Usage of, or subscription to, the said PIN Facility shall be in addition to, and not in substitution of, the existing procedure for conducting the transactions, the services of which are available through the Online Transactions as well.

The Fund shall not be responsible for any errors that may be committed by the Unitholder in the process of conducting any Online Transaction or for error or failure of the transaction over internet due to any network / technical problems. The Unitholder shall make only one application for each transaction, either in physical or electronic form.

PROCEDURE

Issuance of PIN, Security and Confidentiality of the information:

A unitholder registering for this facility shall be issued a PIN by the service provider against each Folio Number, after AMC / its service provider satisfies itself that the signature on the PIN Agreement matches with the signature of the Unitholders in the record of AMC. A Unitholder having multiple Folios with the Fund shall be issued a separate / specific PIN for each Folio.

If a Folio is held by more than one unitholder, separate PINs shall be issued to the each joint holder under the Folio. If the holding basis of the Folio is "Joint", PIN of each unitholder will be required to be entered for any transaction. If the holding basis of the Folio is "Anyone or Survivor", PIN of any one unitholder will be sufficient conducting any transaction.

The Unitholder agrees that pursuant to this Agreement, the Fund/its service provider will despatch the PIN allotted to the Unitholder, by courier or post, entirely at the risk of the Unitholder. The PIN will be dispatched to the Unitholder's address as recorded with the Fund/ its service provider.

The Fund will record any change in the Unitholder's static details only on the basis of written instructions from the Unitholder, subject to signature verification / validation as per normal procedure and as per the prevalent norms prescribed by the Fund /AMC or any regulatory authority.

The Unitholder will be responsible to confirm receipt of the PIN to the Fund/ its service provider and notify forthwith, in the event of evidence of tampering with the PIN in the course of post, or non-receipt of the PIN, as the case may be. In such an event or in the event of loss of PIN by the unitholder or due to unitholder having forgotten the PIN, a request for issue a duplicate PIN shall be considered only on receipt of a written request from the Unitholder(s), subject to signature verification / validation.

The Unitholder shall use the PIN to generate a user-name and password with which to carry out transactions through the website and shall keep the same confidential at all times. The Unitholder may use the same PIN to access various services provided by the Fund over the Internet in respect of his folios.

The unitholder shall have a facility/choice to change the PIN allotted by the service provider to a PIN of his choice and to make the PINs uniform, in the event of having multiple Folios or multiple PINs if the mode of holding is same across all the folio number(s).

It shall be the sole responsibility of the unitholder to ensure adequate protection, confidentiality and secrecy of the user name and password as well as the PIN and any disclosure thereof to any other person shall be entirely at the unit holder's risk. AMC in such cases will not accept any kind of responsibility or liability for any loss, damage or harm.

Signature(s) (Mandatory)

1st Holder.....2nd Holder.....3rd Holder.....

Access to the Facility:

In order to access the Facility for the first time through the website, the Unitholder shall be required to create a unique login name (username) and password at the AMC web site. The user may thereafter, map other Folio Number/s, using the corresponding PIN/s. The unitholder may then access the facility by entering his unique username and password on the AMC web site.

Services Offered:

The Unitholder may access the following services using PIN, the user-name and password facility (hereinafter referred to as the "Facility"), through Internet:

- ◆ Subscription and Additional Subscription to various schemes of the Fund, including any new Schemes launched by the Fund from time to time and which are tagged with the existing Schemes by the Fund for the purpose of conducting such Online transactions.
- ◆ Switching units from one scheme to another.
- ◆ Redemption of units.
- ◆ Change of PIN & Password
- ◆ Viewing Portfolio and Transaction history
- ◆ Printing of Account Statements, including facility to request for email.

The Unitholder hereby agrees and confirms that the services mentioned hereinabove are only an inclusive list, and the Fund may add or remove any services it may in its absolute discretion decide, which services the Unitholder may use the PIN Facility to access and utilise. In addition to the information and services mentioned above, the Unitholder may also, as and when the facility is extended to other services provided by the Fund, use such Facility to access and utilise any such services provided by the Fund's Website.

AMC WARRANTIES

AMC will take best efforts to keep the Website updated on a daily basis, so as to provide most current information to Unitholders. The Unitholder also agrees that the look and feel of the web screen and outputs there from may differ based on the nature of the software used by the Unitholder to browse the Website.

AMC agrees to take best efforts to protect security of the data placed on the Internet and has for this purpose, required the service provider to sign a confidentiality agreement specifying confidentiality of the data and to restrict external access to the database on the Internet.

The service provider shall ask the Unitholder to enter his/her/its user name and password and PIN or any other transaction specific details before accepting instructions on behalf of Fund. The Fund / its service provider may, in the interest of the Unitholder, request a fax confirmation of the instructions and any additional information the Fund may require. In such an event, the Fund shall not be bound to act on electronic instructions received, until the said fax confirmation and additional information is received from the Unitholder, in a form and manner acceptable to the Fund.

The Unitholder confirms and agrees that he shall at all times be bound by any modification and/or variations made to the Terms and Conditions hereof and as notified on the Website. The Fund shall not be required to give the Unitholder individually any separate notice of any of the modification and/or variations that have been notified on the Website.

AMC or the service provider shall have the absolute discretion to amend or supplement any of the terms at any time and will endeavor to give prior notice on the website / through email for such changes wherever feasible.

The Fund / its service provider may, in its absolute discretion decide not to carry out any such transaction where the service provider or the Fund has reason to believe that the instructions are not genuine, are unclear, are such as to raise a doubt, are otherwise improper or there is ground to believe that the same is in contravention of any statute/laws in India and cannot be put into effect.

Date:

Address:

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Signature (Mandatory) 1st Holder.....

2nd Holder.....

3rd Holder.....