

TERMS AND CONDITIONS FOR ON LINE TRANSACTIONS FACILITY USING PIN

The following are the **Terms and Conditions for On Line Transactions Facility, using a Personal Identification Number** offered by Pramerica Mutual Fund (PMF), on the Internet through Pramerica Mutual Fund's website, www.pramericamf.com or Contact centre via Telephone number 1800 266 2667 (toll-free).

The Online Transaction Facility is an additional and **OPTIONAL facility** provided by PMF through its Registrars for the convenience of its Unitholders to help the Unitholders to manage their portfolio of investments in PMF and conduct transactions over the Internet and / or telephone, conveniently and efficiently.

1. DEFINITIONS

- a) **"AMC"** means Pramerica Asset Managers Private Limited, the investment manager of PMF.
- b) **"Folio Number"** means the number assigned by Pramerica AMC / Registrars to represent an investment account of a Unitholder in PMF.
- c) **"On Line Transactions Facility"** means the facility provided by PMF to its investors for transacting online via PMF's Website or Contact centre's telephone, using a Personal Identification Number (PIN).
- d) **"PMF"** means Pramerica Mutual Fund.
- e) **"Password"** means a secret alpha-numeric code, to be entered by the User while logging-on to the On Line Transactions Facility (and is an additional security measure to enable the system to validate/authenticate the identity of the person logging in).
- f) **"PIN"** means the Personal Identification Number issued to the User against a Folio to access the On Line Transaction Facility.
- g) **"Registrar"** means Karvy Computershare Pvt. Ltd., the registrars of Pramerica Mutual Fund.
- h) **"SEBI"** means the Securities and Exchange Board of India.
- i) **"Service"** means the on-line services, more particularly described in Clause 6.
- j) **"Terms and Conditions"** means the terms and conditions set out herein for On Line Transactions Facility and shall include all modifications and amendments hereto, from time to time.
- k) **"Unit"** means an interest of an investor in the Fund consisting of each unit representing one undivided share in the assets of a scheme of PMF.
- l) **"User"** means a Unitholder of Pramerica Mutual Fund who has registered for the On Line Transactions Facility.
- m) **"Username"** means the unique log-on name/identifier selected by a User to identify himself/ herself, that is used in conjunction with a unique User-selected password to enable authorised access to the Online Transaction Facility.
- n) **"Unitholder"** means a registered holder for the time being of Units of any scheme of PMF.
- o) **"Trustee"** means Pramerica Trustees Private Limited, the trustee company of PMF.
- p) **"Website"** means PMF's web site known as www.pramericamf.com.

2. ELIGIBILITY CRITERIA

All Unit holders of Pramerica Mutual Fund under any of its schemes are eligible to avail of the On Line Transactions Facility.

3. TERMS OF SERVICES - Unitholder's Consent & Authorisation for the Online Transactions:

- a) The On Line Transactions Facility shall be in addition to, and not in substitution of, the existing procedure for carrying out certain transactions which are available through normal / traditional /physical mode and is purely optional.
- b) Transactions carried out under the On Line Transactions Facility with the help of PIN/Username/Password shall be subject Terms and Conditions specified herein and as may be revised from time to time and also the SAI and SID of the respective schemes of PMF.
- c) PMF /AMC reserves the right to modify or withdraw the On Line Transactions Facility at any time.
- d) PMF/AMC reserves the right to change the Website and/or telephone number, as deemed necessary from time to time.
- e) The Terms and Conditions hereof may be modified by PMF/AMC from time to time and the User shall be bound by any such modifications. PMF/AMC shall not be bound to give the Users, separate / individual notice of any modification to / revision of any of the terms or services hereof, that have been notified on the Website. PMF/ AMC will however, endeavor to intimate the User through email for any such changes wherever feasible.
- f) PMF, the Trustee, the AMC and Registrars shall not be responsible for any errors that may be committed by the User/s in the process of conducting any Online Transaction or for error or failure of the transaction over the Internet due to any network problems.
- g) The Unitholder/s shall make only one application for each transaction, either in physical or electronic form.

4. PROCEDURE:

A. Issuance of PIN

- a) A Unitholder shall be sent an intimation via E-mail and Mobile phone to select a PIN online, against each Folio Number, for the On Line Transactions Facility if his/her application and his/her signature on the application form are found in order.
- b) To select a PIN online, the User will have to verify his/her personal information via the link provided and generate an Online Authorization Code (OAC) that will be sent to his/her Mobile phone/E-mail address. The User will then have to reconfirm the details and select a PIN against each Folio Number. Thereafter, the

User shall use the PIN to access various on-line services provided by PMF over the Internet or telephone in respect of each Folio.

- c) If a Folio is held by two or more Unitholders, separate PINs shall be required to be selected/used by each joint holder under the Folio.
- d) If the holding basis of the Folio is "Joint", PINs of both the unitholders are required to authorise any transaction.
- e) If the holding basis of the Folio is "Anyone or Survivor", PIN of any one of the unitholders will be sufficient to execute/ authorise a transaction.
- f) Unitholder(s) having multiple Folios with PMF shall be required to select a separate PIN against each Folio Number initially, but may change the same subsequently to have a common / unique PIN for all the Folios.
- g) In the event the User(s) forget their PIN, they may generate a duplicate PIN online, by following the instructions.
- h) The AMC reserves the right to adopt alternate means of generating a PIN on-line, based on certain internet security protocol.

B. Access to On Line Transactions Facility:

- a) In order to access the On Line Transactions Facility the User(s) shall be required to compulsorily create/select a Username (unique login name) and a Password using the PIN, on logging for the first time and thereafter the User will be able to access the On Line Transactions by merely entering his/her unique Username and Password on the Website. The User/s shall be prompted to enter his/her Username and Password and PIN or any other transaction specific details before accepting any online transaction instructions on behalf of PMF. If the User has multiple Folio numbers, the User may map other Folio Number/s, to the same Username, using the corresponding PIN/s.
- b) If the User has multiple Folio numbers and the mode of holding is identical across all the Folio numbers, the User/s may change the allotted PINs so as to have one / common PIN across various Folios for convenience.

5. USER COVENANTS

- a) The User(s) are responsible for safeguarding the confidentiality of the PIN, Username and Password at all times and any access gained to the Online Transaction Facility with the PIN / Username / Password assigned to the User(s) will be deemed to be made by the User(s) himself/herself/themselves. In other words, any instruction for an online transaction transmitted to PMF / Registrars OR received by PMF/ Registrars via PMF's Website, using the PIN, Username, Password (herein referred to as the "Instructions") shall be deemed to have been duly authorised and issued by the User/s and PMF/Registrar shall be entitled to act on the said Instructions accordingly.
- b) The User/s agree(s) to accept responsibility for all activities occurring under his/her/their Folio /PIN/Username/ Password, with or without the knowledge of the User/s or that are due to the conduct, inaction, or negligence of the User(s).
- c) If the User(s) disclose(s) his/her/their Folio numbers, PINs, Username, or Passwords to any person(s) or entity, the User(s) assume(s) all risks and losses associated with such disclosure and PMF, Trustee, AMC or Registrars shall not be responsible or liable for any loss, damage or harm caused to the User(s) in this regard. If the User(s) permit any other person(s) or entity to use the PINs, Username, Password, or other means to access the User(s) accounts, the User(s) is/ are solely responsible for any transactions and activities executed in the User/s' accounts and for any use of personal and account information of the User(s) by such person(s) or entity.
- d) If the User(s) believe(s) someone has unauthorizedly used or attempted to use the PINs, Username, Passwords without the User's permission, or that any other unauthorized use or security breach, loss or theft has occurred, the User(s) agree(s) to immediately notify AMC/Registrars.
- e) AMC / Registrar may, in its absolute discretion, decide not to act on the Instruction in respect of any on-line transaction, where the AMC or Registrar has reason to believe that the origin of Instruction is not from the genuine User. In such an event, AMC/Registrars may seek the User's confirmation of the Instructions or seek additional information from the User/s, in a form and manner acceptable to AMC.
- f) The User/s shall abide by these Terms and Conditions and applicable laws and regulations. The electronic record generated by PMF / Registrar in respect of the transactions executed pursuant to the Instructions of the User(s), shall be conclusive evidence and binding on the User(s) for all purposes including in any legal proceedings.
- g) In case of any discrepancy in respect of any online transaction carried out by the User, the User shall intimate AMC / Registrars within 5 business days of the date of transaction thereof, failing which the transaction will be deemed to be correct and accepted by the User/s.
- h) The User/s agree/s that if any unauthorized person gains access to the User's PIN / Username and Password, the User/s, agree/s to at all times to indemnify PMF, Trustee, AMC and Registrars and their respective directors, officers, employees, and the successors and assigns from and against all actions, proceedings, claims and demands whatsoever for or on account of or in relation to any unauthorized use of the Online Transaction Facility with PIN, Username and Password facility and from and against all damages, costs, charges and expenses in respect thereof.

6. SERVICES AVAILABLE:

The following services are offered by PMF under the On Line Transactions Facility via the Internet -

1. Subscriptions (including Additional Subscriptions) for purchase of units under various schemes of PMF, launched from time to time and made available for conducting transactions online.
2. Switching of Units from one scheme of PMF or plan / option thereunder to another.
3. Redemption of units.
4. Change of PIN and Password and mapping additional Folios to the Username.
5. Viewing Portfolio and Transaction history.
6. Downloading of Account Statements, including facility to request for email / Fax-back thereof.

In addition to the Internet based services mentioned above, the User/s may also avail of the Online Transactions Facility which may be provided by PMF through telephone or any other electronic media, as and when such facility / medium is made available by PMF.

7. DISCLAIMERS:

- a) PMF/AMC will take best efforts to keep the Website updated on a daily basis, and provide current information. The look and feel of the web pages and outputs may differ based on the browser used by the User to access the Website.

- b) PMF, Trustee, AMC and / or Registrars shall not be liable for any unauthorized usage of the PIN and shall not be liable any loss, damage or expenses incurred by the User(s) as a result thereof.
- c) Without prejudice to any provisions of these Terms and Conditions, PMF, Trustee, AMC or Registrars shall not be liable for any loss or damage whatsoever caused arising directly or indirectly in connection with the Online Transaction Facility, including without limitation any loss of data or interruption or stoppage to the User's access to and/or use of the Website/Call Center.
- d) PMF, Trustee, AMC and / or Registrars shall also not be responsible for the User being unable to utilize the Online Transaction facility due to the User not being within the geographical range within which the Online Transaction Facility is being offered.
- e) PMF, Trustee, AMC and Registrars or their directors, employees, agents, executors, successors or assigns shall not be liable for claims, damages, losses, expenses, whether direct, indirect, consequential or incidental, whatsoever, due to:
 - i. Non-availability or malfunctioning or interruption, defect, of the services mentioned hereinabove, communication failure or for any failure to act upon the Instructions;
 - ii. Misuse of the PIN, or the Password and/or unauthorised transactions conducted using the Online Transaction Facility.
 - iii. Any misuse of any data placed on the Internet, any loss/corruption of data by third parties, "hacking" or unauthorized access of the AMC/Registrar's server;
 - iv. Any failure to act on the Instructions for any cause that is beyond the control of PMF/AMC and Registrars.

8. NO WAIVER

No forbearance, delay or failure on part of PMF / AMC / Registrars to exercise any power, authority or right under these Terms and Conditions shall operate as a waiver of such power, authority or right, nor shall any single or partial exercise of such power, authority or right preclude any further exercise of that or any other power, authority or right.

9. CONFIDENTIALITY

PMF / AMC/ Registrar shall take best efforts to protect security of the data placed on the Internet and shall keep the information relating to the transactions of the User(s) using the Online Transaction Facility, confidential. Provided however that PMF / AMC / Registrar shall be entitled to disclose any information relating to the transactions or particulars pertaining to the User (s) to any government/ regulatory or law enforcement authority, statutory or otherwise, as may be required by law or information which is already in public domain.

10. PRIVACY

- a) PMF/AMC protects the confidentiality and security of client information, and will not sell or rent customers' personal information.
- b) Under certain circumstances, it may become necessary for PMF/AMC to disclose a User's personal information to regulatory authority / body/agency or law enforcement authorities. In all such cases, PMF/AMC shall be bound by, and shall at all times have the legal right to disclose any or all of, the personal information provided to it by the User and PMF shall not be held responsible or liable for any consequences, loss and or damage that may arise from its actions to the user.

11. TERMINATION OF THE ON LINE FACILITY

A. Termination by AMC

- (a) The AMC may terminate the Online Transaction Facility at any time with reasonable prior notice without assigning for any reason.
- (b) The AMC may also at any time suspend the User's right to participate in the Online Transaction Facility with prior written notice to the User, if it has reasonable belief that it is expedient to do so in the interest of PMF or other Unitholders or for any other reason(s) as PMF may, in its sole and absolute discretion deem proper.

For the purpose of interpretation, an event having a material or adverse impact shall include any event, which in the opinion of PMF, shall impact the reputation of PMF, Trustee or AMC, its functioning, any potential losses to any of them, any event which in the opinion of PMF would amount to a fraud on the User's Folio, or any other event which may have a adverse impact on the AMC's operations. Provided, however, that any Instructions received by PMF / Registrar, prior to the termination of the Facility shall be considered to be a valid and shall be accordingly effected.

B. Termination by User

The User may terminate usage of the Online Transaction Facility and request the AMC / Registrars to disable the PIN at any time by giving a written notice to AMC / Registrars, duly signed by the User(s) (in case the Units are held jointly with other Unit Holders, ALL Users must sign, irrespective of the mode of operation).

Upon receiving a written request from the User(s), the Username and PIN allotted to the User(s) shall be disabled by Registrars within a period of 10 business days from the date of receipt of the written request.

12. GOVERNING LAW & JURISDICTION

These Terms and Conditions will governed by and construed in accordance with the laws of India. The Courts of Mumbai shall have exclusive jurisdiction to hear and settle any disputes arising out of or in connection with any of the terms hereof.

13. QUERY & COMPLAINT REDRESSAL

User may make any service request or complaints or enquiries by calling the AMC's Investor Helpline at 1800 266 2667 (toll-free) or send an e-mail to customercare@pramericamf.com. The customer service representatives may require personal information of the customer for verification of the customer's identity in order to protect confidentiality of information. The AMC will at all times endeavour to handle transactions efficiently and to resolve any grievances promptly.

For any queries / complaints / feedback, Users may contact :

<p>V. Robinson Francis , Investor Relations Officer Pramerica Mutual Fund 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030 Tel 91 22 6159 3000 Email Id. customercare@pramericamf.com</p>	<p>Registrars Computershare Pvt Ltd Unit - Pramerica Mutual Fund Registrars Registry House, 8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad – 500 034</p>
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APPLICATION FOR ONLINE TRANSACTION FACILITY & ISSUE OF PIN

Date :

Name (in BLOCK letters)			E-mail Id.	Mobile Phone No.
Sole /1 st Unitholder				
2 nd Holder				
3 rd Holder				
Folio No.	Folio No.	Folio No.	Folio No.	Folio No.

I/We, the Unitholder/s mentioned above, am/are desirous of availing the Online Transaction Facility offered by Pramerica Mutual Fund (PMF) through its Website or Call centre, and hereby request PMF issue me/us Personal Identification Number (PIN) against my/our aforesaid Folio Numbers in PMF to enable me/us to avail the said facility.

I/We hereby confirm and acknowledge that I / We have carefully read and understood the Terms and Conditions governing the Online Transaction Facility and PIN usage and agree to abide by the same including any modifications made thereto as notified on the Website.

I/We hereby agree, covenant and undertake that -

- My / Our access to the Online Transaction Facility by using the PIN, Username and Password, shall be deemed acceptance of the Terms and Conditions contained herein or as amended from time to time, and posted on the Website, including the SAI and SID of the respective schemes of PMF.
- I /We hereby grant irrevocable authorisation to PMF/its Registrar, to act upon any electronic instructions given by me / us, or received by PMF / Registrar through the Online Transaction Facility, by using my/our PIN and Username and Password in respect of any online transactions through PMF's Website over the Internet or via telephone (hereinafter referred to as the "Instructions").
- Any Instructions received by PMF / Registrar via PMF's Website or via telephone, shall be deemed to have been duly authorised and issued by me/us and PMF/Registrar shall be entitled to act on such Instructions. I/We shall be fully liable for the Instructions received by PMF / Registrar via PMF's Website or via telephone, using my/our PIN and Password, whether with or without my/our knowledge.
- AMC / Registrars may, in its absolute discretion, decide not to act on any Instruction or may disallow the transaction thereof, if the AMC or Registrars has reason to believe that the Instructions are not genuine, are unclear, are such as to raise a doubt about its bona fides or there is ground to believe that the same is in contravention of any statute/laws in India and cannot be put into effect.
- I /We am/are fully aware that the use of the Online Transaction Facility could be prone to risk of any loss or interception of information over the Internet, notwithstanding the secure method of transmitting information adopted by PMF/Registrars, and I/We agree to utilize the Online Transaction Facility at my/our sole risk, cost and consequences.
- I/We undertake to maintain strict confidentiality and secrecy of my/our PIN and Password, to prevent unauthorized use thereof.
- My/Our disclosing the PIN and Password to any other person, knowingly or unknowingly, will be at my/our sole risk/responsibility/cost/consequences and the Fund/Trustee/AMC or Registrars shall not be liable for any direct, indirect, consequential or incidental loss or damages which may be incurred by me/us due to any unauthorized access to/usage of, my/our PIN/Password.
- I/We shall notify PMF/AMC/Registrars immediately, if a record of the PIN or Password, is lost or stolen or I/We suspect or become aware that an unauthorized person has gained access to or has unauthorisedly used my/our PIN or Password.
- I/We unconditionally agree that, I/We shall NOT hold PMF/Trustee/AMC or Registrar or their directors, employees, agents, executors, successors or assigns liable for any loss, damage, expenses, whether direct, indirect, consequential or incidental, whatsoever, incurred or suffered by me/us due to:
 - a) misuse of my/our PIN, Username and password,
 - b) any error, defect, failure, interruption in respect of the Online Transaction Facility, due to any reason whatsoever;
 - c) any misuse of any data placed on the Internet, any loss or corruption of data by third parties, "hacking" or unauthorized access of PMF/ AMC's or Registrars's server;
 - d) the AMC/Registrars being unable to act upon the Instructions for any cause that is beyond the reasonable control of AMC or Registrars.
 - e) withdrawing /suspending the Online Transaction Facility, either wholly/partially, for any reason, whatsoever.
- I/We authorise you to record my/ our telephone calls, in respect of telephonic transactions (as and when the said service is provided by PMF). Further, I/We agree that the electronic record of the Instructions given by me /us and transactions concluded over the Internet or via telephone, shall be conclusive proof and binding on me/us for all purposes and may be used as conclusive evidence in any legal proceedings.
- In case of any discrepancy in the details of any transaction carried out by me/us, I/We shall intimate PMF / Registrar within 5 business days of the date of transaction thereof, failing which the transaction will be deemed to be correct and accepted by me/us.
- I/We am/are aware that the Online Transaction Facility is an additional and optional facility provided by PMF for the convenience of unitholders and that PMF may, at its sole discretion, add, modify, and withdraw the same at any time. I/We agree that PMF/AMC shall not be bound to give me/us individual notice of any modification to the Terms and Conditions that have been notified on the Website.

<i>Signature of Sole / 1st Unitholder</i>	<i>Signature of 2nd Unitholder</i>	<i>Signature of 3rd Unitholder</i>
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For Office Use		
<p style="text-align: center;">Signature Verification</p> <p><input type="checkbox"/> Signature(s) of Applicants tally</p> <p><input type="checkbox"/> Signature of 1st holder differs</p> <p><input type="checkbox"/> Signature of 2nd holder differs</p> <p><input type="checkbox"/> Signature of 3rd holder differs</p> <p>Signature of authorised official</p>	<p>PIN generated on</p> <p>_____</p>	