

Debit facility for Phone purchases is currently available for

Account holders of all banks participating in local clearing at Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhillwara, Bhopal, Bhubaneshwar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dargeeling, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirunelveli, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada (also covers Guntur, Tenali & Mangalgi), Vizag.

Apart from the above mentioned list of locations, this facility is also for the account holders of the following banks irrespective of the locations.

Axis Bank, Union Bank of India, Bank of Baroda, Punjab National Bank, Bank of India, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, State Bank of India.

Note:

1. This facility is currently available only to individual investors with "Single"/ "Anyone or Survivor" status as the mode of holding. Please read the SID/SAI for terms and conditions.
2. Applicable only for Open ended Income and Equity Schemes.
3. Investments in Equity/ Income/ Debt schemes would be aggregated at Plan/ Option at a Portfolio level based upon the PAN of the investor, irrespective of the time or mode of receipt of the application on any given business day. In case they aggregate to Rs. 2 lacs or above, the closing NAV of the day on which the funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time i.e. available for utilization before the cut-off time, shall be applicable.

TERMS & CONDITIONS FOR PHONE PURCHASES

Unit Holder hereby agrees to the following terms and conditions:

1. IDFC Asset Management Company Limited (AMC) has the right to ask such information (Basic Information Data) from the available data of the Unit Holder(s) before allowing him/her access to the Facility. If for any reason, the AMC is not satisfied with the replies of the Unit Holder (s), the AMC has, at its sole discretion the right of refusing access without assigning any reasons to the Unit holder(s). Unit Holder(s) further agree that all personal information provided to the AMC is complete, true and up to date. Unit Holder(s) further agrees to advise the AMC of any changes in the personal information as soon as the change occurs.
2. It is clarified that the Facility is only with a view to accommodate /facilitate the Unit holder(s) and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any ways to give access to Facility to Unit holder(s).
3. The Unit holder shall check his/her account records carefully and promptly. If the Unit holder believes that there has been a mistake in any transaction using the Facility, or that unauthorized transaction has been effected, the Unit holder shall notify AMC immediately. If the Unit holder defaults in intimating the alleged discrepancies in the statement within a period of thirty days of receipt of the statements, he/she waives all his rights to raise the same in favour of the AMC, unless the discrepancy /error is apparent on the face of it.
4. By opting for the facility the Unit holder(s) hereby irrevocably authorizes and instructs the AMC to act as his /her agent and to do all such acts as AMC may find necessary to provide the Facility.
5. The Unit holder(s) shall at all times be bound by any modifications and/or variations made to these Terms and Conditions by the AMC at their sole discretion and without notice to them.
6. The Unit holder(s) agrees and confirms that the AMC has the right to ask the Unit holder(s) for an oral or written confirmation of any transaction request using the Facility and/or any additional information regarding the Account of the Unit holder(s).
7. The Unit holder(s) agrees and confirms that the AMC may at its sole discretion suspend the Facility in whole or in part at any time without prior notice.
8. The Unit holder(s) shall not assign any right or interest or delegate any obligation arising herein.
9. The Unit holder(s) shall take responsibility for all the transactions conducted by using the Facility and will abide by the record of transactions generated by the AMC. Further, the Unit Holder(s) confirms that such records generated by the AMC shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings and unconditionally waives all objections in this behalf.
10. The Unit holder(s) agrees that use of the Facility will be deemed acceptance of the Terms and Conditions and the Unit holder(s) will unequivocally be bound by these Terms and Conditions. The Unit Holder(s) agrees that all calls received shall be eligible for same day subject to the completion of necessary formalities to be completed by the AMC on or before the uniform cut off time.
11. Requests like change in bank mandate, change of nomination, change in mode of holding, change of address or such other requests as the AMC may decide from time to time will not be permitted using the phone transact facility.
12. The AMC will not be liable to the Unit Holder(s) for any damages, whether direct or indirect, consequential or special, exemplary or punitive losses, costs or injury suffered by Unit Holder(s), or by others, related to the use of the Services or cancellation of any or all of the Services by us.

Indemnities in favor of IDFC Asset Management Company Limited:

The Unit holder(s) shall not hold the AMC liable for the following:

1. For any transaction using the Facilities carried out in good faith by the AMC on instructions of the Unit holder(s).
2. For the unauthorized usage/unauthorised transactions conducted by using the Facility.
3. For any loss or damage incurred or suffered by the Unit holder(s) due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
4. For any negligence / mistake or misconduct by the Unit holder(s) and/or for any breach or non-compliance by the Unit holder of the rules/terms and conditions stated in the Scheme Information Document.
5. For accepting instructions given by any one of the Unit holder(s) in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor".
6. For not verifying the identity of the person giving the telephone instructions in the unit holder(s) name.
7. For not carrying out any such instructions where the AMC has reason to believe (which decision of the AMC the Unit holder(s) shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or raise a doubt.
8. For carrying out a transaction after such reasonable verification as the AMC may deem fit regarding the identity of the Unit Holder(s).
9. In case of error in NAV communication
10. For accepting instructions given by any one of the Unit Holder(s) / or his/her authorized person
11. The AMC may assign any of its rights under these terms and conditions without the consent of the Unit holder to any of the AMC's group companies, subsidiary or Associate Company or such other company which the AMC deems suitable for provision of this Facility.

Call free 1-800-2666688

Available between 8.00 am to 7.00 pm on business days only.

Please note our investor service email id

investormf@idfc.com

www.idfcmf.com