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Addendum No 67 – August 2013

**ADDENDUM dated August 5, 2013 to the Scheme Information Document(s) and Key Information Memorandum(s) of the schemes of IDFC Mutual Fund**

**Revision in the terms of SIP-Care Facility:**

The terms and conditions of the SIP-Care facility stand revised w.e.f. August 07, 2013 as follows:

“SIP-Care” is a facility offered to the investors under Systematic Investment Plan (SIP) in the specified equity schemes of IDFC Mutual Fund. It allows the subscribers to avail preventive health care and related services at a discounted rate. No additional cost would be charged to the customer or to the scheme for this benefit. There are certain specific health care benefits attached to this “SIP care” facility. The subscribers would be provided a Health Card which will help them in getting certain benefits provided by Indian Health Organization Pvt. Ltd. (IHO) through their network of doctors and medical practitioners and pathology labs etc. The product features and associated terms and conditions are as under:

**1. GENERAL INSTRUCTIONS**

- (a) Prospective investor(s) / Unitholder(s) are requested to read the Scheme Information Document (“SID”), Key Information Memorandum (“KIM”) of the relevant Schemes offered under the SIP-Care facility (collectively the “Offering Documents”) and these instructions and terms and conditions (“Instructions”) carefully before opting for the facility.
- (b) Prospective investor(s) / Unitholder(s) proposing to avail the SIP-Care Facility (“User”) are deemed to have read and accepted the terms and conditions as stated in the Offering Documents, the Know Your Customer (KYC) norms, the Privacy and Security Policy on the website of the Mutual Fund and these Instructions, and bind themselves to the terms thereof upon opting for the facility.
- (c) The AMC is offering the SIP-Care facility with a view to accommodate / facilitate the User and is as such offered at the sole discretion of the AMC. The AMC is not bound and / or obliged in any way to give SIP-Care facility to the User.
- (d) **Product Features:**
  - i. SIP Care is available only in the monthly frequency.
  - ii. SIP-Care would be available only for an SIP of 36 months or more
  - iii. In case of SIP-Care minimum amount has been kept as Rs. 2000/-. Any SIP care application for a monthly SIP of less than Rs. 2000/- would be rejected.
  - iv. The Health care benefits would be discontinued and the Card would be deactivated if the SIP is discontinued during the period for which the AMC is offering the facility.
  - v. The Health Card issued by IHO under this facility will be valid only for period of one year. The Subscribers desirous of availing the facility beyond 1 year can get the card renewed at their own cost by paying the fees directly to IHO.
  - vi. All the other terms and condition of the normal SIP facility will be applicable to SIP-Care facility.
- (e) **Product Health Care Benefits.** The subscribers for SIP Care will have to contact the IHO Helpline to seek appointments and availing the benefits offered. All benefits are available through appointment and with the IHO empanelled entity only.

## 2. UNITHOLDER INFORMATION

- (a) SIP-Care facility is only available to Resident Individuals (with mode of holding of the folio as 'single' or 'anyone or survivor' or 'either or survivor') and minors (through guardians). This facility is not available to User(s) who are non-resident investors (including NRIs/PIOs) and non-individuals entities such as HUF, corporate, Partnership Firms, Trusts etc.
- (b) In case of 'single' holding folio, SIP-Care facility will be offered to the sole User. In case the mode of holding of the folio is 'Anyone or Survivor', the AMC shall offer the facility in favour of the first holder mentioned in the folio.

## 3. FUND OPTION

The SIP-Care facility is currently available only to subscribers of IDFC Classic Equity Fund and IDFC Sterling Equity Fund under any plan or option. All other criteria like load structure and cut-off time etc of the normal Systematic Investment Plan (SIP) would be applicable to SIP-Care scheme as well. The AMC reserves the right to extend this facility to any scheme of IDFC Mutual Fund as deemed appropriate from time to time.

## 4. OTHER TERMS AND CONDITIONS

- (a) All Healthcare related services would be provided by IHO. IHO shall issue Health Cards to customers of SIP-Care. IHO shall provide all the benefits and services associated to the Health Cards to the SIP-Care customers. IHO shall be solely responsible for providing the health services to the subscribers of SIP Care.
- (b) The IHO Health Card offered under this SIP Care Facility is not an offering by IDFC Mutual Fund or IDFC Asset Management Co. Ltd. or its sponsors or any of its affiliates. This card is offered by Indian Health Organisation Pvt. Ltd. (IHO) and governed by the terms and conditions for use of the card as may be prescribed by IHO from time to time. This card is not sponsored or promoted by IDFC AMC, and it there is no assurance or guarantee of the benefits to an investor from usage of this card, or of the skills or expertise possessed by the medical practitioners empanelled by IHO. IDFC AMC or its sponsors or any of its affiliates, employees or agents are not in any manner responsible or liable for any breach of terms of offer of the card by IHO. The SIP Care facility is not binding on the investors of IDFC Mutual Fund and they are free to invest through SIP in the schemes of IDFC Mutual Fund without availing this facility as well.
- (c) The User agrees that the AMC / the Mutual Fund has the sole discretion at any time to restrict or permit a particular set/class of User(s) from availing the SIP-Care facility, subject to SEBI Regulations.
- (d) The User(s) understands that the data / information provided by him / her / them pursuant to dealing with the AMC / Mutual Fund could be dealt/shared by the AMC with the Sponsor or its associates, Trustee Company, Registrar, banks and / or authorized external third parties who are involved in transaction processing, dispatches, etc. of the Scheme or who have been appointed by the Trustees/AMC to provide services to the Scheme, distributors or sub-brokers or any other persons for compliance with any legal or regulatory requirements or directives or to verify the identity of User(s) for complying with anti-money laundering requirements or for prevention of fraud purposes in accordance with the Privacy and Security Policy of the Mutual Fund which is available on its website [www.idfcmf.com](http://www.idfcmf.com).
- (e) The AMC / Mutual Fund may at its sole discretion modify / vary or suspend the SIP-Care facility in whole or in part, at any time with or without prior notice to the User(s), as may be deemed expedient or necessary. By agreeing to these Instructions, the User(s) shall at all times be bound by any such modifications / variations or suspension to the SIP-Care facility.
- (f) AMC will take all reasonable steps to ensure accuracy; the AMC is not liable for any error. If the User(s) defaults in intimating the alleged discrepancies in the statement within a period of thirty (30) days of receipt of the statement, he / she / it waives all his rights to raise the same against the AMC, unless the discrepancy /error is apparent on the face of it.
- (g) Providing SIP-Care facility shall not be considered as solicitation to buy or an offer to sell or recommendation for a security or any other product or service, to any person in any jurisdiction where such solicitation, offer, recommendation, purchase or sale would be unlawful under the laws of that jurisdiction.
- (h) The AMC accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the Republic of India.

- (i) The AMC will not be liable to the User(s) for any damages whether direct or indirect, consequential or special, exemplary or punitive losses, costs or injury suffered, by the User(s), or by others, related to the use of the Health Care benefits provided by IHO to the subscribers of SIP care.
  - (j) The grant of SIP-Care facility is not transferable / assignable under any circumstances.
  - (k) The User(s) understands that the AMC shall, at its discretion, decide to make available additional schemes under the SIP-Care facility from time to time. The User(s) acknowledges and agrees to be bound by the terms and conditions of this SIP-Care facility for such additional schemes that the AMC may make available from time to time.
5. Additionally, the subscriber(s) confirm that the AMC, Registrar or their respective delegates, agents, representatives or service providers, shall under no circumstances be liable for any damages or losses whatsoever whether such damages or losses are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss or want character or nature whatsoever and whether sustained by the User(s) or any other person, due to: error, defect, failure, interruption, disruption or non-availability of SIP-Care facility in the desired manner for reasons including but not limited to cancellation of the SIP-Care facility, natural calamity, floods, fire and other natural disasters, legal restraints, period maintenance of servers, technical fault/error or virus, any failure of the service provider, loss or corruption of data, mobile device failure or malfunctioning, faults or failures in telecommunication network, software or hardware error or any other reason beyond the control of the AMC;

All other features shall remain the same as set out in the Scheme Information Document/Key Information Memorandum of the schemes of IDFC Mutual Fund

**This Addendum forms an integral part of the Scheme Information Document(s)/ Key Information Memorandum cum Application Form(s) of the Schemes of IDFC Mutual Fund read with the addenda issued there under.**

**Addendum Date: August 5, 2013**