

# Letter of Instruction (Individuals)

(One Letter of Instruction can be used for transacting in schemes of a single Mutual Fund House only)

Distributor code: HSBCQN

Date: \_\_\_\_\_

The Manager,

The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) \_\_\_\_\_ (Branch)

I/We wish to transact in Mutual Funds (MFs) listed below with signing instructions  Singly  Jointly  Anyone or Survivor

**Account Number** (with HSBC India authorised to debit/credit for MF transactions and fees):

Date of Birth: \_\_\_\_\_ (Mandatory in case of minor)

Name of the Guardian: \_\_\_\_\_ (In case 1st applicant/sole applicant is minor)

**Power of Attorney (POA) Holder Details**

Name of POA Holder: \_\_\_\_\_ PAN of POA Holder

**Important information:** If investment option is not provided or indicated incorrectly in the below table/tables, 'Growth' option will be the default investment option.

**Purchase/Additional Purchase/Redemption**

Transaction type	Fund name	Investment option	Folio No. (if existing folio)	₹/Units
<input type="checkbox"/> Invest in <input type="checkbox"/> Additional Purchase <input type="checkbox"/> Redeem		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment		<input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ <input type="checkbox"/> All
<input type="checkbox"/> Invest in <input type="checkbox"/> Additional Purchase <input type="checkbox"/> Redeem		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment		<input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ <input type="checkbox"/> All
<input type="checkbox"/> Invest in <input type="checkbox"/> Additional Purchase <input type="checkbox"/> Redeem		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment		<input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ <input type="checkbox"/> All

**Systematic Investment Plan (SIP)/Systematic Withdrawal Plan (SWP)**

Transaction type	Fund name	Investment option	Folio No. (if existing folio)	₹/Units	Start date	End date	No. of weeks/ months
<input type="checkbox"/> SIP <input type="checkbox"/> SWP		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment		<input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ <input type="checkbox"/> All	_____	_____	
<input type="checkbox"/> SIP <input type="checkbox"/> SWP		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment		<input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ <input type="checkbox"/> All	_____	_____	

**Switch/Systematic Transfer Plan (STP)**

Transaction type	Fund name	Investment option	Folio No. (if existing folio)	₹/Units	Start date	End date	No. of weeks/ months
Switch out from		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment		<input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ <input type="checkbox"/> All	_____		
and into		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment				_____	
Switch out from		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment		<input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ <input type="checkbox"/> All	_____		
and into		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment				_____	



**Nomination Details**

Nominee Name	Relation with Applicant	Date of Birth (mandatory in case of minor)	Guardian Name (mandatory in case of minor)	Percentage (%) of Share (should aggregate to 100%)
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____

For investment by sole applicant where nomination has not been provided. I do hereby confirm that I do not wish to opt for nomination at this point in time.

**Declarations:**

- I/We confirm that no blank or partially completed documents will be signed and handed over to any employee of HSBC India and I/we shall be solely liable and responsible for misuse of any such blank or partially completed documents and shall not hold HSBC India liable and/or responsible in any manner whatsoever in relation to the same
- I/We have been informed by the HSBC India staff that a telephonic confirmation on a recorded line may be carried out, if applicable, based on the internal policies of HSBC India, before processing this MF transaction instruction and that, where such telephonic confirmation is applicable, the instruction will not be processed by HSBC India unless the same has been successfully completed
- I/We have been explained the key features and internal risk rating of the schemes of MF distributed by HSBC India and I/we am/are aware that more details of this are available in the Product Risk Rating – Investment Products document available on the website of HSBC India at <http://www.hsbc.co.in/1/2/personal/investments>
- I/We do hereby declare that the amount being invested by me/us in the scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any acts, rules, regulations, statute, legislation, notifications, any other applicable laws, directions issued by any governmental/statutory/regulatory authority from time to time
- I/We have read and understood:
  - the Terms and Conditions applicable for the Tariff Plans for Wealth Management Services available on HSBC India's website and agree to the same. I/We understand that the Tariff Plans are subject to change and agree to pay the charges as applicable from time to time
  - the Terms and Conditions for Wealth Management Services of HSBC India, which is available on <http://www.hsbc.co.in/1/2/personal/investments> and agree to abide by the same
- I/We understand that the investment holding pattern will be in the order of the names of the Applicant(s) appearing in this Letter of Instruction and not as per holding pattern in the designated bank account (details provided above) from which the funds for MF investments have been provided (Designated Bank Account). In case the investment in MF has to be in joint names, then the joint applicant(s) being added to the said investment folio should not only be the joint bank account holder(s) from where the subscription of the investment had been made, but should also have Wealth Management relationship with HSBC India
- I/We confirm that any Letter of Instruction received by HSBC India, through fax/e-mail shall be deemed to be the original Letter of Instructions for all purposes and all actions undertaken by HSBC India based on such Letter of Instruction shall be binding upon me/us
- I/We have read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) and addendums thereto as issued from time to time by the Mutual Fund houses and the Generic Key Features Document for Mutual Funds and Product Risk Rating – Investment Products made available by HSBC India on its website, which contains important customer information and risk factors of the schemes, prior to investing in the MF scheme(s) as listed herein and agree to abide by and be bound by the terms and conditions therein and the laws/rules/regulations applicable to this investment
- HSBC India has disclosed to me/us the commissions (in the form of trail commission or any other mode), payable to HSBC India, for the different competing schemes of various MFs prior to investing. The same is available on HSBC India's website
- I/We, am/are aware that HSBC India does not distribute wealth management investment products to US Person. For this purpose, a US Person means and includes, but is not limited to person/entities listed below:
  - Individual is a US citizen (including all person born in the US) or US national or US green card holder or has a US address (correspondence, residence or business address).
  - Individual has been in the US on at least 31 days during the current calendar year and 183 days during the 3-year period that includes the current year and the 2 preceding years.
  - Entities (including trust) which have been created or organised under the US federal or state law or incorporated in the US.
  - Entities regardless of place of creation or organisation that has been formed and/or owned by one or more US person (defined above), who directly or indirectly, holds ownership, or where a US person is general partner, managing member, managing director, settlor/founder/trustee or beneficiary of trust, executor or administrator of an estate, or other position with authority for directing the entity's activities.
  - Entities regardless of place of creation or organisation that is engaged in an active trade or business in the US or is any agency or branch of entity located in the US.
  - For HUF, any coparcener, karta or any other individual/entity with authority for directing or controlling the HUF's activities is a US person (defined above).
  - For societies, any member, share bearer, office bearer/committee member, chairman, secretary or any other individual/entity with authority for directing or controlling the society's activities is a US person (defined above).

**I/We understand the above and hereby confirm/declare that I/we do not fall within the purview of the above definition of US Person.**

1st Applicant Name \_\_\_\_\_ PAN  Signature of 1st Applicant \_\_\_\_\_ (SV)

2nd Applicant Name \_\_\_\_\_ PAN  Signature of 2nd Applicant \_\_\_\_\_ (SV)

3rd Applicant Name \_\_\_\_\_ PAN  Signature of 3rd Applicant \_\_\_\_\_ (SV)

**Important Notes on Cut off timings for Mutual Fund transaction instructions**

**Equity/Debt Funds:** For all valid Letter of Instructions placed on or before 14:00 Hrs IST of a business day (as defined in the Mutual Fund Scheme Information Document - SID), same day Net Asset Value (NAV) shall be applicable. For all valid Letter of Instructions received post 14:00 Hrs. IST of a business day, NAV of next business day shall be applicable. In the event of a late receipt of Letter of Instruction or delay in processing any transaction instruction, the Applicant will receive a call back to confirm the applicable NAV date for the transaction instruction.

**Liquid Funds:** For all valid Letter of Instructions placed on or before 12:00 Hrs. IST of a business day, closing NAV of previous business day shall be applicable. For all valid Letter of Instructions received post 12:00 Hrs. IST of a business day, closing NAV of the same business day shall be applicable. In the event of a late receipt of Letter of Instruction or delay in processing any transaction instruction, the Applicant will receive a call back to confirm the applicable NAV date for the transaction instruction