

Letter of Instruction (Non-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)

_____ (Name of the Applicant entity) PAN wishes to transact in Mutual Funds (MFs) listed below with signing instructions Singly Jointly as per authorised signatory list shared with HSBC India.

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

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				_____	

Declarations:

I/We, the Authorised Signatory(ies) of the Applicant (hereinabove mentioned), hereby acknowledge/confirm/declare on behalf the Applicant as follows:

- 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
- That it has been informed by the staff of HSBC India 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
- That the key features and internal risk rating of the schemes of MFs distributed by HSBC India has been explained to me/us 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>
- That, where investment advice is obtained from HSBC India in its capacity of Portfolio Manager, this execution service is availed from the execution arm of HSBC India, at my/our discretion and I/we have been explained that I/we can get this transaction executed from HSBC India or any other service provider. **(Applicable only for Applicants availing Portfolio Advisory Services)**
- That the amount being invested by the Applicant 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
- That 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
- that Letter of Instruction received by HSBC India, through fax/e-mail shall be deemed to be the original Letter of Instruction for all purposes and all actions undertaken by HSBC India based on such Letter of Instruction shall be binding upon the Applicant
- That I/we have read and understood and reviewed 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 the Generic Key Features Document for Mutual Funds, and the 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
- That 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
- That 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:
 - (a) 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).
 - (b) 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.
 - (c) Entities (including trust) which have been created or organised under the US federal or state law or incorporated in the US.
 - (d) 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.

- (e) 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.
- (f) 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).
- (g) 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 or the Applicant does not fall within the purview of the above definition of US Person.

- **That I/we, as the Authorised Signatories of the Applicant, have been duly authorised to sign and submit this Letter of Instruction and to undertake all incidental acts and deeds on behalf of the Applicant**

1st Signatory Name _____ PAN Signature of 1st Signatory _____ (SV)

2nd Signatory Name _____ PAN Signature of 2nd Signatory _____ (SV)

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

Equity/Debt Funds: For all valid instructions placed on or before 14:00 Hrs. IST of a business day (as defined in the MF Scheme Information Document - SID), same day Net Asset Value (NAV) shall be applicable. For all valid instructions received post 14:00 Hrs. IST of a business day, NAV of next business day shall be applicable. I/We acknowledge that in the event of a late receipt of Letter of Instruction or delay in processing the transaction instruction submitted on behalf of the Applicant, HSBC India shall do a call back to obtain my/our confirmation on the applicable NAV date for the transaction instruction.

Liquid Funds: For all valid 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 instructions received post 12:00 Hrs. IST of a business day, closing NAV of the same business day shall be applicable. I/We acknowledge that in the event of late receipt of Letter of Instruction or delay in processing any transaction instruction submitted on behalf of the Applicant, HSBC India shall do a call back to obtain my/our confirmation on the applicable NAV date for the transaction instruction.