

## **Commission Disclosure**

Federal Bank has tie up with the following fund houses:

- a) Birla Sun Life Mutual fund
- b) L & T Mutual fund
- c) Kotak Mahindra Mutual fund
- d) DSP Black Rock Mutual fund
- e) Reliance Mutual fund
- f) SBI Mutual fund
- g) Franklin Templeton Mutual fund
- h) Sundaram BNP Paribas Mutual fund
- i) HDFC Mutual fund
- j) Tata Mutual fund
- k) HSBC Mutual fund
- l) UTI Mutual fund
- m) ICICI Prudential Mutual fund
- n) IDBI Mutual Fund
- o) Edelweiss Mutual Fund

### **Commission on Mutual Funds:**

Disclosure norm as per SEBI circular SEBI/IMD/CIR No. 4/168230/09 dated 30th June'2009

The Bank is offered commission for investments made with its ARN code 22193. The brief commission slab is tabulated below. Details of scheme level commission on Mutual Funds are available with the Relationship Managers/Branch on demand.

Scheme Type	T-15 & B-15 Cities						B - 15*		
	Upfront <sup>a</sup>			Trail			Upfront		
Equity/ Balanced	0.00%	to	0.35%	1.00%	to	1.60%	1.00%	to	2.00%
ELSS/Child/Retirement Fund	0.00%	to	0.50%	1.25%	to	1.80%	1.00%	to	2.00%
FOF(Equity)	0.00%	to	0.00%	1.20%	to	1.20%	1.75%	to	1.75%
Monthly Income Plans/ Hybrid/Arbitage	0.00%	to	0.00%	0.40%	to	1.60%	0.00%	to	1.50%
Gilt	0.00%	to	0.00%	0.35%	to	1.00%	NA		
Bonds	0.00%	to	0.00%	0.30%	to	1.25%	NA		
Short Term	0.00%	to	1.00%	0.00%	to	1.10%	NA		
Liquid	0.00%	to	0.00%	0.05%	to	0.10%	NA		

### **Reimbursement:**

Federal Bank could also get reimbursements towards promotion and marketing related activities conducted by Federal Bank on behalf of AMCs. These reimbursements are event based and the same may or may not be received from AMCs in a particular period. Further, since such activities may be carried out at AMC level, reimbursement amount received cannot be attributed to any specific scheme being offered by such AMC.

### **Terms and Conditions**

The commission receivable is also subject to claw back as per guidelines set by regulatory, interpreted and laid down by AMCs.

This is on a best effort basis and rates are updated as and when actual rates are received from AMCs.

Note:

With effect from **1st April 2017**, Federal Bank has "opted-out" for all Equity Oriented transaction and "opted out" for all Debt Oriented transaction for transaction charges, in compliance to SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011.

Federal Bank acts a distributor of mutual funds wherein we distribute products of various mutual funds.

### **InstalInvest**

Recently we have introduced InstalInvest, an online mutual fund solution for customers. Services offered to customers through this module are registration and opening of investment account, KYC enrolment, purchase of mutual funds, registration for SWP and STP, redemption etc. Internet and mobile modules, when launched will enable customers to do the transactions on their own, without assistance of branches.

### **General Terms and Conditions applicable to Investment Services (InstalInvest) ("Terms and Conditions")**

#### **Declaration**

- i. I / We hereby confirm that, I/We have read, understood, are agreeable to and undertake to abide by the "Terms & Conditions" as applicable to [Federal Bank] services set forth herein below and also on the website [www.federalbank.co.in](http://www.federalbank.co.in). I/We understand that any changes/updation in "Terms & Conditions" applicable to these services would be available on

the website only and I/We hereby expressly waive the requirement of separate notice for the same.

- ii. I/We hereby agree and understand that my/our [Investment] Account referred to above shall be registered for the [mutual fund] facility within 5 working days after submission of a valid and complete application form along with the applicable documents.
- iii. I / We hereby acknowledge and agree that by availing the facility of [investment] services, the [investment] services shall be linked to my / our savings account held with [Federal Bank] and as specified in this registration form. All communications that may be sent by [Federal Bank] with respect to [investment] services shall be sent as per the communications details available in [Federal Bank] records with respect to the above mentioned savings account, unless otherwise specified as per [investment] policy / process.
- iv. I / We understand that the manner of providing instructions to [investment] with respect to the [investment] services being availed by me/us shall be the same as that of the savings account mentioned in this registration form.
- v. In the event the holding pattern for mutual fund units specifies more than one Holder then mode of operation for the mutual fund units will be "either or survivor". In the event the holding pattern for mutual fund units specifies only one Holder then mode of operation for the mutual fund units will be "single".
- vi. I/We agree and understand that all the Holders of the savings account will have the right to transact through the [investment Account] and same shall be honored.
- vii. I / We declare that the particulars and information given in the registration form (and all documents referred or provided therewith) are true, correct, complete and up to date in all respects and I have not withheld any information. I / We understand that certain particulars given by me / us are required by the operational guidelines governing banking companies.
- viii. I / We hereby authorise [Federal Bank] to share with relevant entities and bodies all / any information being provided in this registration form and information pertaining to the savings account mentioned herein, as may be required for the purpose of online investment in mutual funds and as [Federal Bank] may deem fit in this regard.
- ix. I / We understand that [Federal Bank] reserves the right to reject any registration form in its sole and absolute discretion and without providing any reason whatsoever.
- x. I / We hereby undertake to keep [Federal Bank] informed of at all times, of any change /alteration in my/our particulars furnished under this registration form to [Federal Bank] and authorise [Federal Bank] to update any change / alteration in my / our aforesaid particulars that [Federal Bank] may be informed of by me/us and/or is brought to the notice of [Federal Bank] and hereby authorise [Federal Bank] to contact me/us on such changed/alterated particulars. I / We shall be solely responsible to ensure that [Federal Bank] has been informed of the correct particulars for communication. I / We agree to indemnify [Federal Bank] against any fraud or any loss or damage suffered by [Federal Bank] due to my/our providing of any incorrect particulars and / or failure on my/our part to communicate the change/alteration in my/our aforesaid particulars.
- xi. I / We further agree that any false / misleading information given by me / us or suppression of any material fact will render my / our savings account and / or the [Investment] services being provided to me / us liable for termination.
- xii. I / We declare that all details in my /our relationship record are true and correct and any instruction given to [Federal Bank] to transact business on my/our behalf shall be in due conformity with the applicable laws as may for the time being be in force.
- xiii. Any tax implications arising out of any transactions entered in to pursuant to these Terms & Conditions would be as per the provisions of the Income Tax Act, 1961, or any modification or

reenactment thereof. I / We agree and declare that any and all tax liability will be my/our sole responsibility. I / We shall execute and deliver to the Bank, from time to time such other documents as may be specified by the Bank for compliance or updating of records if any. I / We have read and understood the Terms & Conditions, including those excluding / limiting your liability and agree to be bound by the same.

- xiv. I / We have read and understood the registration and other charges as specified in the Tariff guide available on the website of [Federal Bank]. I / We agree and understand that these charges are subject to change from time to time and shall be updated on [Federal Bank] website only and I/We hereby expressly waive the requirement of separate notice for the same.
- xv. I / We hereby understand that by registering for [Investment] services. I /We are not being provided any advisory services and all the investment decisions shall solely be mine/our. I/We further undertake to read and understand the terms and conditions applicable for transactions carried out through the Investment Services, as provided in Investment Account Opening Form prior to carrying out the transactions
- xvi. I / We hereby understand that mutual fund investments are subject to market risks and that I / We shall read the relevant offer documents carefully before making any investments.
- xvii. I / We understand that any matter/dispute with respect to nomination and deceased claims with respect to mutual fund units shall be settled by me/us directly with concerned Asset Management Company / Mutual Fund without any reference to [Federal Bank].
- xviii. I / We understand that prior to terminating [investment] services being availed by me/us, I / We shall be required to redeem all the mutual fund units availed through [investment] services or the folios created through [investment] services shall need to be converted into offline folios as per applicable process.
- xix. Federal bank has Opted Out of transaction charges for all Mutual Fund schemes. Hence no transaction charges will be levied on purchases of any Mutual Fund products. Consequently, the respective Asset Management Companies (AMCs) will issue Mutual Fund units equivalent to the subscription amount to the investors without deducting transaction charges. I / We understand that Federal Bank can any time opt in for transaction Charges. The charges are subject to change from time to time.

### **Letter of Authority**

The Letter of Authority made IN FAVOUR OF The Federal Bank Limited, a banking company within the meaning of Companies Act, 2013, having its registered office at Federal Towers, Aluva -683101, Kerala (hereinafter referred to as “[Federal Bank]”, which expression shall, unless repugnant to the meeting or context thereof be deemed to mean and include its successors and assigns).

WHEREAS the Deponent/s is desirous of availing of the '[investment]' services offered by [Federal bank] which shall inter alia enable him/her to place investment request or deal in any other manner in various investment products / services of mutual funds, , that are distributed by [Federal bank] in its capacity as an Intermediary / Referrer/ Distributor/ Corporate Agent of such Mutual Funds / Asset Management Companies / Insurance Companies / Any other Third Party Companies / entity. In consideration of [Federal bank] providing [investment] services and in accordance with the “Terms & Conditions governing [investment] Services”, I/We hereby appoint [Federal bank] as my/ our Mandate Holder/Authority Holder and confer upon it the powers hereinafter stated.

THEREFORE, THIS LETTER OF AUTHORITY WITNESSETH that I/We hereby nominate, appoint and constitute [Federal Bank] as my/our true and lawful Mandate Holder/Authority Holder to do, execute

and perform or cause to be done, executed and performed, the following acts, deeds and things or any of them for and on my/our behalf namely:

- i. To submit applications / other relevant documents for the various investment products / services , as instructed by me/us, including but not limited to, mutual fund issued by any Mutual Funds/ Asset Management Companies (“AMC”)/ or such other relevant entity.
- ii. To do all such things that are incidental to the Purpose.
- iii. To have first and paramount lien on Bank Account or any Bank Account(s) as may be instructed by me/us and to exercise such lien in the event of any loss suffered/costs incurred on account of any transaction done/executed by [Federal bank] on my/our behalf for the Purpose.
- iv. To share the details of my/our Bank Account(s) to a third party service provider or to any of the affiliates/subsidiaries of [Federal bank] by virtue of I/We using/subscribing to any of the facilities/services provided either by [Federal bank], or through a third Party service provider or to any of the affiliates/subsidiaries of [Federal bank].
- v. To do all such acts, deeds and things as may be necessary for or incidental to provision of services and facilities to me/us including giving intimations, confirmation, undertaking etc on my /our behalf.
- vi. To appoint or remove any agents or substitute or substitutes with all or any of the powers herein contained in order to enable such agent of substitute(s) to exercise all or any of the powers given by me/us to [Federal bank].
- vii. To retain all originals of documents executed by me/us.
- viii. AND GENERALLY to do or cause to be done every other acts, deeds, matter or things as [Federal Bank] may deem necessary or expedient for the purpose of or in relation to these presents.
- ix. I/We hereby ratify and confirm and agree to ratify and confirm all that [ Federal Bank] or any of its officer or officers shall do or cause to be done in or concerning the premises by virtue of these presents.
- x. I/We hereby agree and confirm that this Letter of Authority shall be cancelled or revoked only upon furnishing an advance written notice of 30(thirty) days to [Federal bank]. These documents shall be subject to the jurisdiction of the Courts in [Ernakulam].

**Terms and Conditions applicable to Transactions carried out through Investment Services (InstalInvest) offered by The Federal Bank Limited (“Federal Bank”)**

**Disclaimer**

Federal Bank provides investment services as a distributor of third party investment products and does NOT provide investment advisory services in any manner or form. Investment products do not pertain to Federal Bank. Investment Products

(i) are not bank deposits or obligations of or guaranteed by Federal Bank or any of its affiliates or subsidiaries;

(ii) are not insured by any governmental agency and

(iii) are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results/returns, invested amount is subject to market risks which may result in appreciation or depreciation. The ownership of any investment decision(s) shall exclusively vest with the Investor and such investment decision(s) shall be taken by the Investor only after analyzing all possible risk factors and by exercise of his/her/its independent discretion. Federal Bank shall not be liable or held liable for any consequences thereof. Investment products are not available to US persons, Residents of Canada and may not be available in all jurisdictions. By making any investment, the Investor

confirms his/her deemed acceptance to the conditions mentioned herein. Investment products are distributed by Federal Bank on a non-discretionary and non-participation basis. The final investment decision shall at all times exclusively remain with the Investor. Investor investing in investment products acknowledges that: (i) the third party product provider may invest in products denominated in non-local currency; (ii) there could be risk of exchange rate fluctuations, which may result in loss of principal or erosion of value of investment. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Please exercise diligence by reading & understanding the Key Information Memorandum(s)/Scheme Investment Document(s) & Statement of Additional Information/Term Sheet/Prospectus carefully before investing and no claim whatsoever shall be made against Federal Bank or any of its affiliates or subsidiaries and / or employees claiming any influence/recommendation/advice/responsibility/liability as against your decision to invest in any investment product. Investor should ensure to understand, accept the identities of different parties and the roles that they play in relation to the various Investment Product(s). Investor acknowledges that, there may be various actual or potential conflicts of interest between Federal Bank or their affiliates or subsidiaries and that of an Investor itself, as a result of the various investment and/or commercial businesses and/or activities of the Connected Persons. The Investor shall be deemed to have accepted, on purchasing/ subscribing / investing to a particular Investment Product(s), that any such conflict may exist and may be prejudicial to an investment in the Investment Product(s).

**Acknowledge**

I/We acknowledge that, these Terms and Conditions are in addition and supplemental to the General Terms and Conditions applicable to Investment Services offered by Federal Bank and in case of any conflict between the same, General Terms and Conditions applicable to Investment Services shall prevail.

**Authorise**

Investment Products related services instructions shall only be processed provided there is sufficient balance in the Bank Account to cover the purchase price and to cover all other costs, fees and charges which are payable in connection with such transactions. Federal Bank shall on a best effort basis endeavor to execute such transactions, however Federal Bank shall not be responsible for the non-execution of my/our instructions. I/We hereby expressly authorise Federal Bank to do, perform or execute these instructions at my/our risk and cost, all or any of the following acts, deeds, matters and things:

- (i) To execute all investment transactions so instructed by me/us with regard to the various Investment Products distributed by Federal Bank on my/our behalf and to pay for the units/securities so purchased, on my/our instructions.
- (ii) To receive the account statement pertaining to the above said units/securities from third party product providers.
- (iii) To execute all investment transactions so instructed by me/ us with regard to the various units/securities held by me/us (whether solely or jointly with others) at my/our express instructions and to receive the payment of the redemption/sale price and acknowledge receipt of the same, based on my/our instructions.

- (iv) To collect, receive and discharge any sum including dividend, interest or income arising from the units/securities.
- (v) To facilitate credits of all monies in an account opened in my/our name received from all third party product provider(s) with Federal Bank and to make such debits in the said account as may be necessary for payments with respect to purchase of units/securities and any attendant costs in connection therewith.
- (vi) To give instructions and orders to brokers and agents at our express confirmation for the purposes of sale, purchase, transfer of the Investment Products.
- (vii) To transfer funds from my account directly to a third party product provider/broker/agent, on my/our behalf.
- (viii) To correspond with and give notice to third party product provider on my/our behalf.
- (ix) To disclose, exchange, share or part with all/any information relating to me/us or my/our Account with the third party product provider ( or any other third party so authorized by the third party product providers) or any regulator and/or service provider of Federal Bank.
- (x) To instruct the third party product providers to make note of instructions with regard to nomination/change in investment plan/any other changes.
- (xi) To employ agents and managers on my/our behalf.

**Declare**

- (i) My/our Federal Bank Investment account will be classified as a 'Recommended' Account. Within a Recommended Account, Federal Bank may recommend products to me/us and conduct risk based assessments of transactions in my/our account from time to time however the final investment decision rests with me/us. All transactions so concluded shall be deemed to be Solicited unless otherwise intimated by me to Federal Bank as Unsolicited Transactions. On the basis of these assessments, Federal Bank may recommend that I/we desist from concluding a particular investment transaction.
- (ii) That all investments so proposed to be made by me/us will be required to be commensurate to the Knowledge and Experience (K&E) with regard to such products, so confirmed by me/us in the Individual Risk Profile Questionnaire/Corporate Investment Declaration Form, as the case may be. Further, Federal Bank shall be within its rights to refuse any transactions which do not confirm to the above requirements.
- (iii) That all transactions so proposed to be concluded by me/us are subject to Federal Bank's internal policies and suitability assessment criteria as may be amended from time to time and Federal Bank shall be within its rights to refuse any transactions which do not confirm to the same. That in case I/We choose to invest into sophisticated financial products ( complex products) as assessed by Federal Bank from time to time, the same shall mandatorily be subject to an enhanced transaction suitability review.
- (iv) That I/We shall be responsible to ensure that the Common Transaction Form is complete and all details as required herein are duly filled up.
- (v) That I/We shall consult our independent legal and tax advisors, as necessary, for legal or tax advice.
- (vi) That all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I/We further agree not to hold the Mutual Fund House/Asset Management Companies /Third Party Product Providers and Federal Bank liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I/we shall not hold Federal Bank liable on account of Federal Bank acting in good faith on any of my/our instructions. Federal Bank may at its discretion not

carry out instruction(s) from me/us where Federal Bank has reason to believe that the instructions are not genuine or are otherwise improper or unclear or raise a doubt. I/We shall not question or dispute this decision of Federal Bank. Federal Bank shall not be liable if any instructions are not carried out for any reason whatsoever and/or for any contrary instructions so provided by me/us to the AMC.

(vii) That any and/or all Purchase/Switch/ Sale instructions shall be processed only if there are sufficient funds in the Account to cover the purchase price and to cover all other costs, fees and charges which are payable in connection with such transactions.

(viii) That Federal Bank's schedule of charges /fees may be changed/modified by Federal Bank from time to time at its sole discretion with prior notice in case of any increase in the charges/fees and I/We hereby expressly waive the requirement of separate notice, in this regard.

(ix) That the role of Federal Bank hereunder is limited to acting as my/our agent for giving effect to my/our instructions as provided hereinabove

(x) That any notice or other correspondence addressed by Federal Bank to me/us may be sent by Federal Bank at the mailing address /electronic mail address as Federal Bank may be aware of as the current address of the first holder.

(xi) That I/we confirm having received a copy of the Schedule of Commissions that Federal Bank earns /would earn from the different AMCs /Third Party Product Providers in which I/we are investing along with details of the commissions that Federal Bank earns /would earn from competing schemes of various AMCs /Third Party Product Providers.

(xii) That I / we can view the current Schedule of Commissions of Federal Bank online at [www.FederalBank.co.in](http://www.FederalBank.co.in) and that the Schedule of Commissions may be varied from time to time without notice to me/us.

(xiii) That in the event of me/us providing direct instructions to the AMC or their agents, then Federal Bank shall not be liable/responsible in this regard for any reason whatsoever. All such transactions including but not limited to the following so initiated by me/us directly with the AMC shall be at sole risk and responsibility of me/ us:

(a) For any losses, depletion in value and amount, costs, that may be incurred and /or suffered by me/us in respect of the holdings so maintained by me/us with Federal Bank;

(b) For any details being reflected onto the systems of Federal Bank, the same shall be on a best efforts basis on and after receipt of such information/ suitable updates from the AMC.

(c) For any and/or all Non Financial Transactions, Federal Bank shall not be liable for any change in record and the same shall only be effected in Federal Bank's records on appropriate intimation to this accord being made to Federal Bank by me/us and/or the AMC (as applicable) in the form and manner as deemed acceptable by Federal Bank; In all such cases the AMC shall be required and responsible for maintaining appropriate records at its end I/We understand that I/We will need to update Federal Bank directly of relevant changes being effected by me/us directly with the AMC, failing which Federal Bank shall not be in position to reflect the same on its records;

(d) For existing transaction concluded through the offices of Federal Bank the same shall be reflected in the Folio no. so maintained and reported by Federal Bank on a best efforts basis;

(e) For any incorrect portfolio details, dividend processing and payout including reinvestment, subscription/switch in to such Schemes of the AMC notwithstanding that such investment may be reflected by the AMC under Federal Bank's ARN;



- (f) For any such investment made by me/ us, the same shall be deemed to be Unsolicited Transactions
- (g) For rejection of the proposed investment in case the same is rejected by the Mutual Fund on account of any lacunae in the form and / or contrary instructions so provided to the AMC;
- (h) For any investments so made by me/ us in such Schemes of the AMC which have not been approved by Federal Bank, I/We shall be liable for tracking the same notwithstanding that such investment may be reflected by the AMC under Federal Bank's ARN
- (i) For any acts not attributable to Federal Bank on account of the me/us providing direct instructions to the AMC.
- (xv) That it is my/our responsibility to inform Federal Bank of any transaction (sale/purchase) effected in my/our Market Linked Debentures.

Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) & Systematic Transfer Plan (STP)  
Terms and Conditions.

**I/We understand:**

That the minimum monthly amount for each investment made under the SIP/STP/SWP is Rs.500 per fund/per transfer instruction or the minimum amount/units as stipulated by the relevant SIDs/KIMs. That in case of non-availability of cleared and collected funds/ the specified mutual fund units as on the stipulated SIP execution date /STP date, the SIP/STP instruction for that month will not be carried out. If the SIP/STP/SWP execution date falls on a holiday, the same would be executed on the next business day.

The applicable transaction fees or funds purchased through the SIP/STP will be as per the terms and conditions mentioned above. The transaction fee as mentioned above, will be levied and debited to Investor's Bank account on every SIP/STP transaction. That any instruction to cancel Investor's SIP/STP/SWP will take 15 working days to be effected. In an event that the 1st execution date has passed, Federal Bank would process the SIP/STP/SWP instruction from the next available execution date as per Fundhouse/AMC notification.

**Indemnity:**

I/We hereby agree to keep Federal Bank fully indemnified and held harmless at all times from and against all claims, expenses, losses, damages, costs (including reasonable attorney's fees), actions, suits proceedings or demands that Federal Bank may receive from or on behalf of the mutual fund house(s) in which I/we, am/are investing, for non execution or delays in execution of my/our above SIP/STP/SWP instructions either on account of non availability of sufficient funds/mutual fund units in my/our account or delays in the mail/courier services or for any other reason whatsoever or for Federal Bank being unable to accept the SIP/STP/SWP instructions for any reason.

By signing below, I/We agree to the terms and conditions of SIP/STP/SWP as contained in the Federal Bank Investment Services Account agreement. I/We acknowledge that I /we have received, read and understood the relevant SIDs/KIMs and the terms and conditions of the fund relevant fund's SIP/STP/SWP. I/we understand that the SIP/STP is a continuous investment program which neither assures a profit nor protects against a loss in declining markets and I/we have considered my/our ability to continue my/our purchases in SIP/STP through periods of low price levels.

**Other Declarations**

I /We hereby provide my consent in accordance with Aadhaar Act, 2016 ,Regulations made thereunder, and Prevention of Money Laundering Act (PMLA) (i) for collecting, storing and usage (ii) validating/authenticating and updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 , Regulations made thereunder and PMLA and (iii) for sharing/disclosing of my/our Aadhaar number(s) including demographic information with the Asset Management Companies of SEBI registered Mutual Fund(s) / their Registrar and Transfer Agent (RTA), Intermediaries / Central KYC Records (CKYCR)/ for the purpose of updating/linking the same in my/our folios.I have read, understood and agree to abide by the Instructions/guidelines appended below:

#### Instructions & Guidelines:

1.By giving this consent, the investor authorizes Asset Management Company/ Mutual Fund/UIDAI/various KYC Registration Agencies/ Authentication agencies etc. to receive and share the information physically or electronically related to Aadhaar and other related matters.  
2. The investor understands that the purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/ regulations and provision of the said data is mandatory as per applicable laws/rules/regulations. Post obtaining the Aadhaar number, the same shall be authenticated in accordance with the Aadhaar Act, 2016. We shall receive your demographic information which shall be used only to comply with applicable laws/rules/regulations.  
3. Submission of this consent does not warranty automatic linking of Aadhaar Number in the investor's Folios. It is subject to authentication with UIDAI database & other required validations.

- I / we confirm that the KIM (Key Information Memorandum) / SID (Scheme Information Document), with Addenda of the relevant mutual fund scheme, Schedule of Commissions, Federal Bank Transaction Fee Grid, Term Sheet of the MLD, Prospectus of Bond(s) I/We are investing in, have been shared with me/us.
- I / We have read and understood the KIM/SID including the addenda issued till date, and the Schedule of Commissions, and fully understand the associated risks and returns of the Fund(s) which I/We intend to invest. I/we understand that Mutual Funds are not obligations of or guaranteed by Mutual Fund Houses or Asset Management Companies or Federal Bank.
- I/We agree to abide by the Terms and Conditions, rules and regulations of the Mutual Fund Schemes as on the date of this investment and confirm that the monies invested in the scheme legally belongs to me/us.
- I/We understand that SID should be read in Conjunction with the Statement of Additional Information(SAI) at all times and not in isolation.
- I/We shall at all times keep myself/ourselves updated and informed of the relevant SIDs/KIMs of the Mutual Fund Houses / Asset Management Companies.
- I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. This confirmation shall be deemed to be re-confirmed and be effective for every instruction for Investment from me/us to Federal Bank.
- I/We understand that the value of my/our mutual fund units can fluctuate. If I / We sell / redeem the mutual fund units, I / We may receive more or less than the amount I / We paid depending upon the

market value of the mutual fund units at the time of redemption and that past performance is not a guarantee of future performance and a fund's past performance should not be considered an indication on or guarantee of future performance.

- I/We acknowledge that the term “United States Person” or “US Person”(s) refers to: (a) a United States Citizen, and/or ; (b) a United States resident; meaning a green card holder, or (c) an individual physically present in the United States for 31 days in the current calendar year and 183 days during the 3 year period that includes the current year and the two years immediately before that, counting, (i) all the days present in the US in the current year, (ii) 1/3 of the days present in the US in the first year before the current year, and (iii) 1/6 of the days present in the US in the second year before the current year; and it could also include Clients with a US address and/or, Social Security Number. For Companies / Corporations it refers to: (a) a corporation, partnership or entity organised or existing under the laws of any state territory or possession of the United States; (b) an estate or trust of which any executor, administrator or trustee is a United States Person; (c) an agency or branch of a foreign entity located in the United States; and it could also include Companies with US address and/or; Companies owned or controlled by a US Person (ownership of 10% or more by a US Person).

- I am/we are not - Residents of Canada, US Person . I/we further declare and undertake that I/we shall, immediately upon becoming a Resident(s) of Canada, US Person, person not resident in India who is a Non Resident Indian (s) or a Person of Indian Origin inform the Bank of such change in my status.

- I am/we are not a US person for purposes of US federal income tax, and that I am not acting for, or on behalf of, a US person. I am not resident in the US. I acknowledge that a false statement or misrepresentation of tax status by a US person could lead to penalties under US law. If my tax status changes and/or I become a US citizen or resident of the United States or change my mailing address to the USA, I undertake to notify Federal bank within 30 days of such change in status.

- In the event, I become a US person, Residents of Canada, person not resident in India who is a Non Resident Indian (s) or a Person of Indian Origin, I agree that Federal bank shall be entitled to do all acts and things it deems necessary, including but not limited to (i) blocking of account through the Federal Bank Online Platform (FEDNET); (ii) closure of my/our account, (iii) non-acceptance and/or rejection of any instructions provided by me to purchase any investment product, (iv) liquidation of the affected assets and/or (v) a transfer of my account to an alternate vehicle; in order to ensure compliance with applicable local laws; applicable laws/rules and regulations of the customers country of residence and/or any internal policies and any execution of such transactions will be governed by the same. I agree to bear all costs and expenses incurred by Federal bank as a result thereof.

#### **Additional Terms and Conditions applicable to Investment Services**

I/ We understand that Mutual Fund transactions executed through my/ our Investment Account with Federal Bank will be routed through NSE Mutual Fund Platform (NMF II platform) of National Stock Exchange of India Ltd (NSE) and by signing this Registration form, I/We confirm our acceptance to register ourselves under NMF II Platform and abide by the terms and conditions, as may be prescribed by NSE in this regard from time to time.

I/WE understand that NMF II is a platform being used to route Mutual Fund transactions from Federal Bank to respective Asset Management Committees (AMCs) and Registrar and Transfer Agents(RTAs). I/We hereby undertake to indemnify NSE against any loss or damage caused , pursuant to the actions done by NSE in good faith, based on the order feed from Federal Bank, or for any other actions done for facilitating the transactions through NMF II

☐ I / We confirm that information provided by me/ us is true and correct and I/ We acknowledge and undertake the responsibility of the information provided by Federal Bank to NSE in connection with my / our Investor Account and further confirm that NSE will not be responsible or liable for any loss or claim or liability that may arise on account of incorrect / erroneous data / information provided by me/us

☐ I /We authorise NSE to collect the following data /information pertaining to my/our Mutual Fund investments from all Asset Management Companies (AMCs) and their respective Registrar and Transfer Agents with whom I/We transact. The data / information authorised to be collected are:

1. Distributor Wise transaction data for past, present and future transactions carried out by me/ us through various transaction platforms including the transaction request submitted at any point of acceptance of the AMCs subject to the condition that distributor is registered with NSE NMF II platform.
2. Scheme wise consolidated unit balance available in my/our accounts as and when required.

Disclaimer: Mutual fund investments are subject to market risks. Please read the scheme information and other related documents before investing. Past performance is not indicative of future returns. Please consider your specific investment requirements before choosing a fund, or designing a portfolio that suits your needs and shall verify and satisfy yourself before choosing a fund, or designing a portfolio. Federal Bank Ltd makes no warranties or representations, express or implied, on the products offered through this platform and/or regarding the advisory services rendered by the third party in any manner or form. The Bank accepts no liability for any damage or loss whatsoever caused in connection with the use of, or on the reliance placed by you on the investment products or related services including advisory services provided by the third party. Federal Bank provides investment services only as a distributor of third party investment products and does NOT provide investment advisory services in any manner or form. Investment products do not pertain to Federal Bank. Federal Bank does not warrant that the functioning of the platform shall be uninterrupted or error free. Federal Bank also does not warrant or make any representation regarding the use or the result of the use of the material /information/advice provided in terms of their correctness, accuracy, and reliability or otherwise. Federal Bank is offering online Mutual Fund services through our partnership with NSE platform.