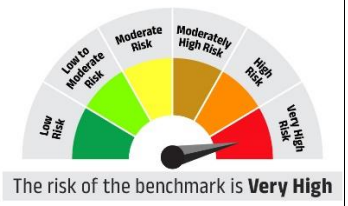
Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL MUTUAL FUNDS

Key Information memorandum

ADITYA BIRLA SUN LIFE GOLD FUND

(An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)

This product is suitable for investors who are seeking*:		
	Scheme Risk-o-meter	**Benchmark Risk-o-meter (Domestic price of physical gold)**
• returns in line with performance of Aditya Birla Sun Life Gold ETF (ABSL GETF) over long term • investments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physical gold of 99.5% purity (fineness)		

*Investors should consult their financial advisers if in doubt whether the product is suitable for them.

Continuous Offer for Units at NAV based prices.

NAME OF MUTUAL FUND	**NAME OF THE ASSET MANAGEMENT COMPANY**	**NAME OF THE TRUSTEE COMPANY**
ADITYA BIRLA SUN LIFE MUTUAL FUND One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 Tel: 43568000 Fax No: 43568110 / 8111 Website www.mutualfund.adityabirlacapital.com	**ADITYA BIRLA SUN LIFE AMC LIMITED** One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel: 43568000 Fax No: 43568110 / 8111 CIN: L65991MH1994PLC080811	**ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED** One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel: 43568000 Fax No: 43568110 / 8111 CIN: U74899MH1994PTC166755

This Key Information Memorandum (KIM) sets forth the information which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, ,penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.mutualfund.adityabirlacapital.com.**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated November 28, 2025

Name of the Scheme	Aditya Birla Sun Life Gold Fund
Type of the Scheme	An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF
Scheme Code	ABSL/O/O/FOD/11/10/0045
Scheme Category	Fund of Funds
Investment Objective	The investment objective of the scheme is to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (ABSL Gold ETF). **The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.**
Asset Allocation Pattern of the scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows:

Instruments	**Indicative Allocations** (% of total Assets)	
	Minimum	**Maximum**
Units of Aditya Birla Sun Life Gold ETF	95%	100%
Debt and Money Market Instruments* (Including Cash Equivalent)	0%	5%

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	The Scheme will not indulge in securities lending.	N.A.
2.	Securitized Debt	The Scheme will not invest in securitized debt instruments.	N.A.
3.	Foreign Securities	The Scheme will not invest in foreign securities.	N.A.
4.	Derivatives	The Scheme will not invest in derivatives.	N.A.

*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

A small portion of the net assets will be invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Tri-Party Repo or reverse repo or in an alternative investment as may be provided by RBI, to meet the liquidity requirements of the scheme.

Pending deployment of the corpus of the Scheme in terms of investment objective, the Fund may invest the corpus of the Scheme in short term deposits in accordance with the guidelines issued by SEBI

In line with para 12.24 of SEBI Master Circular on Mutual Funds June 27, 2024, the cumulative gross exposure of the Scheme across units of Aditya Birla Sun Life Gold ETF, Debt and Money Market Instruments, and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the scheme.

Portfolio Rebalancing

Rebalancing due to Short Term Defensive Consideration

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds June 27,

	2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. <u>Rebalancing due to Passive Breach:</u> Further, as per para 2.9 of SEBI Master Circular on Mutual Funds June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular on Mutual Funds June 27, 2024.
Investment Strategy	The Scheme follows a passive investment strategy. The investment objective of the scheme is to provide returns that tracks returns provided by ABSL Gold ETF. To achieve the investment objective, the scheme will predominantly invest in units of Aditya Birla Sun Life Gold ETF. Accordingly, the Scheme may buy/sell the units of ABSL Gold ETF either directly with the Fund or through the secondary market on the Stock Exchange(s). The scheme would also invest in debt & money market securities to the extent necessary to meet the liquidity requirements for the purpose of repurchases or redemptions. The AMC shall endeavor that the returns of ABSL Gold Fund will replicate the returns generated by the underlying scheme and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. However, this may vary due to reasons beyond the control of the Fund Manager. The deviation from the underlying ABSL Gold ETF as specified above shall mainly be on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure. **A. Details regarding Banking and Utilization of Funds:** **Banking and Utilization of Funds** **A) Banking of Funds** Following are the various modes of payments for Purchase/Additional purchases and SIP transactions for Aditya Birla Sun Life Gold Fund **(1) Electronic mode:** **Real Time Gross Settlement (RTGS)** Any investor can transfer funds through RTGS for amounts exceeding ` 2 Lacs (the current limit as specified by RBI) within the stipulated cut off time prescribed by the Bank and investor should ensure that the remitting bank/branch are RTGS enabled. In this mode as per instructions of investors, the funds get transferred to the scheme account (beneficiary's account) on the same day. **National Electronic Funds Transfer (NEFT)** Any investor can transmit funds through NEFT Mode as well. NEFT has 11 settlement cycles and the funds get transferred in batch mode. If the funds are transferred after 5 p.m. on any working day then the funds are moved to the beneficiary's account invariably only on the next day. **Electronic Clearing System (ECS)** This mode is generally used for SIP (Systematic Investment Plan) for small ticket size Investor. After getting a mandate from the Investor, funds are cleared from the respective account of the investors bank to the scheme account i.e. beneficiary's account. Funds are usually settled within 2 days and for few locations beyond 2 days depending on the clearing cycle of the respective locations. This is also one of the safest modes of transfer of funds through electronic clearing introduced by RBI.

Auto Debit
This is generally used for SIP type of transactions, where there is a small ticket size and Investor wants to continue his Investment at specific intervals. ABSLAMC may enter into arrangements with different banks from time to time, whereby, in case an Investor is having account with such bank, and Scheme is also having account, the Fund Transfer can happen through Auto Debit mode. The Funds get credited to Scheme account on the same day. This facility is carried out on the basis of mandate given by the Investor.

(2) All categories of Investors - for Physical mode

Magnetic Ink Character Recognition (MICR) instrument:
Any cheques/DD deposited in MICR clearing generally take 2 (two) days time and for certain locations beyond 2 (two) days depending on the clearing cycle, for credit to happen to beneficiary account. In some locations, it may even take 3 (three) to 7 (seven) days.

Post Dated Cheque (PDC)
PDC is nothing but postdated cheques, which is generally obtained from the investors for SIP transactions mostly at remote locations not covered by ECS. The cheques are banked on the respective cycle dates for realisation of funds.

Transfer instrument
An Investor maintaining an account with the bank, where the scheme is also maintaining account, the transfer of funds takes place simultaneously and the Fund movement takes place in a seamless manner.

Sr. No.	Payment Mode	Clearing
1	RTGS	Same Day
2	NEFT	If before 5 pm then same day, otherwise next day
3	ECS	1 to 7 days (Depending on the clearing cycle of that particular location)
4	Auto Debit	Same Day
5	PDC	Depending on locations where cheques are drawn, as per clearing cycle of the respective location.
6	MICR	Generally 2 days, but in some cases 3 to 7 Days
7	Transfer Instrument	Same Day

(3) Funds realisation process:

a. The table below highlights the Clearing Mechanism of the funds based on various modes of payments based on different types of location for lumpsum investments:

Location / Mode of Clearing	RTGS	NEFT	ECS (RBI locations)	ECS (Non RBI locations)	MICR (RBI locations)	MICR (Non - RBI locations)
Tier I	T day	T day upto 5.00 p.m., Otherwise T+1	T+3 days	NA	T+2 days	NA
Tier II	T day	T day upto 5.00 p.m., Otherwise T+1	T+3 days	T+3 days	T+2 days	T+3 days
Tier III	T day	T day upto 5.00 p.m., Otherwise T+1	NA	T+4 days	NA	T+4 days
Tier IV	T day	T day upto 5.00 p.m., Otherwise T+1	NA	T+5 days	NA	T+5 days

B) Clearance of Funds_2018

Availability of Clear Funds For Equity Funds		
Source	**% of Inflows**	**Avg. no. of days (Funds cleared)**
RTGS	14.72	T day
Transfers	42.36	T day
Online Transfer	05.53	90% on T day and 10% on T+1 DAY
MICR	37.39	93% on T+2 day and 7% on T+3 to 7 days
Total	**100.00**	

Weighted Average of Inflows into Equity Funds is maximum 3 (three) days.

Availability of Clear Funds For Non-Liquid Debt Funds		
Source	**% of Inflows**	**Avg. no. of days (Funds cleared)**
RTGS	17.84	T day
Transfers	75.67	T day
Online Transfer	03.54	90% on T day and 10% on T+1 DAY
MICR	02.95	93% on T+2 day and 7% on T+3 to 7 days
Total	**100.00**	

Weighted Average of Inflows into Debt Funds is maximum 2 (two) days.
The above data for inflow of clear funds for equity and non-liquid debt schemes is for the month of March 2017. The average number of days of inflow of clear funds into Aditya Birla Sun Life Gold Fund may differ depending on the mode/source of transaction.
Aditya Birla Sun Life AMC Limited (ABSLAMC) intends to, on an immediate basis, deploy the clear funds available in the scheme account either through stock exchange or directly through ABSLAMC.

C) Utilization of Funds

Transactions are accepted before the cut off time as specified by SEBI from time to time. All the transactions are reported in our Registrars and Transfer Agents system by the respective branches across India and funds get deposited into the banks accounts. On the basis of clear Funds being available for deployment, cash flows are reported to the fund manager on timely basis.

The inputs regarding cash flows by various modes of acceptance shall be planned on a daily basis. The subscription/redemption request shall be reported and used as a basis for investing in ABSL Gold ETF on realization of funds. The same shall also form the basis for subsequent deployment of funds in ABSL Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error. Fund Manager may acquire units of ABSL Gold ETF through stock exchange or subscribe directly to ABSL Gold ETF (i.e. direct via ABSLAMC) depending on market dynamics in the best interest of investors.

Why Invest in Gold?

Historically, Gold has been perceived as a store of value. Globally, its appeal as an investment option however has grown significantly in this decade, as institutional and retail investors have recognized this as a key portfolio diversifier and started allocating a part of the portfolio.

Key benefits and reasoning for investing in gold can be summarized as follows:

- Safe Haven: Gold is one of the financial assets that do not rely on an issuer's promise to pay, offering shelter from default risk. It is considered to be a store of value during volatile & uncertain times. 2008 was a case in point. During 2008, when most asset classes like equity, credit and real estate gave negative returns between 10% to 70%, gold gave 30% positive returns
- Portfolio Diversification: By investing in different asset classes with diverse co-relations, investors expect to optimize the risk adjusted returns. Gold has low co-relation with other asset classes such as Debt & Equity. Low co-relation indicates

that gold is driven by unique economic and market dynamics. Due to this, its price responds to various trends and developments like inflation, money supply very differently. Thus, gold is a good portfolio diversifier.

- Inflation hedge: The value of gold, in terms of the real goods and services that it can buy, has remained largely stable for many years. The real price of gold has endured a century characterized by sweeping change and repeated geopolitical shocks and more than retained its purchasing power. In contrast, the real value of most currencies has generally declined. (S*ource: World Gold Council's website www.gold.org)*
- Demand & Supply - As is true of all asset prices, gold's price moves in response to the changing balance between supply and demand. Mine production is relatively inelastic due to the long lead times that exist in gold mining, which explains why the rally in the gold price since 2001 has still not engendered an increase in production levels. Meanwhile, demand has shown sustained growth, due at least in part to rising income levels in gold's key markets. This has created the foundation for the most positive outlook the precious metal has known for a quarter of a century.

(The views have been sourced from public information posted by World Gold Council's website)

Current Methods of investing in Gold

Currently, one can invest in Gold in India by the following modes:

1. Buying Jewellery, coins & bars from a Jeweller
2. Buying coins or bars from Banks
3. Buying Gold ETFs

Let's observe how the three compare on different parameters cited below:

Criteria	Physical (From Jeweller)	Physical (From Bank)	Gold ETFs
Availability of Standard Pricing	No; may differ from jeweller to jeweller	No; may differ from bank to bank	Yes; linked to International (as per the regulatory norm*) prices
Premium paid over gold price	High (making charges and fat margins)	High (coin design / denomination and fat margins)	Low - only brokerage charges for trading account
Risk of purity of Gold	High	Low	Virtually no risk
Storage Requirements	High, as it is in physical form; locker or safe	High, as it is in physical form; locker or safe	Low; for the investor, it is stored in a demat account
Convenience	Low; Physical movement and transfer is involved	Low; Physical movement and transfer is involved	High; the assets are held in a demat account
Security of the asset	Investor is responsible	Investor is responsible	ETF manager takes care of this
Resale Value	At a high discount; making charges are deducted again	As per current regulations, banks can't buy back gold	Easily traded on the listed exchange at a value close to the prevailing price of gold. Only brokerage to be deducted
Wealth Tax	Yes	Yes	No
Long Term Capital Gains Tax	If held for more than 3 Years	If held for more than 3 Years	If held for more than 1 year

*as per the regulatory norms

The above information is provided for general information purposes only. For individual nature of tax implications, investors are advised to refer to his/her tax consultant.

What is evident from the above is that there is a huge retail investment demand for Gold in India. However, investors so far have not preferred Gold ETF, despite it being the most convenient and cost efficient form of gold investment. This is primarily because

1. ETF is relatively a new concept in India. Retail investors have hardly started understanding Mutual Funds after almost 2 decades of existence.
2. There is no advisory available therefore only well informed investors invest through this route.
3. Investors cannot avail of systematic investment plan which could let them small amounts every month in a disciplined way & benefit from cost averaging.
4. Investors without demat account can't participate. This further restricts the potential investor base for Gold ETF.
5. Less than 1% people in India have Demat account. The precondition for Demat restricts the addressable market.

Solution – Aditya Birla Sun Life Gold Fund, a Fund of Funds scheme

While keeping all the above benefits of Gold ETFs intact, the Fund will be able to offer the following additional benefits to its investors.

- **Ease of investing/Liquidity:** Since investor deals directly with the fund house, investor can avail of the benefit of primary liquidity at applicable NAV, rather than depending on the secondary market liquidity at market price in case of ETFs. Given the size and liquidity for Gold ETFs in India, a Fund investing in Gold ETF can help reduce the liquidity risk substantially.
- **Facility of Systematic Investment Plan (SIP):** By opting for Systematic Investment Plan (SIP), as a facility, investors can invest small amounts of money at the prevailing NAV in Aditya Birla Sun Life Gold Fund on a regular basis.
  With SIP, investors can avail of several benefits as explained below:
  - **Discipline in investment:** Investing through an SIP helps investors to develop a discipline in investment, since investor will be actively planning to set aside that much money at regular intervals.
  - **Rupee cost averaging:** The advantage of investing small amounts regularly over a long period is that the investor can ride out the ups and downs of the market. Here's how: since investment is made on regular basis, regardless of the market, investor may be able to get a better overall price for investment, and therefore, better returns. This is the rupee cost averaging i.e. buying fewer units during rising markets and more units during falling markets, thereby reducing the average cost per unit.
  - **The Power of compounding:** Setting aside a small amount every month can, over time, add up to quite a large sum, thanks to the power of compounding.
- **Availability of Special Products/facilities:** Investor may avail, add on, facilities like Systematic Transfer Plan/ Systematic Withdrawal Plan / Systematic Investment Plan as may be made available under Aditya Birla Sun Life Gold Fund from time to time etc.
- Demat account is not a pre-requisite for investment in Aditya Birla Sun Life Gold Fund, thereby enhancing the addressable market.
- **Ease of understanding the Scheme offering:** Investors relate much faster with the Mutual Funds than ETFs. Hence the understanding and acceptability of this mode of gold-investing could be much greater. For example, NAV is represented in rupee terms rather than in grams. This makes it more intuitive as a mode of financial investment to investors.
- **Cost Effective:** Investing in gold through the Aditya Birla Sun Life Gold Fund through physical application under 'Direct mode' enables investor invest in a low

cost manner as the investor does not have to incur the following charges applicable for investing through the dematerialized mode.

Example: if an investor subscribing Rs. 50,000/- each in Aditya Birla Sun Life Gold ETF through the dematerialized mode and Aditya Birla Sun Life Gold Fund through physical application would incur following charges:

Charges	Gold ETF through Demat Mode	Gold Fund through Physical Application 'Direct' Mode
Account Opening charges	Nil	Nil
Annual Maintenance charges of Demat Account	Rs. 0 –Rs. 1200	NA
Delivery brokerage charges^	Rs. 25 - Rs. 175	Nil
Transaction charges^^	Rs. 25	Nil
Annual Scheme Recurring Expenses*	Rs. 500	Rs. 750**
Total	**Rs. 550 - Rs.1900**	**Rs. 750**

Investors should note that above explained example considers the following:

- *The investor invests in Aditya Birla Sun Life Gold Fund under 'Direct Plan'. However, in case the application is routed through any AMFI registered distributor, the upfront commission, if any, on investment made by the investor shall be required to be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.*
- *^^In accordance with provisions of para 10.5 of SEBI Master Circular on Mutual Funds , transaction charges may be paid to the AMFI registered distributors in respect of subscription / purchase applications (excluding switch application) made by investors and routed through any AMFI registered distributor / agent / broker. Please refer section Transaction charges for further details.*
- *The cost efficiency explained above may not accrue in case of investors who opt to hold units of Aditya Birla Sun Life Gold Fund in electronic (demat) mode.*
- *^Delivery brokerage in the above example is in the range of 0.05% to 0.35%.The above charges may vary as per different brokers. Charges like trading account opening charges, GST, education cess, exchange levy and stamp duty is applicable on the transactions in dematerialized mode.*
- ** **Assuming** the Annual Scheme Recurring Expenses, as shown above, is levied @ 1.00% p.a. under Aditya Birla Sun Life Gold ETF, the expense to be charged to Aditya Birla Sun Life Gold Fund would be 0.50% p.a. as the total expense under both the Scheme would not exceed 1.50% p.a.[excluding expenses permissible under regulation 52(6A)]*
- *** Investment in Aditya Birla Sun Life Gold ETF + Aditya Birla Sun Life Gold Fund investing in Aditya Birla Sun Life Gold ETF =*Rs.*50000*1%* +Rs.*50000*0.5%* = Rs.*500* +Rs.*250* = Rs. *750.*

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: risk associated with investing in Aditya Birla Sun Life Silver ETF, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk, Pre-payment Risk, etc., risks associated with creation of segregated portfolios. The Scheme shall not engage in foreign securities, derivatives, securitized debt, Repo in corporate debt, Credit Default Swaps, short selling, stock lending & borrowing, debt instruments with special features and credit enhancements or structured obligations. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that the Scheme's investment objectives will be achieved, or that there will

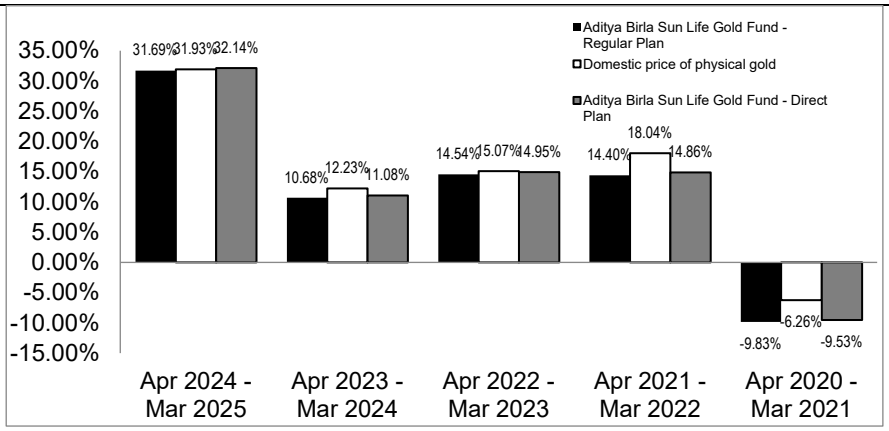
	be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of IDCW and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Payouts of IDCW will be entirely at the discretion of the Trustee. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units. **Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.**
Plans/Options	• **Plan-** The Scheme will have **Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. • **Options under each Plan(s) :** 1. Growth Option and 2. Income Distribution cum capital withdrawal ("IDCW") Option (Payout of IDCW & Reinvestment of IDCW)^ *^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains* • **Default Option/ Sub-Option:** Growth Option For detailed disclosure on default plans and options, kindly refer SAI.
Applicable NAV (after the scheme opens for subscriptions and redemptions)	In accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds , and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case: **I. APPLICABLE NAV FOR SUBSCRIPTIONS/PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:** • In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable. • Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable. • In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts. Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic instalment date. **II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:** • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.
Minimum Application Amount/ Number of Units	**Fresh Purchase (Incl. Switch-in):** Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter

	Additional Purchase (Incl. Switch-in): Minimum of Rs.100/- and in multiples of Re.1/- thereafter **Daily, Weekly and Monthly Systematic Investment Plan:-** Minimum of Rs 100/- and in multiples of Re. 1/- thereafter. **Repurchase for all Plans/Options:** In Multiples of Re. 1/- and in multiple of Re. 1/- thereafter . In case of partial redemption, if the balance amount held in the unitholder's folio/account under the plan/option of the scheme(s) is less than Re.1, then the transaction shall be treated as "All Units' redemption and the entire balance of available units in the folio/account of the unitholder shall be redeemed. Note – For investments made by designated employees of Aditya Birla Sun Life AMC Limited in terms of para 6.10 of SEBI Master Circular on Mutual Funds , requirement for minimum application/ redemption amount will not be applicable.
Despatch of Redemption Request	Within three working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.
Benchmark Index	Domestic price of physical gold
IDCW Policy	IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW.
Name and Tenure of the Fund Manager	Ms. Priya Sridhar • *Tenure: 0.8 years (Managing this Scheme since* December 31, 2024*)*
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited
Performance of the scheme :	**I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2025:**

Returns	Last 1 Year	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Gold Fund – Regular Plan *- March 20,2012)*	50.62	30.20	16.38	9.38
Domestic Price of Physical Gold	52.91	31.59	17.89	11.10
Aditya Birla Sun Life Gold Fund - Direct Plan (*Inception - January 01,2013)*	51.10	30.65	16.80	9.80
Domestic Price of Physical Gold	52.91	31.59	17.89	10.93

Note: Past performance may or may not be sustained in future. Returns are in % and absolute returns for period less than 1 year & Compounded Annualized Growth returns (CAGR) for period 1 year or more. Load and taxes not considered. Where benchmark returns are not available, they have not been shown. Returns are calculated on Growth Option NAV.

II. ABSOLUTE RETURNS FOR THE FY (Apr-Mar)



Note: Past performance may or may not be sustained in future. Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.

Additional Scheme Related Disclosures

i. **Scheme's portfolio holdings** i.e. Top 10 holdings by issuer and fund allocation towards various sectors
Kindly refer for details https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures

ii. **Portfolio Disclosure -**
Kindly refer for details **https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio**

iii. **Portfolio Turnover Rate: 0.03**

iv. **Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s) as at September 30, 2025:**

Sr. No.	Scheme's Fund Manager	Plans/Options	Net Value		Market Value (in Rs.)
			Units	NAV per unit (in Rs.)	
1.	Ms. Priya Sridhar	-	-	-	-

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard, kindly refer SAI.

v. **Investments of AMC in the Scheme :**

Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and para 6.9 of SEBI Master Circular on Mutual Funds June 27, 2024, AMC shall not be required to invest minimum amount as a percentage of AUM in the Scheme.
The AMC may invest in the scheme during the continuous offer period subject to the SEBI (MF) Regulations, 1996. As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates or associate may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time.

Link to view the same: https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures

Load Structure

- For redemption/switch out of units within 15 days from the date of allotment:

1.00% of applicable NAV

- For redemption/switch out of units after 15 days from the date of allotment: NIL

The Load Structure is subject to change from time to time and shall be implemented prospectively and will be calculated on First in First Out (FIFO) basis. For further details on Load Structure, please refer Part D of this Scheme Information Document.

Recurring expenses

Actual (unaudited) expenses for the financial year ended March 31, 2025: Regular Plan (0.52%) and Direct Plan (0.20%)

Maximum estimated permissible expense as a % per annum of daily net assets:

Expense Head	**% p.a. of daily Net Assets***
Investment Management & Advisory Fee	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost ^	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	**Upto 1.00%**
Additional expenses under Regulations 52(6A)(c)**	Upto 0.05%

The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.

***such expenses shall not be charged to the scheme where the exit load is not levied or applicable.*
^ over and above 12 bps for cash market transactions.

Note:

(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.

(b) In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives. In terms of para 10.3 of SEBI Master Circular on Mutual Funds June 27, 2024, AMC may charge the following Fees and expenses as mentioned below:

a. **Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the Scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

b. **Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the Scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and

	transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. **As per Regulation 52(6)(b) of SEBI (MF) Regulations, the total expense ratio of the scheme including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.** Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(ii). (c) Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps for cash market transactions. In terms of para 10.1.14 of SEBI Master Circular on Mutual Funds June 27, 2024, any payment towards brokerage and transaction costs (including GST, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations. (d) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above. (e) **Maximum Permissible expense:** The maximum total expense ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations. Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route. The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations.
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 10.00 a.m. of the next business day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.
For Investor Grievances please contact	• **Contact details for general service requests:** Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services. • **Contact details for complaint resolution:**

	Ms. Keerti Gupta can be contacted at the office of the AMC at One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013. Contact Nos: 1800-22-7000 / 1800-270-7000 (Toll free) Email: care.mutualfunds@adityabirlacapital.com **Registrar & Transfer Agents** Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.
Unitholders' Information	All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. In case of Unitholder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to SEBI Regulations and unless otherwise required. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. Allotment to NRIs/FIIs will be subject to RBI approval, if required. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed. All applications and/or refunds that are rejected for any reason whatsoever will be returned by normal post within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units. **Portfolio Disclosures** In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio

	Half yearly results	Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC will publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website. https://mutualfund.adityabirlacapital.com/financials
	Annual report	The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website https://mutualfund.adityabirlacapital.com/financials
	Scheme Summary Document	The AMC is required to prepare a Scheme Summary Document for all schemes of the Fund. The Scheme Summary document is a standalone scheme document that contains all the applicable details of the scheme. The document is updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document is available on the websites of AMC, AMFI and Stock Exchanges in 3 data formats, namely: PDF, Spreadsheet and a machine readable format (either JSON or XML). https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures
	Risk-o-meter	Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website. https://mutualfund.adityabirlacapital.com/forms-and-downloads/scheme-risk-o-meter

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

Date: November 28, 2025 **Place: Mumbai**

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

MUTUAL FUNDS

Aditya Birla Sun Life Gold Fund

(An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)

This Product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer (Domestic price of physical gold)
• Returns in line with performance of ABSL Gold ETF (ABSL GETF) over long term • Investments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physicalgold of 99.5% purity (fineness)	The risk of the scheme is **Very High**	The risk of the benchmark is **Very High**

*Investors should consult their financial advisers if in doubt whether the product is suitable for them

(Please read the instructions before filling up the form. All sections to be completed in english in black / blue coloured ink and in block letters.)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Sub Broker Code	Employee Unique ID. No. (EUIN)	Application No.
			E	

Distributor Mobile No.		Distributor Email Id	

Applicable only for Regular Schemes. Please note the Distributor Mobile & Email Id will not be updated in the Broker Master and will be restricted to this transaction only.

EUIN is mandatory for "Advisory Transactions". Ref. Instruction No. 9 : I/we hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant

Existing Unitholder please fill in your Folio No., Name & Email ID and then proceed to Section 5 **(Applicable details and Mode of holding will be as per the existing Folio No.)**

Existing Folio No.		GSTIN	

1. APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 8) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

Name of First/Sole Applicant (as per PAN Card) Mr. Ms. M/s.

PAN / PEKRN (Mandatory) **Date of Birth (Mandatory)** D D M M Y Y Y Y

CKYC Number (Prefix if any) 14 digit CKYC Number Mobile No. +91

Email ID

This mobile number pertains to (Mandatory): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings ☐ Guardian ☐ POA ☐ PMS ☐ Custodian (For FPI'S only)

This email id pertains to (Mandatory): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings ☐ Guardian ☐ POA ☐ PMS ☐ Custodian (For FPI'S only)

Name of the Second Applicant (as per PAN Card) Mr. Ms. M/s.

PAN / PEKRN (Mandatory) **Date of Birth (Mandatory)** D D M M Y Y Y Y

CKYC Number (Prefix if any) 14 digit CKYC Number Mobile No. +91

Email ID

This mobile number pertains to (Mandatory): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings ☐ Guardian

This email id pertains to (Mandatory): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings ☐ Guardian

Name of the Third Applicant (as per PAN Card) Mr. Ms. M/s.

PAN / PEKRN (Mandatory) **Date of Birth (Mandatory)** D D M M Y Y Y Y

CKYC Number (Prefix if any) 14 digit CKYC Number Mobile No. +91

Email ID

This mobile number pertains to (Mandatory): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings ☐ Guardian

This email id pertains to (Mandatory): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings ☐ Guardian

Name of the Guardian (as per PAN Card) (In case First / Sole Applicant is minor) / Contact Person - Designation - Poa Holder (In case of Non-individual Investors)

Mr. Ms. M/s.

PAN / PEKRN (Mandatory) **Date of Birth (Mandatory)** D D M M Y Y Y Y

CKYC Number (Prefix if any) 14 digit CKYC Number

Relationship of Guardian in case first holder is minor (Refer Instrcution No. 2(ii)) ☐ Father ☐ Mother ☐ Legal Guardian

Please provide the proof for Relationship with minor ☐ Birth Certificate ☐ Passport ☐ Other _____ (Please Specify)

04/2025 - Print

Acknowledgement Slip (To be filled in by the Investor) **Aditya Birla Sun Life Gold Fund**

Application No.

Collection Centre / ABSLAMC Stamp & Signature

Received from Mr. / Ms. _____ Date : _____/_____/_____

[Please Tick (✓)] Enclosed ☐ PAN/PEKRN Proof ☐ KYC Complied

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)
Regn. No.: 109. Regd Office: One World Center, Tower 1, 17th Floor, Jupiter Mills,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | https://mutualfund.adityabirlacapital.com/ | CIN: L65991MH1994PLC080811

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Contd...)

Tax Status [Please tick (✓)] (Applicable for First / Sole Applicant) (Please Refer Instruction No. 2(vii))

☐ Resident Individual ☐ NRI-NRE ☐ PIO ☐ HUF ☐ NPO ☐ Bank and FI ☐ Company ☐ Government Body
☐ Minor ☐ NRI-NRO ☐ AOP/BOI ☐ Club/Society ☐ Partnership firm ☐ FPIs ☐ Public Limited Company ☐ OCI - Non Repatriation
☐ Sole Proprietor ☐ NRI - Minor ☐ NRI - Minor (NRO) ☐ Trust ☐ Provident Fund ☐ Body Corporate ☐ Private Limited Company ☐ OCI - Repatriation
☐ Others _____ (Please Specify)

Non-Profit Organization (Mandatory) ☐ Yes ☐ No If Yes, Please quote Registration No. of Darpan Portal _____

MODE OF HOLDING [Please tick (✓)] (Please Refer Instruction No. 2(v)) ☐ Joint ☐ Single ☐ Anyone or Survivor (Default option is Anyone or survivor)

KYC DETAILS (Mandatory)

OCCUPATION [Please tick (✓)]

FIRST APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)
SECOND APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)
THIRD APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore Net worth (Mandatory for Non - Individuals) ₹ _____ as on D D M M Y Y Y Y [Not older than 1 year]
SECOND APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net Worth _____
THIRD APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net Worth _____

For Individuals

	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable
Sole/First Applicant	☐	☐	☐
Second Applicant	☐	☐	☐
Third Applicant	☐	☐	☐

For Non-Individual Investors (Companies, Trust, Partnership etc.)

Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: (If No, please attach mandatory UBO Declaration)	☐ Yes	☐ No
Foreign Exchange / Money Charger Services	☐ Yes	☐ No
Gaming / Gambling / Lottery / Casino Services	☐ Yes	☐ No
Money Lending / Pawning	☐ Yes	☐ No

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address is not sufficient. Please provide full address.)

CITY

STATE PINCODE

OVERSEAS ADDRESS (Mandatory for NRI/FPI Applicant.)

CITY COUNTRY ZIP CODE

2. GO GREEN [Please tick (✓)] (Refer Instruction No. 10)

☐ SMS Transact ☐ Online Access I/ We would like to register for my/our SMS Transact and/or Online Access

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (✓)] ☐ Account Statement ☐ Annual Report ☐ Other Statutory Information

3. BANK ACCOUNT DETAILS (In case of Minor investment, bank details should be of the minor, parent or legal guardian of the minor, or joint account of the minor with parent or legal guardian) Refer Instruction No. 3(A)

Name of the Bank

Branch Address

Pin Code City

Account No.

Account Type [Please tick (✓)] ☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS _____ (Please Specify)

11 Digit IFSC Code 9 Digit MICR Code**

LEI NUMBER Expiry Date: D D M M Y Y Y Y

(LEI Number is Mandatory for Non - Individuals transacting / proposing to transact for an amount of ₹ 50 crores or more) (Refer Instruction 2 (ix))

**If MICR and IFSC code for Redemption/Payout of IDCW Option is available all payouts will be automatically processed as Electronic Payout-RTGS/NEFT/Direct Credit. (Refer Instruction 8 & 12)

S. No.	Scheme Name	Plan / Option $	Net Amount Paid (₹)	Payment Details	
				Cheque/UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	**Aditya Birla Sun Life Gold Fund**				

$ ICDW - The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains

4. DEMAT ACCOUNT DETAILS (OPTIONAL) (If Demat details are provided, units will be compulsorily given in Demat form only) (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 3(B)

NSDL: Depository Participant Name: _____ DPID No.: I N Beneficiary A/c No.

CDSL: Depository Participant Name: _____ Beneficiary A/c No.

Enclosed: ☐ Client Master ☐ Transaction/ Statement Copy/ DIS Copy

5. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 5, 9 & 14) (If this section is left blank, only folio will be created)

Separate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only".
Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque Favouring/ Auto Debit Mandate Scheme Name* (refer Instruction 5)	Plan/Option$	Cheque Mandate Date	Amount Invested (₹)	Net Amount Paid (₹)	Cheque/UTR No. (in case of NEFT/RTGS)
1.	Aditya Birla Sun Life Gold Fund					
	Drawn on Bank/Branch: _____ A/c no._____ A/c Type: _____					

(Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) *All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)
$ ICDW - The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains

PAYMENT DETAILS

	Cheque Date	D D M M Y Y Y Y	Cheque No.		Amount	
	In case of Minor, Payment should be from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian					
Drawn on Bank and Branch						
☐ Use existing One Time Mandate (To be filled in case of more than one OTM registration) (In case of minor, mandate should be registered in the name of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.)						
Bank Name				A/c No.		

6. Cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund". NOMINATION DETAILS (Mandatory) (Refer Instruction No. 7)

☐ I/We wish to nominate ☐ I/We do not wish to nominate

I / We want the details of my / our nominee to be printed in the statement of holding ☐ Yes ☐ No (Default will be No if not filled)

☐ Nominee Email ID/Mobile no is same as investors Email ID/Mobile no. ☐ Nominee address same as investors address.

Nominee Name$	PAN / DL / Aadhaar (last 4 digits) ***$	Nominee DOB / Relationship with primary unitholder$	Share %**	Guardian Name and Relationship (In case of Minor)$	Email Id/ Mobile No$	Address$
Nominee 1		D D M M Y Y Relationship		Guardian Name: Relationship:	Email: Mobile:	
Nominee 2		D D M M Y Y Relationship		Guardian Name: Relationship:	Email: Mobile:	
Nominee 3		D D M M Y Y Relationship		Guardian Name: Relationship:	Email: Mobile:	

$ Mandatory - Request may be rejected if info is not available
** if % is not specified, then the assets shall be distributed equally amongst all the nominees (see table in 'Transmission aspects').
*** Provide only number: PAN or Driving Licence or Aadhaar (last 4). Copy of the document is not required.

1. I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s).

Signature of the 1st unitholder	Signature of the 2nd unitholder	Signature of the 3rd unitholder

Name of Witness	Address	Signature of Witness
Witness 1		
Witness 2		

*Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

7. FATCA & CRS INFORMATION [Please tick (✓)] For Individual Investors including Sole Proprietor (Non Individual Investors should mandatorily fill seperate FATCA detail form)

The below information is required for all applicant(s)/ guardian

Address Type: ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? ☐ Yes ☐ No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Name of Applicant			
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Tax Payer Ref. ID No^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

#To also include USA, where the individual is a citizen/green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

8. DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)

Date	D	D	M	M	Y	Y	Y	Y

To,

The Trustee,

Aditya Birla Sun Life Trustee Private Limited.

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

For Non-Individual Investors: I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of Aditya Birla Sun Life AMC Limited and the application is being made within the limits for the same. I/We are complying with all requirements / conditions of the entity while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify ABSLAMC / ABSLMF in case of any dispute regarding the eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity.

For NRIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR account. (Refer Inst. No. 6)

I/We confirm that details provided by me/us are true and correct.**

** I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Aditya Birla Sun Life AMC Limited (Investment Manager of Aditya Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the https://mutualfund.adityabirlacapital.com/ and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

"I / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."

FATCA & CRS Declaration: I/ We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer Inst. No. 13)

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant

VALUE ADD

I/We am/are interested in knowing my/our credit score and am/are happy to receive help in this regard.

I / We hereby provide my consent to :-

1. Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct check on my/our credit information with any of the credit bureau.
2. Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct a background check either by their employees or through any third party vendor. ☐ Yes ☐ No

Instructions for filling the Application Form

1. GENERAL INSTRUCTIONS

i) Please read the terms of the **Key Information Memorandum, the Statement of Additional Information/Scheme Information Document** and addenda issued from time to time carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.

ii) Application form should be completed in English and in **BLOCK LETTERS**. Please tick in the appropriate boxes wherever applicable.

iii) The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H.U.F.

iv) The application complete in all respects along with the cheque must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque of the amount payable are liable to be rejected and the money paid will be refunded without interest.

v) No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.

vi) All cheques must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque must accompany each application /each Scheme. In case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.

vii) Investors already holding a folio in Aditya Birla Sun Life AMC Limited can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.

2. INVESTOR PARTICULARS

i) Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPIs investors an overseas address must be provided.

ii) "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian or such other category of investor who may be notified by SEBI from time to time and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.

The application is liable to get rejected if the applicant/s / guardian name does not match with PAN card.

iii) In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application.

Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

iv) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.

v) Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/ Committee Resolution/ Authority Letter	✓	✓	✓	✓	✓	
Trust Deed		✓				
Partnership Deed				✓		
Bye-laws			✓			
List of authorised Signatories with name, designation & Specimen Signature	✓	✓	✓	✓	✓	
Overseas Auditor's certificate					✓	
Power of Attorney						✓

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC / ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

vi) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

However, in all cases, the proceeds of all Income Distribution cum capital withdrawal option/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

vii) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

viii) We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

If not, please register immediately and confirm with the above information to avoid non processing of applications. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to us or collect such fines/charges in any other manner as might be applicable.

ix) As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/ 2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT).

From April 1, 2021, 20-digit Legal Entity Identifier (LEI) information included while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

In case of Minor Accounts, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

PAN Details: It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, documents required etc please refer instructions in SIP Application Form.

(B). DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with Income Distribution cum capital withdrawal option of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the Beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. **If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.** Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / Income Distribution cum capital withdrawal option proceeds into bank account linked to their Demat account.

Units held in electronic (demat) form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

Transfer of Units

Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s).

4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit www.adityabirlacapital.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.

To further clarify, the above category of investors shall include:

i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA

ii. each of the applicants, in case of investments in joint names; and

iii. Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated June 27, 2024, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process:

1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website https://mutualfund.adityabirlacapital.com/
2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

   Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:

   - IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
   - IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through digilocker or any other source which could be verified online.
5. As per SEBI Circular dated April 24, 2020, the eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
6. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

For further details with respect to KYC process, please read Statement of Additional Information.

5. MODE OF PAYMENT

i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Aditya Birla Sun Life AMC Limited (ABSLAMC) Offices / Authorised Collection Centres.

ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto ₹ 1 lacs shall be accepted under this 'Speed Clearing' facility. Further, the list of Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2016.

iii) Payment through Stock invest, outstation cheques and third party payments will not be accepted.

iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned

v) Restriction on acceptance of Third Party Payment:

a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), **Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF)** shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).

b) **"Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

c) ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/ declarations enumerated in para (d) below:

i. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.

ii. Custodian on behalf of an FPI or a client.

d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:

i. Mandatory KYC for all Investors (guardian in case of minor). In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website https://mutualfund.adityabirlacapital.com/ for the said Declaration Form.

ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

e) Investors are requested to note that, in case of:

i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/Income Distribution cum capital withdrawal option proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

b. a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.

* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

ii. Payment by RTGS, NEFT, ECS, Bank transfer, etc: A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

6. NRI INVESTORS

Repatriation basis:

Payments by NRIs/FPIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee drafts purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed.

Non Repatriation basis:

NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident of India (NRO) account payable at the cities where the Investor Service Centres are located.

7. NOMINATION

1. i) New Investors : With reference to SEBI circular, SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/82 dated June 15, 2022, New investors subscribing to mutual fund units on or after 01-Aug-2022 shall have to mandatorily provide nomination or Opt-out of Nomination by proving a signed consent failing which the transaction shall stand rejected.

   ii) For Existing Unit Holders as of 31 July 2022 : As per SEBI circular SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/82 folios where there is no nominee registered would be locked for debits effective 31st March 2023 if investor does not nominate or Opts-out from nomination by providing a signed consent.
2. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
3. Who can Nominate:

   i) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.

   ii) A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.

   Nomination is not allowed for :

   i) Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder.

   Nomination is not allowed in a folio of a Minor unitholder. Also, Guardian of Minor unitholder cannot nominate.
4. Who can be a Nominee :

   Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. A minor may be nominated. In that event, the date of birth proof of Minor, Name and address of the Guardian of the minor nominee needs to be provided.
5. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of ten nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
6. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
7. Nomination shall stand rescinded upon the transfer of units.
8. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). Upon

demise of one of the nominees prior to the demise of the investor and if no change is made in the nomination, then the assets shall be distributed to the surviving nominees on pro rata basis upon demise of the investor.

9. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).

10. The nomination will be registered only when this form is valid and complete in all respects.

11. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

12. In absence of nomination, the regulated entity shall transmit the assets in the account / folio to either the legal heir(s) or legal representative(s) of the holders as per the rules of intestate succession or as per the Will of the latter, as the case may be, after following the prescribed procedure

13. Rights, Entitlement and Obligation of the investor and nominee:

- If your are opening a new demat account / MF folios, you have to provide nomination. Otherwise, you have to follow procedure as per 3.10 of this circular.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- You have the option to designate any one of your nominees to operate your account / folio, if case of your physical in capciation. This mandate can be changed any time you choose.
- The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account. i.e.
  - 'Either or Survivor' Folios / Accounts - any one of the holder can sign
  - 'Jointly' Folios / Accounts - both holders have to sign

14. Transmission aspects

- AMCs / DPs shall transmit the folio / account to the nominee(s) upon receipt of 1) copy of death certificate and 2) completion / updation of KYC of the nominee(s). The nominee is not required to provide affidavits, indemnitites, undertakings, attestations or notarization.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.
- In case of multiple nominees the assets shall be distributed pro-rata to the surviving nominees, as illustrated below.

% share as specified by investor at the time of nomination		% share to be appointed to surviving nominees upon demise of investor and nominee 'A'			
Nominee	**% Share**	**Nominee**	**% initial share**	**% of A's share to be appointed**	**Total % share**
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	**100%**	-	**40%**	**60%**	**100%**

8. ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION

ABSLAMC will endeavor to credit the redemptions/Payout of Income Distribution cum capital withdrawal option directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS/ NEFT/ Direct Credit/ ECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque inspite of an investor opting for Electronic Payout.

9. DIRECT APPLICATIONS AND EUIN

a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/ agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**

b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

10. E-MAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

i) User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.

ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life Mutual Fund website https://mutualfund.adityabirlacapital.com/ and other services mentioned herein after.

iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.

iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.

v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.

vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.

vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.

viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.

ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or soware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.

x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.

xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.

xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.

xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.

xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.

xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:

a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.

b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.

c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.

xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.

xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.

xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.

xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.

xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.

xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.

xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/ NEFT

Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS/ NEFT.

It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient / destination branch & account number. The collecting bank as well as ABSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. ABSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect request or message.

If the date of payment happens to be a holiday at the centre where the recipient branch is situated, the credit will be passed on to the Investor on next working day.

ABSLMF shall not be liable for delay in payments to the Investor if:

a. Incorrect and insufficient details are provided.

b. If there is dislocation of work due to circumstances beyond the control of Remitting/ Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Netware or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

The Investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/ NEFT whether directly or/and indirectly.

13. DETAILS UNDER FATCA & CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

APPLICATION NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.