



## TERMS & CONDITIONS

### General

1. Please ensure that you have read the Statement of Additional Information (SAI), Scheme Information Document (SID) / Key Information Memorandum (KIM) / Addenda of the scheme/s in which you would like to invest and it shall be deemed that investors are agreeable to provisions/ terms and conditions as mentioned therein.
2. SID, SAI, KIM, Addenda thereto, all operational procedures and regulatory guidelines applicable for commercial and non commercial transactions issued from time to time would be applicable for this facility also.
3. Investors who are not complied with 'Know Your Client' (KYC) requirements, are required to comply with the same before applying for this facility.
4. Investors confirm, acknowledge and undertake to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments and that the payment will be through legitimate sources as permitted only in accordance with Prevention of Money Laundering Act, 2002 (PMLA) and applicable Anti Money Laundering Guidelines.
5. Nothing specified in the Terms & Conditions herein shall be considered as solicitation to buy or an offer to sell in any jurisdiction where such solicitation, offer, recommendation, purchase or sale would be unlawful under the laws of that jurisdiction.
6. Investors understand and agree that the AMC may change these Terms & Conditions or withdraw the Services mentioned herein at any time without any notice/ liability. The usage of the Services / Facility shall be deemed as an acceptance of the Terms & Conditions including any amendments thereto from time to time.

### For Registration :

1. Facility of "SMSTransact" is available to the existing KYC complied resident individual investors of BOI AXA Mutual Fund with mode of holding as Single / Anyone or Survivor. In case of investments under 'Anyone or Survivor' holding basis, this facility is available only for the 1st holder. This facility is not allowed for folios where mode of holding is "Joint".
2. Guardian who is investing on behalf of the minor can avail this facility.
3. "SMSTransact" currently offers the facility to Purchase, Redeem & Switch. The maximum amount for purchase / redemption / switch is fixed as ₹ 10,00,000/- (Ten Lakhs only) per investor per day and can be modified /changed at the sole discretion of BOI AXA Mutual Fund without any prior notice of whatsoever nature.
4. Email id and Mobile number details are mandatory in the registration form of "SMSTransact".
5. Units of the Schemes which are under lock-in period and lien marked / pledged are not eligible for redemption / switch transactions.
6. In case the bank details is different from the registered bank details, investors need to submit a copy of Cancelled cheque of the bank account carrying the name and account number which is being mandated for this Facility along with its original for verification and return.
7. The form for "SMSTransact" need to be submitted not less than 30 calendar days prior to the transaction date. Post registration of the mandate, investors will receive an SMS and then he/she will be allowed to transact.
8. The mobile numbers which are registered in India are eligible for this Facility.
9. PAN-Mobile Number combination: This facility is available only for those folios where 1st holder PAN and Mobile Number are same.
10. The email id and mobile number mentioned in the registration form will be updated in all the folios, where PAN is registered and KYC complied. The Mobile Number and Email address provided in the registration form shall supersede the existing email and mobile number details given in the original application form
11. In case of multiple folios, the Investors are required to mention any of the existing folio number in the registration form. This folio will be considered for purchase, redemption and switch transactions through this facility. However, for all other folios where 1st holder PAN is same, KYC complied and mode of holding is Single or anyone or survivor, Investors will be eligible only for redemption and switch transaction. To avail all the three transacting facility, every folio has to be registered.
12. Purchase & Redemption transactions can be done in terms of Amount only, whereas investors can switch in terms of "Amount" or "All units".
13. Scheme's minimum amount requirements prescribed in the respective scheme / plan / option will be applicable for each transaction of Purchase / Redemption / Switch under this facility also.
14. If there is a change in bank details for debit or change in mobile number, investors need to submit a fresh registration form. The existing mandate will cease to exist. BOI AXA AMC / BOI AXA Trustee Co Pvt Ltd shall not be held responsible for any SMS transaction arising out of such existing registered mobile number during the intervening period till the change is updated.
15. This Facility to transact via SMS is available for the scheme / plan / options mentioned in Annexure-I.

### For effecting Transactions:

1. Investor(s) of BOI AXA Mutual Fund can start transacting through this Facility only after successful registration of the Debit Mandate with their bankers and on receipt of confirmation from BOI AXA Mutual Fund via SMS / Email / Letter.
2. Applicable NAV for the transaction will be based on the time of receipt of the SMS into the RTA server and other factors like scheme, type of transaction, amount, date and time of realization of funds as per SEBI MF regulations and amount received in BOI AXA MF's designated account and will be treated on par with similar transactions received through other modes of payment.
3. For Non liquid schemes upto ₹ 2,00,000/-, units would be allotted on the date of receipt of SMS transaction before cut-off time and for above ₹ 2,00,000/- the NAV applicability would be subject to realization of funds.
4. For Liquid schemes irrespective of any amount, the NAV applicability would be subject to realization of funds.
5. Instruction to debit the investor account would be initiated by R&T only on T+1 on receipt of SMS from the investor. Hence, investors are required to ensure availability of funds in their bank account. The bank account may get debited from 1 to 7 days from the date of initiation of debit instruction.
6. The keywords for commercial transactions are given below. The keywords have to be sent to 92100 12222 from your registered mobile number.

TRANSACTION TYPE	Holding pattern	SMS FORMAT with keyword
PURCHASE	One Folio	PUR <SCHEME CODE> <AMOUNT>
	Multiple folio	PUR <Folio Number> <SCHEME CODE> <AMOUNT>
REDEMPTION	One Folio	RED <SCHEME CODE> <AMOUNT>
	Multiple folio	RED <Folio Number> <SCHEME CODE> <AMOUNT>
SWITCH (Full)	One Folio One scheme	SW <TARGET SCHEME CODE> <ALL>
	One Folio, multiple schemes	SW <SOURCE SCHEME CODE> <TARGET SCHEME CODE> <ALL>
	Multiple folio, multiple schemes	SW <Folio Number> <SOURCE SCHEME CODE> <TARGET SCHEME CODE> <ALL>
SWITCH (Partial)	One Folio One scheme	SW <TARGET SCHEME CODE> <AMOUNT>
	One Folio, multiple schemes	SW <SOURCE SCHEME CODE> <TARGET SCHEME CODE> <AMOUNT>
	Multiple folio, multiple schemes	SW <Folio Number> <SOURCE SCHEME CODE> <TARGET SCHEME CODE> <AMOUNT>

\*For all transactions, investors holding investments as per the above pattern should SMS the keywords as per the above format

\*Please leave a space between 2 keywords while typing.

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7. To know SMS formats & Scheme short codes, please visit our website [www.boiaxa-im.com](http://www.boiaxa-im.com) or call us at our toll free number 1800 266 2676/ 1800 103 2263
8. Investor(s) of BOI AXA Mutual Fund agree/s and acknowledge/s that any transaction, initiated using the registered mobile number shall be deemed to have been initiated by the Unit holder(s).
9. Investors will not hold BOI AXA Mutual Fund / its service provider/agent responsible in any manner if the transaction is delayed or not effected
  - a) for reasons due to incomplete or incorrect information/key word/scheme code or due to non-receipt of the SMS message by the RTA for any reason whatsoever or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or any other reason beyond the control of BOI AXA Mutual Fund / its R&T or delayed by the banking system due to various reasons such as clearing cycles of ECS / local holidays etc.
  - b) due to disruption or non-availability of any of the services / facility(s) due to technical fault/error or any failure of the service provider or failure in telecommunication network any error in any software or hardware systems
10. The request for Purchase / Redemption / Switch transaction should be considered as completed only upon receipt of "Processed" confirmation from RTA on the registered mobile number or email id of the unit holder(s).
11. Any transaction request received on a non-business day shall be deemed to have been received on the next business-day in accordance with the respective Scheme provisions.
12. The investors availing this Facility shall check his / her bank account records carefully and promptly and if the Unit holder(s) believe(s) that there has been an error in any transaction using the Facility shall immediately notify BOI AXA Mutual Fund / its R&T in writing or by e-mail. Investors shall not hold BOI AXA MF / service providers responsible for any unauthorized transaction taking place in his / her bank account.
13. Investors shall indemnify and agree to defend, indemnify and hold harmless BOI AXA MF, BOI AXA Trustee Company Pvt Ltd , and BOI AXA AMC Ltd, its successors and assignee against all losses, claims, disputes, damages, charges including court proceedings charges, or any other charges by whatever name it is called, if any, which may be suffered / incurred by BOI AXA MF, BOI AXA Trustee Company Pvt Ltd or BOI AXA AMC Ltd and or claimed by us or any other person or authority, whosoever it may be, due to use of the facility.
14. Account statement: An account statement will be sent to the unit holder through e-mail or by physical mode in absence of email id.
15. Investors agree and acknowledge that any transaction, undertaken using the registered mobile number shall be deemed to be that of the investor and BOI AXA MF, BOI AXA Trustee Company and BOI AXA AMC or any of their service providers / agents shall not be responsible /liable for the same or any unauthorized usage of the facility.
16. In case of any discrepancy in the Account Statement, please revert within 7 working days to your nearest BOI AXA MF Branch/ Karvy ISC or call us at our Toll Free Number (1800 266 2676/ 1800 103 2263) or write to [service@boiaxa-im.com](mailto:service@boiaxa-im.com)

### **For Bank Account Registration for debit towards Purchase transactions:**

1. Investors of BOI AXA Mutual Fund will have to register and specify a single bank mandate for purchases through this Facility in this form. The bank account number mentioned in the form is intended to be debited towards subscription only. Payment of redemption proceeds shall be made only to the existing default bank account registered in the folio.
2. Please ensure that the maximum amount specified by you for availing this facility is well within the limits indicated by you to your bank.
3. The 1st holder in the folio for which this facility is to be registered should necessarily be the bank account holder in which the debit transaction is proposed to be effected. Third party payments shall not be accepted in any of the schemes of BOI AXA Mutual Fund.
4. The responsibility for correctness of bank account information provided in this form solely rests with the investors and BOI AXA Mutual Fund/ service providers shall not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information furnished by the investor.
5. The investors shall ensure availability of sufficient funds in their respective bank account as specified in the Mandate, at the time of effecting a transaction through this Facility and at the time of debit to the bank account.
6. The bank account of the investor may be debited towards the purchase consideration within a period of one to seven business days depending upon the clearing/ECS cycle of the location concerned. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled and the units allotted, if any would be reversed. BOI AXA Mutual Fund/ service providers shall not be responsible or liable for any loss, claims, liability that may arise on account of such cancellation.

### **In case of direct & Non-direct Applications:**

1. The financial advisor code (ARN) mentioned in the registration form shall be considered for all the future transactions arising through SMS mode.
2. Investors desirous of making investments through Financial Advisors may mention the EUIN of the person who has advised the investor. If left blank, the Fund will assume and consider the declaration relating to EUIN signed by the Investor in this form and accordingly process the transaction.
3. For any change in ARN /Sub ARN /Sub code/ EUIN/MO Code for future transactions, investors need to communicate to BOI AXA MF by a written request.
4. Following are also applicable at the time of allotment of units
  - a. If investor submits this registration form with ARN Code and SMS sent for purchase/switch transaction with the Scheme Code of "Existing Plan", then the transaction will be processed under "Existing Plan" of the respective Scheme and the broker code opted in the application form will be captured in the transaction.
  - b. If investor submits this registration form with ARN Code and SMS sent for purchase/switch transaction with the Scheme Code of "Direct Plan", then the transaction will be processed under "Direct plan" of the respective Scheme with "Direct" code.
  - c. If investor submits this registration form with ARN Code box "Blank" / "Direct" and SMS sent for purchase/switch transaction with "Existing" Scheme Code, the transaction will be processed under Direct plan of the respective Scheme with "Direct" code.
  - d. If investor submits this registration form with ARN Code box "Blank" / "Direct" and SMS sent for purchase/switch transaction with Direct Scheme Code, the transaction will be processed under Direct plan of the respective Scheme with "Direct" code.

**Annexure 1 - (Scheme code for SMS transact)**

Plan	Option	Scheme Code
<b>BOI AXA ARBITRAGE FUND</b>		
Direct Plan	Annual Dividend Payout	AFDAD
	Annual Dividend Reinvestment	AFDAR
	Growth	AFDGG
	Monthly Dividend Payout	AFDMD
	Monthly Dividend Reinvestment	AFDMR
	Quarterly Dividend Payout	AFDQD
	Quarterly Dividend Reinvestment	AFDQR
Regular Plan	Annual Dividend Payout	AFRAD
	Annual Dividend Reinvestment	AFRAR
	Growth	AFRGG
	Quarterly Dividend Payout	AFRQD
	Quarterly Dividend Reinvestment	AFRQR
	Monthly Dividend Payout	AFRRD
	Monthly Dividend Reinvestment	AFRRR
<b>BOI AXA CREDIT RISK FUND</b>		
Direct Plan	Growth	CSDGG
Regular Plan	Growth	CSRGG
<b>BOI AXA EQUITY DEBT REBALANCER FUND</b>		
Direct Plan	Dividend Payout	EDDDD
	Dividend Reinvestment	EDDDR
	Growth	EDDGG
Regular Plan	Dividend Payout	EDRDD
	Dividend Reinvestment	EDRDR
	Growth	EDRGG
<b>BOI AXA LARGE &amp; MID CAP EQUITY FUND</b>		
Direct Plan	Dividend Reinvestment	EFDDR
	Dividend Payout	EFDDD
	Growth	EFDGG
	Quarterly Dividend Reinvestment	EFDQR
	Quarterly Dividend Payout	EFDQD
Regular Plan	Regular Dividend Reinvestment	EFRDR
	Regular Dividend Payout	EFRDD
	Growth	EFRGG
	Quarterly Dividend Reinvestment	EFRQR
	Quarterly Dividend Payout	EFRQD
<b>BOI AXA MANUFACTURING AND INFRASTRUCTURE FUND</b>		
Direct Plan	Regular Dividend Reinvestment	FIDDR
	Regular Dividend Payout	FIDDD
	Growth	FIDGG
	Quarterly Dividend Reinvestment	FIDQR
	Quarterly Dividend Payout	FIDQD
Regular Plan	Dividend Reinvestment	FIRDR
	Dividend Payout	FIRDD
	Growth	FIRGG
	Quarterly Dividend Reinvestment	FIRQR
	Quarterly Dividend Payout	FIRQD
<b>BOI AXA SHORT TERM INCOME FUND</b>		
Direct Plan	Growth	IFDGG
	Monthly Dividend Reinvestment	IFDMR
	Monthly Dividend Payout	IFDMD
	Quarterly Dividend Reinvestment	IFDQR
	Quarterly Dividend Payout	IFDQD
Regular Plan	Growth	IFRGG
	Monthly Dividend Reinvestment	IFRMR
	Monthly Dividend Payout	IFRMD
	Quarterly Dividend Reinvestment	IFRQR
	Quarterly Dividend Payout	IFRQD

Plan	Option	Scheme Code
<b>BOI AXA LIQUID FUND</b>		
Direct Plan	Daily Dividend Reinvestment	LFDDR
	Growth	LFDDG
	Weekly Dividend Reinvestment	LFDWR
Regular Plan	Daily Dividend Reinvestment	LFRDR
	Growth	LFRGG
	Weekly Dividend Reinvestment	LFRWR
<b>BOI AXA MID &amp; SMALL CAP EQUITY &amp; DEBT FUND</b>		
Direct Plan	Dividend Payout	MCDDD
	Dividend Reinvestment	MCDDR
	Growth	MCDGG
Regular Plan	Dividend Payout	MCRDD
	Dividend Reinvestment	MCRDR
	Growth	MCRGG
<b>BOI AXA CONSERVATIVE HYBRID FUND</b>		
Direct Plan	Annual Dividend Reinvestment	RRDAR
	Annual Dividend Payout	RRDAD
	Growth	RRDGG
	Monthly Dividend Reinvestment	RRDMR
	Monthly Dividend Payout	RRDMD
	Quarterly Dividend Reinvestment	RRDQR
	Quarterly Dividend Payout	RRDQD
Regular Plan	Annual Dividend Reinvestment	RRRAR
	Annual Dividend Payout	RRRAD
	Growth	RRRGG
	Monthly Dividend Reinvestment	RRRMR
	Monthly Dividend Payout	RRRMD
	Quarterly Dividend Reinvestment	RRRQR
	Quarterly Dividend Payout	RRRQD
<b>BOI AXA SMALL CAP FUND</b>		
Direct Plan	Dividend Payout	SCDDD
	Dividend Reinvestment	SCDDR
	Growth	SCDGG
Regular Plan	Dividend Payout	SCRDD
	Dividend Reinvestment	SCRDR
	Growth	SCRGG
<b>BOI AXA TAX ADVANTAGE FUND</b>		
Direct Plan	Dividend Payout	TADDD
	Growth	TADGG
Regular Plan	Dividend Payout	TARDD
	Growth	TARGG
<b>BOI AXA ULTRA SHORT DURATION FUND</b>		
Direct Plan	Daily Dividend Reinvestment	TFDDR
	Growth	TFDDG
	Weekly Dividend Reinvestment	TFDWR
Regular Plan	Daily Dividend Reinvestment	TFRDR
	Growth	TFRGG
	Weekly Dividend Reinvestment	TFRWR