

TERMS & CONDITIONS

I/We agree to avail all the facility (hereinafter referred as “**Facility**”) offered by various scheme(s) of ICICI Prudential Mutual Fund (“**Fund**”), a Mutual Fund registered with the Securities and Exchange Board of India (“**SEBI**”), managed by investment manager ICICI Prudential Asset Management Company Limited (“**AMC**”) and agree to abide by these Terms and Conditions (“**T&C**”), as amended from time to time, and thereupon apply and binding on me/us, mentioned below:

I. MEDICAL ADVANTAGE FEATURE (MAF)

To utilize the investment in the designated scheme(s) of the Fund this shall enable me/ us for meeting my/our health care expenses or of such persons designated by me/us (“**Designated Persons**”). In this regard, I/We have read and understood below T&C’s:

1. The benefits of this facility are provided through Vidal Healthcare Services Private Limited (“**Service Provider**”).
2. Under this facility the investment in the designated scheme(s) of the Fund shall be available for meeting my/our/Designated Personnel health care expenses at the hospitals and diagnostic centers empanelled by the Service Provider. As and when the need arises, the Service Provider would submit the redemption request on my/our behalf to the Fund for meeting the health care expenses and the Fund/AMC should process such redemption request and credit the redemption proceeds to the designated account of the Service Provider.
3. The Facility is available only under the designated scheme(s) of the Fund. AMC reserves the right to designate the scheme(s) as eligible under the facility from time to time without prior intimation. List of such designated schemes shall be available on the website of the Fund.
4. A separate Folio may be opened for investment under the facility or an existing folio can be mapped under the facility (“**MAF Folio**”). The Fund/AMC reserves the right to reject the purchase /additional purchase in the schemes other than designated scheme, to consider such investment in MAF Folio, or to process such transaction without MAF mapping. In case of individual investor, the mode of holding shall be single or anyone or survivor.

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5. It shall be sole responsibility of the investor to produce necessary proofs/documentation as may be required by the Service Provider to avail the Facility for self/Designated Persons.
6. I/We agree and understand that I/We shall be solely responsible to co-ordinate with the Service Provider for enrolment of Designated Persons for this Facility or for any changes in the list of such Designated Persons. AMC/Fund will not be held liable for any disputes in this regard.
7. The card under the Facility shall be issued by the Service Provider either in physical or electronic form on the contact number registered under the MAF Folio. In case of unavailability of / incomplete contact details/non-receipt of card, I/we shall co-ordinate directly with Service Provider for updation of details.
8. I/We agree and understand that in case Facility being used for the Designated Person(s), only the investor under the MAF Folio shall sign Redemption Request Form.
9. I/We hereby authorize the Service Provider to submit Redemption Request Form on my/our behalf to Fund/AMC/ Computer Age Management Services Private Limited, registrar and transfer agent of the Fund ("R&T"). I/We also authorize the Service Provider to submit the instructions to the Fund/ AMC/R&T to temporarily block/freeze the units to be utilized towards the Facility. I/We understand that the Service Provider shall provide transaction feeds of such redemption request to the AMC/Fund and the AMC/Fund will rely and act upon such transaction feeds/request.
10. I/We agree and understand that in case of blocked/freeze units; redemption request(s) will not be processed and will be rejected by the Fund/AMC. I/We hereby authorize the Service Provider to submit unfreeze/unblocking request for processing the redemption under the Facility.
11. For the purpose of processing redemption under this Facility, only specific redemption request form in the prescribed format would be used.
12. In case of my/our inability on account of medical reasons to specify the scheme for redemption and / or to sign the redemption request form under the Facility for any reason, I/We hereby authorize the Service Provider to submit the redemption request on my/our behalf and the AMC/Fund is authorized to process such redemption request. In such case if the holding is in multiple designated schemes, I/we explicitly authorize the Service Provider to submit redemption request on my/our behalf in such order as mutually agreed between the AMC and the Service Provider. Such order matrix is

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subject to change from time to time and it shall be available on the website of the Fund and /or of the Service Provider.

13. The above process shall not be applicable in case of Sole Proprietor and HUF. AMC/Fund reserves the right to reject the redemption request raised by the Service Provider on behalf of Sole Proprietor / HUF under the Facility.
14. I/We also understand that Service Provider shall submit the redemption request on my/our behalf in such order of designated schemes as mutually agreed between the AMC and the Service Provider, if such request is specifically given by me/us while signing the redemption request form.
15. The AMC/Fund reserves the right to call for confirmation from the hospital authority about my/ our inability of to sign the redemption request and to carry out further checks to validate the authenticity of the transaction/application by seeking further information or reject the transaction.
16. I/We hereby explicitly authorize the AMC/the Fund to credit the redemption proceeds under the Facility to the designated bank account of the Service Provider.
17. I/We hereby explicitly authorize the Service Provider to access my/our/designated personal medical details from hospitals/diagnostic centers during utilization of the Feature.
18. I/We hereby explicitly authorize the Service Provider to refund excess amount into my/our bank account in case, the actual hospitalization expenses are less than the redemption request as submitted by the Service Provider and processed under the terms of this Facility. I/We agree and understand that Service Provider shall be solely responsible to refund such excess redemption amount to me/us and AMC/Fund/R&T shall not be liable for such refund.
19. The Service Provider/the Fund are authorized to call/SMS/email me/us with regard to this Facility. Such call/SMS made by the Service Provider/ the Fund shall override the Do not Disturb (DND) registrations, if any, made earlier or anytime hereinafter by me/us.
20. I/We shall read the details of services offered by Service Provider as available on the website of the Fund i.e. www.icicipruamc.com and/ or on the website of the Service Provider currently www.health4sure.in/iprumf

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21. As part of this Facility, I/We authorize the Fund/ AMC to share with the Service Provider the Folio related information including but not limited to contact details, demographic details, available balance in folio (units and valuation), scheme details.
22. In terms of this Facility, the AMC and/or the Fund is authorized to receive and execute instructions on my/our behalf to redeem such number of units held in my/our folio. Further, the AMC and/or the Fund are authorized to redeem the units in my/our Folio and pay the redemption amount to the designated bank account of the Service Provider.
23. The AMC acting in good faith, shall take necessary steps in connection with such redemption requests received from the Service Provider regardless of the value involved and the same shall be binding on me/us.
24. I/We understand that my/our investments in schemes other than designated scheme(s) will not be available for medical redemption, and medical redemption request in such schemes may be rejected by the AMC and/or R&T.
25. In case of any discrepancies between the transaction feeds submitted by Service Provider and Redemption Request, the AMC/Fund reserves the right to rely on the transaction feeds and process the redemption request based on the same.
26. The Service Provider shall be solely responsible for meeting the health care expenses on my/ our behalf out of the redemption proceeds. Further, the AMC shall not be held responsible in the event of any discrepancy / delay on the part of the Service Provider in making the payment to the hospital for the Facility availed by me/us.
27. This Facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time.
28. All the transactions received in respect of my/our Folio shall be processed by the R&T in its normal course of business. In other words, in case the redemption request is received from both, the Service Provider and me/us the R&T shall not prioritize either of the redemption requests over the other.
29. In case of my/our demise, if the AMC receives the redemption request (where there are joint holders in the folio) OR transmission request from my/our legal heirs/joint holder(s)/nominees, prior to the Redemption Request Form from the Service Provider,

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the AMC shall process the request from the joint holders/legal heir/nominee, after considering any existing requests for blocking the additional units provided by the Service Provider. Balance, if any in the Folio of the Investor after processing redemption request of the Service Provider shall be available for Transmission/redemption request from other joint holders.

30. In case of my/our demise, the nominee(s)/legal heir(s) in the folio will not be eligible to avail this Facility.
31. Any redemption payout made to the Service Provider will be the valid discharge by the Fund/AMC's obligation towards the investor.
32. Any dispute/ complaint regarding the services offered by the Service Provider, its agents or representatives shall be addressed directly to the Service Provider and the AMC and/or the Fund shall not be held responsible for any dispute arising out of services rendered by the Service Provider. The AMC does not warrant, guarantee or ensure efficiency of any services provided by the Service Provider. The Fund, its Trustees, the AMC, its directors, affiliates, promoters, employees, successors in interest and permitted assigns shall not be responsible or liable in any manner whatsoever for any acts or omission or negligence, misrepresentation, fraud or mistake, deficiency or inadequacy in the services rendered by Service Provider, its agents or representatives or for any actions, claims, demands, losses, damages, costs, charges and expenses that I/We may suffer on account of the services rendered by the Service Provider.
33. The Fund, its Trustees, the AMC, its directors, affiliates, promoters, employees, successors in interest and permitted assigns shall at all times be indemnified and held harmless by me/us from and against all actions, suits, proceedings, loss, damages, claims, charges, costs, which the AMC and/or the Fund may incur, sustain or suffer in consequence of or by reason of processing redemption request submitted by the Service Provider on my/our behalf.
34. The AMC reserves the right to change the terms and conditions of the Facility and/ or the Service Provider without assigning any reasons. I/We understand that, in case of termination of the agreement with the Service Provider, this Facility shall be terminated and the AMC and/or the Fund shall inform me/us about discontinuation of the Facility.
35. In case of non-availability of signatures in the Medical Advantage Feature Terms & Conditions, AMC reserves the right to reject to the application and initiate the refund within the appropriate time-line (not more than five business days).

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36. Terms and conditions of the Facility shall be applicable to current and future investment in the designated scheme(s) in the MAF folio.
37. It shall be deemed that I/We have read, understood and accepted the terms and conditions of the Facility as may be amended from time to time.
38. I accept Terms & Conditions of Medical Advantage Feature on behalf of the other holders in the folio if any and I hereby undertake that all the holders have read and understood the same and shall abide by it at all times.

II. ONLINE OTM REGISTRATION

1. One Time Mandate (“OTM”) is a facility whereby I/we can register a onetime mandate for any amount, as per our choice, with the Fund and authorizing the Fund or AMC and the bank to debit their bank account for payment towards various transactions submitted through various modes offered or as may be offered from time to time by the AMC. It is an authorization to the bank, as indicated by me/us in the registration page to debit their bank account up to a certain limit for a transaction, based on their instruction to the Fund/ AMC, whenever they choose to invest through any mode.
2. Unless otherwise specified, herein, the term mandate refer to my/our specific bank and bank account number mentioned in the OTM form to be used for debits of payments towards lump sum/SIP purchase transactions. This Facility is available to investors who are eligible to invest in the scheme(s) of the Fund from time to time. I/We understand that this Facility may or may not be with all the banks and branches all the time and banks may levy extra charges (in whatsoever manner) for this Facility.
3. I/We hereby express my willingness to make payments through available facility with different banks either under NACH (Debits)/ ECS (Debits)/ NECS/ RECS or any other mode where AMC may specify Direct Debit tie up with the banks. If transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We understand and agree that OTM Mandate registration would be lodged by AMC/RTA within a period of ten (10) working days based on NACH or ECS processing timelines, without any responsibility on part of the AMC/Fund/RTA.
4. I/We hereby confirm, acknowledge and undertake to make payments for the transactions from our respective bank account(s) only in compliance with applicable provisions relating to restriction on third party payments as detailed in the SID / SAI and further agree that the payment will be through legitimate sources only. I/We agree and understand that, if the source of funds is found to be illegitimate, the AMC shall have

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the right to reject the transaction without any other or further liability and has the right to report such transaction to the requisite authorities.

5. I/We hereby confirm having read and understood the contents of the Scheme(s) Information Document(s) (SID) /Key Information Memorandum(s) KIM) & Statement of Additional Information(s) (SAI), Addenda of the Scheme(s) issued from time to time and available on the Funds website and agree to abide by the terms, conditions, rules and regulations of the Scheme(s) as on the date of the respective transaction. It is deemed that the investor(s) has/have agreed to all the T&C's of the Scheme(s), as prevailing on the date of the registration for this Facility and on the date of the transaction(s).
6. I/We agree that the Fund/ AMC its RTA and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this Facility, where such failure or delay is caused, in whole or in part, by an act of God, civil war, riots, strike, mutiny, revolution, fire, flood, change of government policies, unavailability of bank's systems, or any other peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them, not limited to; (i) Non-acceptance or rejection of the mandate for whatsoever reason by the AMC and/or my/our bank branch, with or without any reason being assigned; (ii) Non-registration of the Mandate by the AMC / my/our bank and branch; (iii) Non-confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds; (iv) Non-availability of funds in my/our bank account at the time of debit; (v) incorrect and/or erroneous data/ information/ bank account information or in case of any mismatch in the account details from the application form and OTM Form; (vi) signatories to the OTM Form were not authorized to sign and submitted the OTM Form.
7. The payment towards transactions may be debited on the next business day or as per the facility provided by the bank, whether the transaction is processed as per Debit through OTM facility or through any other mode as made available by the AMC from time to time.
8. I/We agree to abide by the terms and conditions of NACH facility of National Payment Corporation of India (NPCI) (www.npci.org.in), ECS facility of Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified or amended from time to time.
9. It will be the sole responsibility of the investor(s)' bank and its branch to ensure proper registration of the mandate and confirm registration. It is expressly clarified that the AMC/Mutual Fund/ RTA/Service Providers only act as an investor's messenger to

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investor's bank to register the Mandate and will not be responsible for any action or inaction on part of the investor(s)' bank. By signing the OTM Form, investor(s) and the bank account holder hereby agree to have authorized the AMC/RTA to register the mandate and process any transaction received thereafter.

10. If no confirmation of registration or rejection is received from investor(s)' bank, the AMC/RTA its agents will deem to be as registered. The Mutual Fund will endeavor to inform the investor(s) through email/SMS for cases where confirmation on successful registration/ rejection of the mandate is received from the investor(s)' bank.
11. Unless otherwise specified, the term mandate in these terms and conditions refers to the specific bank and bank account number as mentioned by me/us in the request to be used for debits for payment towards transactions.
12. Investor(s) agree and understand that, the AMC reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of Unit Holder(s)/ Investors or to any specific Unit Holder(s)/ Investors any time at its discretion without assigning any prior reason thereof.
13. AMC reserves the right to currently allow the transactions only through online mode on the registration of this OTM facility and extend the facility in the future at its discretion.
14. AMC reserves the right to allow registration of a single onetime mandate with a particular bank account number in a given folio. In other words, for the same bank account number, I/we cannot submit more than one mandate in a folio.
15. I/We agree and understand that they shall be bound by all the terms and condition including but not limited to the ones available on the website including the Privacy Notice and shall in addition to the above hold harmless the AMC/RTA/ Service Agents in terms of the various terms and conditions, the Privacy Policy, the disclaimers, the SID, SAI, KIM, etc.

III. PURCHASE TRANSACTION

This includes lump sum, SIP, repurchase, Switch or any other purchase option available.

1. Purchase herein shall mean subscription of units of the various schemes of Mutual Fund. These T&C's, together with the Application Form(s), are binding on investor(s) dealing in the Scheme(s) of Mutual Fund.

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2. I/We agree that transactions carried out through channel/online mode in the units of various Scheme(s) of Mutual Fund shall be subject to the provisions contained in the respective Scheme Information Document(SID), Key Information Memorandum(KIM) of the Scheme(s), Statement of Additional Information(SAI), Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) under FATCA & CRS provision of the Central Board of Direct Taxes notified Rules 114 F to 114H, as part of the Income-tax Rules, 1962, Privacy Policy and Terms of Use issued from time to time and available on the website of ICICI Prudential Mutual Fund (www.icicipruamc.com), as amended from time to time. It is deemed that the investor has agreed to all the terms and conditions of the scheme(s), as prevailing on the date of the registration for any Facility and on the date of the transaction.
3. I/We apply for the units of the Fund and agree to abide by the terms, conditions, rules and regulations of the scheme and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time.
4. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, from AMC, Mutual Fund, its employee, director, representative, Distributor, etc., in making this investment.
5. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulations or any other applicable laws enacted by the Government of India or any Statutory Authority.
6. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the plan, then AMC, has full right to refund the excess to me/us to bring my/our investment below 25%.
7. I/We hereby declare that I/we do not have any existing Micro SIPs, which together with the current application will result in a total investments exceeding Rs. 50,000 in a year.
8. 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.
9. I/We hereby confirm that, I/We have read and understood the SEBI Circulars on uniform cut-off timings for applicability of NAV. I/We will not hold AMC, liable for any delay in

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crediting the scheme collection accounts by the AMC's service provider resulting in consequent pricing of units.

10. I/We hereby confirm that I/we have not been offered / communicated any indicative portfolio and/or any indicative yield for this investment.
11. In case there is any change in your KYC information please update the same by using the prescribed KYC change request form, available on our website www.icicipruamc.com under download section and submit the same at the point of service of any KYC Registration Agency.
12. Transaction Charges: In accordance with the SEBI Circular No. IMD/DF/13/2011 dated August 22, 2011, the Fund shall deduct a Transaction Charge on purchase/subscription of Rs.10,000/- and above, wherein such purchase/ subscription is through distributors/agents who have "opted in" to receive the transaction charge. Units will be issued against the balance amount invested. Transaction charge may be charged in the following manner:
 - a. The existing investors may be charged Rs.100/- as transaction charge per subscription of Rs.10,000/- and above;
 - b. A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10, 000/- and above.
13. There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows. In case of investment through Systematic Investment Plan (SIP), transaction charges shall be deducted only if the total commitment through SIP amounts to Rs. 10,000/- and above. The transaction charges in such cases shall be deducted in four (4) equal installments. Investors should note that distributors could opt to receive transaction charges based on type of the Scheme. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.
14. Investors may note that distributors can opt to receive transaction charges based on the type of the Scheme. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.
15. The aforesaid transaction charge shall be deducted by the AMC from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested in the relevant scheme opted by the investor. Transaction Charges shall not be deducted if:

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- a. Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).
 - b. Purchase/ subscription made through stock Exchange, irrespective of investment amount. CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.
16. In line with regulation under Prevention of Money Laundering Act 2002 (PMLA) and other applicable guidelines, I/We here by confirm that the funds for the purchase are being debited from my/our own account.
17. I/We hereby confirm that I/We am/are not persons resident in the United States of America (USA), or corporations, or partnerships or any other entity created or organized in or under the laws of USA or any person/entity falling within the definition of the term 'US Person' under the US Securities Act of 1933, (as amended) and persons of Canada. I/We hereby confirm that I/We are not giving a false confirmation and/or disguising my/our country of residence.
18. I/We confirm that AMC is relying upon this confirmation and in no event shall members of the ICICI Group and/or their directors, officers and employees be liable for any direct, indirect, special, incidental or consequential damages arising out of false confirmation/information. If this confirmation is found to be false/incorrect/erroneous, AMC has a right to reject the transactions.
19. I/We confirm that payment towards fresh or additional purchase is made through electronic fund transfer from my/our bank account registered with the Fund.

IV. SIP PLUS

TERMS FOR GROUP LIFE INSURANCE COVER

ICICI Prudential SIP Plus as an add-on, optional feature will be available with specified schemes of the Mutual Fund. The applicant will be covered under the ICICI Pru Group Term plus plan (UIN: 105N119V01) of ICICI Prudential Life Insurance Company Ltd. Life insurance cover will be governed by the terms and conditions of the insurance policy. For detailed terms and condition of insurance policy, contact the Group Policyholder, i.e., the AMC. The AMC is not acting as an agent for marketing/sales of insurance policies nor soliciting any business.

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1. ICICI Prudential SIP Plus is an add-on, optional feature available for following Schemes of the Mutual Fund:
 - a. ICICI Prudential Infrastructure Fund
 - b. ICICI Prudential Bluechip Fund
 - c. ICICI Prudential Long Term Equity Fund (Tax Saving)
 - d. ICICI Prudential Large & Midcap Fund
 - e. ICICI Prudential Technology Fund
 - f. ICICI Prudential Exports and Services Fund
 - g. ICICI Prudential Balanced Advantage Fund
 - h. ICICI Prudential Banking & Financial Services Fund
 - i. ICICI Prudential Midcap Fund
 - j. ICICI Prudential FMCG Fund
 - k. ICICI Prudential Value Discovery Fund
 - l. ICICI Prudential Multicap Fund
 - m. ICICI Prudential Equity & Debt Fund
 - n. ICICI Prudential Small cap Fund
 - o. ICICI Prudential Focused Equity Fund
 - p. ICICI Prudential Multi-asset Fund
 - q. ICICI Prudential Dividend Yield Fund
 - r. ICICI Prudential Equity Savings Fund
 - s. ICICI Prudential US Bluechip Equity Fund
 - t. ICICI Prudential Global Stable Equity Fund
 - u. ICICI Prudential Regular Savings Fund
 - v. ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund
 - w. ICICI Prudential Manufacture In India Fund
 - x. ICICI Prudential India Opportunities Fund
 - y. ICICI Prudential Retirement Fund.
2. Under this facility, the life insurance company will provide a Group Life Insurance Cover to all Resident Individual/NRI applicants and fund the premia towards such cover. The premium for providing such facility shall be borne by the AMC.
3. The insurance cover will be available for individuals aged above 18 years and not more than 51 years, at the time of the first investment.
4. Only the First / Sole unit holder will be covered under the insurance. No insurance cover will be provided for the second / third unit holder.

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5. Tenure of SIP: 100 Years less the current completed age of the investor or until the predefined date by the investor. If investor provides SIP tenure less than 3years, investor will not be eligible for insurance cover.
6. Amount of Life Insurance Cover:
 - i. If SIP PLUS continues, the insurance cover would be as follows:
 - a. Year 1 : 10 times the monthly SIP PLUS installment
 - b. Year 2 : 50 times the monthly SIP PLUS installment
 - c. Year 3 onwards : 100 times the monthly SIP PLUS installmentAll the above-mentioned limits are subject to maximum cover of Rs. 50 lacs per investor across all schemes/plans/folios.
 - ii. If SIP PLUS discontinues, the insurance cover would be as follows:
 - a. before 3 years: 10 times the monthly SIP PLUS installment
 - b. after 3 years: Insurance cover equivalent to the value of units allotted under SIP PLUS investment basis the valuation as on 1st business day of month in which renewal confirmation is given, subject to a maximum of 100 times the monthly installment, capped at the maximum of 50 lacs. Insurance shall continue until the completion of 55 years of age (as on the renewal date), but SIP shall continue until the end of tenure if SIP is registered beyond 55 years of age. Insurance cover shall also cease for respective registration with immediate effect, if redemption/switch out/transfer out transaction is, executed (Fully or Partly) Insurance cover will continue in respect of other eligible registrations. In addition, AMC reserves the right to discontinue the insurance cover, if any other transaction such as, switch-out, STP, folio consolidation request (in non-specified format) or physical to demat is made under this folio.
7. The investor will necessarily be required to furnish his / her date of birth and gender in the application form, in absence of which, no insurance cover can be availed by the investor. The Group Life Insurance Cover will be governed by the terms and conditions of the insurance policy with the relevant Insurance Company as determined by the AMC.
8. In case of death of the applicant, the nominee may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the insurer and the insurance company may make the payment of the claim to the nominee.

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9. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company. The Insurance Company will directly settle insurance claims.
10. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
11. The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder.
12. The AMC is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing/sales of insurance policies nor soliciting any business.
13. Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
14. The Group Insurance cover will be subject to the following exclusions and such other terms and conditions as may be prescribed by the insurance certificate governing the cover:
 - a. The Group Insurance cover shall not extend to cover instances of death due to suicide in the first year of cover;
 - b. Death within 45 days from the commencement of the SIP installment(s) except for death due to accident;
 - c. AMC reserves the right to not provide insurance cover where SIP registration is inactive as on the date of insurance registration initiation.
15. I/we agree that the AMC will not entertain any request for claims. Any claim from the investor/nominee will have to file directly with the insurance company.
16. I/We understand that the provision for the Group Life Insurance Policy does not have any bearing on the performance of the scheme.
17. I/We understand that Application(s) received under the facility are liable to be rejected where the investor is not eligible for the Group Life Insurance/Term Cover.

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18. If there is any deviation in the applicability of SIP PLUS requirements, I/We understand that AMC reserves the right to process the request as Normal SIP without providing the benefit of Insurance.

Terms & Conditions for Nomination for Insurance Coverage Benefit

Nomination mentioned in the SIP Registration-cum-Mandate Form for SIP Plus, shall be considered to avail insurance coverage benefit only. In case nominee details are not provided, the single/multiple nominee detail if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all SIP Plus Registration in the folio. Nomination details will not be overwritten, if investor submits an additional SIP Plus application with a new insurance nominee in the folio or vide receipt of a duly notarized succession certificate. Where no nomination is available in either insurance/mutual fund then first Joint holder if available will be considered for insurance nomination. In case of neither nomination nor joint holder details being available, the cover will be provided. However, at the time of claim processing, the respective documents as asked by the insurance provider for no-nomination cases will need to be submitted by the claimant. ICICI Prudential AMC Limited would intimate the above nomination to ICICI Prudential Life Insurance Company Ltd for the purpose of insurance cover.

V. IPRUTOUCH

These Terms and Conditions (referred as “T&C”) for the facility called the I-PRU Touch facility (“Facility”) which is being provided to the Unit Holder(s)/ Investor(s) of Fund managed by the AMC, without any extra cost to the Unit Holder(s)/ Investors. The Unit Holder(s)/Investors agree and understand that this Facility shall be governed by T&C as stated hereinafter, which shall be acting in addition to the terms, conditions, disclaimers as available on the website and as available in the various investment related documents including but not limited to the SID / SAI/ KIM/ Various addendums to the schemes/ application forms etc.

Investor shall be required to submit the duly filled registration form. Acceptance of the form will subject to below conditions:

1. The AMC reserves the right to reject any Registration Form application without assigning any reason thereof any Incorrect, incomplete or ambiguous forms will not be accepted.
2. The investor hereby declares that the particulars in the Registration Form and any subsequent transactions provided or initiated by the distributor will be correct and complete. If the transaction is delayed or not effected at all for any reasons or due to any reason by the investor's banker (bank registered under the folio), the investor would not hold the Mutual Fund/AMC or the Trustees responsible.

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3. Mobile Number and Email Id: Unit holder(s) are required to mandatorily provide their mobile number and email id on the Registration form. Where the mobile number and email id mentioned on the Registration Form differs from the ones as already existing in the folio, the details provided on the Registration Form will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
4. On the registration for the said Facility, investor authorizes the distributor to initiate transactions on investor's behalf and also authorizes the AMC to call the investor on the registered mobile number for verification/confirmation of the transaction(s) initiated by the distributor(s).
5. The investor may register for the One Time Mandate (OTM) for NACH/ECS/DIRECT DEBIT (as applicable) for payment towards the transaction(s).
6. Unit holder(s) hereby confirms, acknowledges and undertakes to make payments for the transactions from their respective bank account(s) only in compliance with applicable provisions relating to restriction on third party payments as detailed in the SID / SAI and further agree and confirms that the payment will be through legitimate sources only. The investor agrees and understands that, if the source of funds is found to be illegitimate, the AMC shall have the right to reject the transaction without any other or further liability and has the right to report such transaction to the requisite authorities.
7. The investor hereby confirms having read and understood the contents of the SID/KIM & SAI(s), Addendum of the Scheme(s) issued from time to time and available on the website of Mutual Fund (www.icicipruamc.com) and agreed to abide by the terms, conditions, rules and regulations of the Scheme(s) as on the date of the respective transaction. It is deemed that the investor has agreed to all the terms and conditions of the scheme(s), as prevailing on the date of the registration for this Facility and on the date of the transaction.
8. In the event of the Investor, investing through a distributor; the investor hereby confirms that the ARN holder has disclosed 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 the Investor. The investor further confirms that they have not been offered/communicated any indicative portfolio and/or any indicative yield for this investment.

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9. Force Majeure: The Fund, AMC, its Registrars, and its Trustees and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this facility, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government/Regulator's policies, unavailability of telecommunication systems, unavailability of bank's computer system, force majeure events, or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
10. The Unit holder(s)/ Investors agree that they shall check their bank account records / account statements/Email or SMS confirmations carefully and promptly. The Unit holder(s)/ Investors will promptly inform the Fund/ the AMC in case of any erroneous or unauthorized transaction/s being processed. The Unit holder(s)/ Investors should inform the Fund/AMC for such discrepancy within a period of seven days, failing which it will be deemed that there is no discrepancy in the transactions, which were processed.
11. For cancelling the registration of this facility, Units holders/ Investors are required to send a written request, duly signed, at least 30 days in advance. The unit holders'/ Investors agree that the cancellation/termination/ withdrawal request is an authority to the AMC/Registrar to instruct the bank with respect to the discontinuation of OTM and investor will not hold AMC/Bank/Registrar responsible for any such cancellation based on AMC instruction.
12. Unit Holder(s)/ Investors agree that the AMC may discontinue this facility for any investor / folio entirely at its discretion.
13. The Unit holder(s)/ Investor's agree that the Fund/AMC / Registrar and their agents shall not be held liable for any unsuccessful registration and/or transaction due to any action or inaction of the Unit holder(s)/ Investor's bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/Registrar/ its employees and agents against all liabilities, losses, damages and expenses which they may consequently sustain or incur either directly or indirectly:
 - a. Loss of the forms in transit from point of acceptance of the form and to RTA office and to the Unit holder(s)/ Investor's bank branch;
 - b. Non-acceptance or rejection of the Forms/OTM for whatsoever reason (including but not limited to incomplete form) by the AMC and/or the Unit holder(s)/ Investors bank branch, with or without any reason being assigned;

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- c. In the event that the mandate form is downloaded from our website then the same should be of the size 3.89" x 8.30" (lxb), discrepancies in the size of the form may lead to rejection.
 - d. Non-registration of the Forms/OTM by the AMC/Unit holder(s)/Investor's bank and branch;
 - e. Non-confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - f. Non-availability of funds in the bank account of the Unit holder(s)/ Investors at the time of debit;
 - g. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
 - h. Signatories to the OTM and/or Registration Form were not authorized to sign and register the Forms.
 - i. Any late registration of the mandate with the bank for whatsoever reason or rejection of lump sum purchases with or without any reason, and will not be liable for any transactions not processed or reversed or rejected or any late debits to the bank account, till the registration is successful.
14. The Unit Holder(s)/ Investor's understand that this Facility is merely a transactional facility offered and that the AMC/RTA will not be liable for (a) acting in good faith on any instructions received from the distributor(s)/unit holder (b) error, default, delay or inability of the AMC/RTA to act on all or any of the instruction.
15. The Unit Holder/ Investor shall always abide by the previously mentioned terms and conditions while availing the facility and hereby undertake not to misuse the same and in the event of any damage shall indemnify the AMC/RTA for any loss arising therefrom.
16. The AMC may amend the above terms and conditions, at any time without prior notice to the Unit holders/ Investors and such amended terms and conditions will thereupon apply to and be binding on the unit holders.

VI. TRANSACTION RELATED:

1. With the registration of this Facility, Unit Holder(s)/ Investors authorizes the call center executive of Fund/AMC to call on the registered mobile number for the verification/confirmation of the transaction received in the Investor's name under this facility. The provisions relating to 'Do Not Disturb' /'DND' under TRAI shall not be applicable for such calls made by the AMC/Fund.

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2. After due validation, and appropriate verification process and confirmation of the requisite details as required for a transaction, the Unit Holder(s)/ Investors shall validate the transaction/s with the call center executive. The call center executive would make the validation call to the Unit holder /Investor on the same day when the distributor initiates the transaction. The AMC may decide the timings for validation (validation timings) call to be made by the call center executive at its own discretion. AMC/Fund shall not process the transactions, in case the same could not be validated through call center before the validation timing.
3. If the transaction through call center is delayed or validation of transactions through call center is delayed or not effected at all for reasons of:
 - a. Non-connectivity or non-clarity/disturbance in call or any other technical problem;
 - b. Non-availability of call center agent due to any reason whatsoever; or
 - c. non-availability of Unit Holder(s)/ Investors for/during the call or the Unit Holder(s)/ Investors asking the call center executive to call after validation timing.;) or
 - d. Incorrect mobile number; The Unit Holder(s)/ Investors will not hold the Fund, AMC and the RTA responsible for the same.
4. The payment towards such transactions shall be debited on the next business day, whether the transaction is processed as per Debit through OTM facility or through any other mode as made available by the AMC from time to time.
5. In case of transactions received through this facility, the same shall be time-stamped on the receipt of transactions on the designated server of the AMC and the same will accordingly be communicated to the investor/distributor through email/SMS.
6. If the Investor confirms a transaction, then the applicable NAV for the transactions will be dependent upon the time of receipt of the transaction instruction from the distributor on the designated server of the AMC and also on other factors like scheme, type of transaction, amount of transaction, date and time of realization of clear funds through banking channels, as per detailed provisions mentioned in Scheme Information Documents and will be treated at par with the transactions received through other modes. The AMC will not be liable for any delay in crediting the Scheme collection accounts by the Service providers/investor(s) bankers resulting in consequent pricing of units.
7. Transactions under this Facility will be processed with the ARN code of the distributor registered or provided by the Unit Holder(s)/ Investors and consequently Unit Holder(s)/ Investors may be charged with transaction charges if the distributor has opted for the

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same. Unit Holder(s)/ Investors are advised to be informed regarding the applicable transaction charges from their distributors.

8. The Fund will endeavor to send a confirmation of acceptance or rejection at the earliest but the receipt of the message to the Unit Holder(s)/ Investors will be subject to communication channels, network congestions, connectivity, etc. Any subsequent corrected transactions received in lieu of the rejected transactions will be processed as per the actual time of receipt of revised transaction.

9. **Collection of Personal Information:**

We collect and process your sensitive personal data or information as defined in clause 3 of the Information and technology (Reasonable Security Practices and Procedures and Sensitive Personal Data and Information) Rules 2011, provided by you through application forms, our website, face-to-face or any electronic mode, in order to provide our service or service related information to you. For utilizing the services provided by us through the Online Platform, the provider shall be treated as expressly giving their consent for the processing, retention and utilization of the Personal Information in accordance with the Privacy Policy hosted on the website and the terms hereof.

10. **Sharing of Personal Information with Third Parties:**

We keep all the Personal Information confidential. However, in order to provide you service(s), the provider shall be treated as expressly giving their consent for sharing any information with our (i) any tax authority, any statutory, regulatory, judicial authority and/or body, law enforcement agencies, prevention agencies, whether Indian or overseas, if obligated to do so under applicable law; (ii) any third party, for administrative, servicing, monitoring and storage of your data. To provide you service(s), your Personal Information will be processed internally and externally by third Parties. We outsource some services to third parties whom we consider capable of performing the required processing activities so that there is no reduction in the service standard provided to you by us.

The Personal Information so collected shall be communicated to third parties only for the reasons consistent with the purposes for which such Personal Information was originally collected or such purposes as authorized by law.

To the extent required or permitted under law, we may share your Personal Information for the uses mentioned herein;

- a. Any tax authority, any statutory, regulatory, judicial authority and/or body, law enforcement agencies, prevention agencies, whether Indian or overseas, if obligated to do so under applicable law

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- b. Registrar and transfer agent (s), call centers, Banks, custodians, depositories and/or authorized external third parties who are involved in transaction processing, dispatches, etc., of investors' investment with Us and/or who are vendors/ service providers/ distributors to who are remunerated for the services rendered;
- c. Financial Advisors or sub-brokers or intermediaries through whom applications are received and whose details are provided on the application form/ transaction slip(s) or any other service request;
- d. Any other organization for verifying the identity of investors for complying with anti-money laundering requirements;
- e. Certain Personal Information may be shared with post office, local & international courier service providers and other intermediaries for correspondence with the Provider of Information and for making payments to the Provider by cheques, drafts, warrants, through electronic clearing services, NEFT etc.