

Simple Model of Automatic Redemption for a Term - Systematic Withdrawal Advantage Plan (SMART SWAP) Enrolment Form

Date :

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I / We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms and conditions mentioned overleaf of Simple Model of Automatic Redemption for a Term - Systematic Withdrawal Advantage Plan ("SMART SWAP") or "the facility" and hereby apply to the Trustees for enrolment under the SMART SWAP.

Please (✓) any one. In case no option or both the options are selected the application will be considered for REGISTRATION by default.

☐ **New Registration:**
For enrolment under SMART SWAP Facility

☐ **Cancellation:**
For cancellation of SMART SWAP Facility

[illegible]

1) UNIT HOLDER INFORMATION

| | | |
|--|----------------|--|
| First / Sole Unit holder | PAN# or PEKRN# | |
| | KYC Number | |
| Guardian (in case of First / Sole Unit holder is a minor) | PAN# or PEKRN# | |
| | KYC Number | |

Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof.

2) SCHEME DETAILS

| | | | |
|--|--|---|---|
| SCHEME NAME (Please ✓ choice of Scheme) | <input type="checkbox"/> HDFC Hybrid Equity Fund | <input type="checkbox"/> HDFC Balanced Advantage Fund | <input type="checkbox"/> HDFC Equity Savings Fund |
| | <input type="checkbox"/> HDFC Hybrid Debt Fund | <input type="checkbox"/> HDFC Multi - Asset Fund | |
| PLAN (Please ✓ choice of Plan) | <input type="checkbox"/> Regular Plan | <input type="checkbox"/> Direct Plan | OPTION <input type="checkbox"/> Growth Option |

3) WITHDRAWAL DETAILS

| | | |
|---|------------------|---|
| Percentage Withdrawal of Specified Amount <input type="checkbox"/> 7% p.a.\$ <input type="checkbox"/> 8% p.a.@ <input type="checkbox"/> 9% p.a. (\$ Default Percentage Withdrawal for HDFC Equity Savings Fund, HDFC Hybrid Debt Fund & HDFC Multi - Asset Fund) (@ Default Percentage Withdrawal for HDFC Hybrid Equity Fund & HDFC Balanced Advantage Fund) | | Frequency <input type="checkbox"/> MONTHLY@ <input type="checkbox"/> QUARTERLY (@ Default Frequency) |
| Specified Amount | Rs. (in figures) | (Minimum Rs. 25,000/-) |
| | Rs. (in words) | (Minimum Rs. 25,000/-) |

4) ENROLMENT DETAILS

| | | |
|---|--|--|
| Commencement Date: <input type="checkbox"/> Next Month@ (from the date of request) <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Please specify the month to start) (@ Default) | Last Withdrawal Date#: <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Please specify the month to end) <input type="checkbox"/> Till Further Notice # Recommended minimum 5 years from the commencement date (31st December 2099 will be considered as default end date, if investor opts for 'Till Further notice') | Withdrawal Date: <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th@ (@ Default Date) <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> (Please specify the Withdrawal Date) |
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5) PAYMENT OF SMART SWAP PROCEEDS

Redemption proceeds through SMART SWAP will be credited to the default bank account registered in the Folio. If you wish to receive the redemption proceeds into any other bank account registered in the Folio, please mention the Bank Account No. and Name below:

| | |
|--------------------|--|
| ACCOUNT NO. | |
| BANK NAME | |

(If the above mentioned bank details do not match with the registered bank account(s) in your the Scheme/Folio, proceeds will be credited to the default bank account registered in the the Scheme/Folio.)

6) SIGNATURES ^

First / Sole Unit holder / Guardian Second Unit holder Third Unit holder

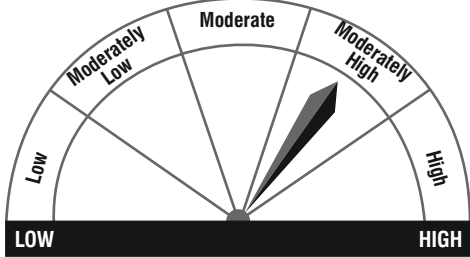
^ Please note: Signature(s) should be as it appears in the Folio/ on the Application Form and in the same order.
In case the mode of holding is joint, all Unit holders are required to sign.

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

| | | |
|--|--|---|
| Date : _____ | HDFC MUTUAL FUND Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. | ISC Stamp & Signature <div style="border: 1px solid black; height: 80px; width: 100%;"></div> |
| Received from Mr. / Ms. / M/s. _____ a 'SMART SWAP' application for redemption of Units of Growth Option of <input type="checkbox"/> HDFC Hybrid Equity Fund <input type="checkbox"/> HDFC Balanced Advantage Fund <input type="checkbox"/> HDFC Equity Savings Fund <input type="checkbox"/> HDFC Hybrid Debt Fund <input type="checkbox"/> HDFC Multi - Asset Fund (Please ✓ choice of Scheme) <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan (Please ✓ choice of Plan) | | |

TERMS AND CONDITIONS FOR SMART SWAP FACILITY

1. **Eligible Schemes:** HDFC Hybrid Equity Fund, HDFC Balanced Advantage Fund, HDFC Equity Savings Fund, HDFC Hybrid Debt Fund and HDFC Multi - Asset Fund. The AMC reserves the right to change the Eligible Schemes from time to time.
2. **Selection of option:** Investor has to select either REGISTRATION or CANCELLATION by ticking the appropriate box. In case no option or both the options are selected the application will be considered for REGISTRATION by default. To register SMART SWAP in more than one Scheme, please use separate forms.
3. **Specified Amount:** "Specified Amount" is the amount specified by the investor on which the "Percentage of Withdrawal per annum" will be applied. The Specified Amount shall not be less than Rs. 25,000/-, else the form is liable to be rejected.
4. **Percentage of Withdrawal per annum:** SMART SWAP amount per annum will be fixed at 7%, 8% or 9% of the Specified Amount as indicated by the investor. In case percentage of withdrawal per annum is not selected/not legible/not clear, 8% p.a will be default percentage of withdrawal per annum for HDFC Hybrid Equity Fund & HDFC Balanced Advantage Fund and 7% p.a will be default percentage of withdrawal per annum for HDFC Equity Savings Fund, HDFC Hybrid Debt Fund & HDFC Multi - Asset Fund.
5. **Frequency of Withdrawal:** Under this facility investors can opt to withdraw their investments systematically on a Monthly/Quarterly basis. In case frequency of withdrawal is not selected/not legible/not clear, monthly frequency will be default frequency of withdrawal. Withdrawals will be made/ effected on the specified withdrawal date of the applicable calendar Quarter/month and would be treated as redemptions.
6. **Withdrawal Date:** Investors can choose from any date of the month as SMART SWAP Withdrawal Date. In case the chosen date falls on a non-Business Day, SMART SWAP will be processed on the immediate next Business Day. In case Withdrawal Date is not selected/not legible/not clear, 25th of the month will be the default Withdrawal Date.
7. **Commencement Date:** Investor can opt for this facility from the following month (from the date of request) onwards or from any other specified date as opted by the investor, provided that the Investor submits SMART SWAP registration request at least 30 days prior to the date of 1st instalment for both monthly and quarterly frequencies. In case Commencement Date is not selected/not legible/not clear, SMART SWAP will start from next month from the date of request (default).
8. **Last Withdrawal Date:** Investors can opt to specify the month to end SMART SWAP facility or select "Till Further Notice". In case the investor opts for "Till Further Notice", 31st December 2099 shall be considered as the Last Withdrawal Date.
9. **Load structure:** In respect of amount withdrawn under SMART SWAP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units in case of lumpsum investments and date of registration in case of units allotted under all Systematic Investment facilities i.e. all types of SIPs / STPs, shall be levied.
10. **Units in Non-Demat form:** This facility is available only for non-demat units and conversion of physical units to demat mode will automatically cancel any existing / future SMART SWAP registration request(s).
11. **Cancellation of facility:** Unitholders can discontinue the facility by giving ten (10) working days written notice to any of the Fund's Investor Service Centres (ISCs). Once registered, the facility cannot be modified. Investor may cancel an existing registration and register afresh under New / Separate Form.
12. **Cessation of facility:** The SMART SWAP facility will terminate automatically if no balance is available in the respective scheme on the date of instalment trigger or if the enrolment period expires; whichever is earlier.
13. **If you decide to opt for this facility, you should be aware of the possibility that the withdrawals may take place from the principal amount invested.** Please consult your financial advisor, if any, prior to enrolling for this facility.
14. All other terms and conditions of the Normal SWAP facility shall apply mutatis mutandis to the SMART SWAP facility.
15. The AMC/Trustee reserves the right to change / modify the terms and conditions of SMART SWAP facility or withdraw the facility from time to time.
16. Unitholders are advised to read the Scheme Information Document / Key Information Memorandum of the concerned scheme(s) and Statement of Additional Information carefully and will be bound by the terms and conditions of this facility and of the concerned scheme(s).

| NAME OF SCHEME | THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING* | RISKOMETER |
|---|--|--|
| HDFC Hybrid Equity Fund An open ended hybrid scheme investing predominantly in equity and equity related instruments. | <ul style="list-style-type: none"> to generate long-term capital appreciation / income investments predominantly in equity & equity related instruments. The Scheme will also invest in debt and money market instruments |  <p>Investors understand that their principal will be at moderately high risk</p> |
| HDFC Balanced Advantage Fund An open ended Balanced Advantage Fund | <ul style="list-style-type: none"> to generate long-term capital appreciation / income investments in a mix of equity and debt instruments | |
| HDFC Equity Savings Fund An open ended scheme investing in equity, arbitrage and debt | <ul style="list-style-type: none"> Capital appreciation while generating income over medium to long term Provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments | |
| HDFC Hybrid Debt Fund An open-ended hybrid scheme investing predominantly in debt instruments | <ul style="list-style-type: none"> to generate long-term income / capital appreciation investments primarily in debt securities, money market instruments and moderate exposure to equities | |
| HDFC Multi-Asset Fund An open ended scheme investing in Equity and Equity related instruments, Debt & Money Market Instruments and Gold | <ul style="list-style-type: none"> To generate long-term capital appreciation/income Investments in a diversified portfolio of equity & equity related instruments, debt & money market instruments and Gold | |

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

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.