

Broker code: HSBCQN

Letter of Instruction

(One Letter of Instruction can be used for transacting in schemes of a single Mutual Fund House only.)

The Manager,
The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India)
_____ (Branch)

Date: / /

I/We wish to transact in mutual funds with signing instructions Singly Jointly Either or Survivor
Account number (with HSBC India authorised to debit/credit for mutual fund transactions and fees): - -
Date of birth / / (Mandatory in case of minor)
Name of the guardian _____ (In case 1st applicant/sole applicant is minor)

Power of Attorney (POA) Holder Details

Name of Constituted Attorney _____ PAN of Constituted Attorney _____

Key things you should know

- Letter of Instruction (LOI) is a document which allows you to invest/redeem/switch in/switch out various mutual fund schemes. It also allows you to authorise HSBC India to debit and credit your bank account with investment/redemption/fee amounts
- LOI highlights the charges applicable on your investment transactions. You should consider the same before making your investment decisions
- On the redemption of mutual fund investments, an exit load and certain tax liabilities may be applicable to you. For example, redemption of equity mutual funds before 1 year may result in the payment of an exit load (typically 1% of the redemption value) to the mutual fund. Similarly, a short-term capital gains tax is applicable in the redemption of equity mutual fund before 1 year. Kindly consult your tax advisor prior to redemption. Please refer to the Scheme Information Document, Statement of Additional Information, Key Information Memorandum and addendums issued by the mutual fund and consult your tax advisor to better understand the tax implications and the exit load structure
- You should also consider the fact that an early redemption may not help you meet your investment objectives
- In case of redeeming fund and re-investing in a fund of the same mutual fund, consider the 'Switch' option which is generally a cost-effective way to transact as there may be no need to pay the applicable exit load to the mutual fund (please refer to the scheme related documents issued by the mutual fund for complete details on the applicable charges/exit load). For a switch transaction within the same asset class of a mutual fund, no mutual fund transaction charges are payable to HSBC India (please refer to the Mutual Fund Tariff Plan available on www.hsbc.co.in for full details on charges)
- No blank or partially completed documents should be signed and handed over to any employee of HSBC India
- HSBC India conducts a telephonic confirmation on a recorded line before processing any mutual fund transaction instruction. A mutual fund transaction instruction will not be processed by HSBC India, unless such a telephonic confirmation has been successfully completed
- Preferred contact number for the transaction confirmation call is [_____]
 This additional number will be updated by HSBC India in their records.
 This number is to be used only for confirmation of this transaction and should not be updated on HSBC India records.

HSBC Product Risk Rating (HPRR)

Please contact your Branch or visit <http://www.hsbc.co.in/1/2/personal/investments> for HSBC Product Risk Rating (HPRR) document. This document provides the HSBC Product Risk Rating (HPRR) for all white-listed funds distributed by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India). HPRR is an internal risk score for each white-listed fund, determined by taking into account risk factors such as capital at risk, product complexity, price volatility, etc. The list of funds distributed by HSBC India, and their respective HPRR is mentioned in this document. Internally, the HPRR is mapped to the Customer's Risk Profile (CRP) in an attempt to chart product suitability to each customer's risk profile. The CRP is established when the Risk Profile Questionnaire (RPQ) is completed by the customer. Customers are requested to check product appropriateness (based on HPRR) with their individual risk profile (based on RPQ) indicated on your latest Goal Planner report, as per the classification in the HPRR document, before purchasing an investment product. This document is generated on quarterly basis, and we recommend that you refer to the latest HPRR document prior to your transactions. In case you have not yet established your risk profile by completing the RPQ, please contact your Relationship Manager or visit the nearest branch of HSBC India to do the needful. The RPQ includes questions that provide some indication of the risk tolerance of a typical investor, displaying the investor's personal investment characteristics. It may not match the respective customer's actual attitude toward investment risk, but may indicate the profile that the customer may fit into.

The HPRR document also includes Product Labeling defined by the respective Asset Management Company (AMC) as guided by SEBI circular No: CIR/IMD/DF/5/2013 dated 18 March 2013 on Product Labeling in mutual fund.

HSBC India will charge a fee for 'Advisory' transactions based on the Customer Risk Profile – Product Risk Rating matrix shown in the HPRR document as per regulatory requirements from the designated bank account with HSBC India. 'Advisory' is defined as 'where a distributor represents to offer advice while distributing the product, it will be subject to the principle of 'appropriateness' of products to that customer category. Appropriateness is defined as selling only that product categorisation that is identified as best suited for investors within a defined upper ceiling of risk profile-.

Important Information: If investment option is not provided or indicated incorrectly in the below table/tables, 'Growth' option will be the default investment option.

Purchase/Additional Purchase/Redemption

| Transaction Type | Fund Name | Investment Option | Folio No. (if existing folio) | ₹/Units |
|---|-----------|---|-------------------------------|--|
| <input type="checkbox"/> Invest in <input type="checkbox"/> Redeem | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment | | <input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ |
| <input type="checkbox"/> Invest in <input type="checkbox"/> Redeem | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment | | <input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ |
| <input type="checkbox"/> Invest in <input type="checkbox"/> Redeem | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment | | <input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ |

I confirm having read/understood the tariff plans applicable for the Wealth Management Services offered by HSBC India in detail. (You may also visit the website www.hsbc.co.in/1/2/personal/investments for any further details required.)



Systematic Investment Plan (SIP)/Systematic Withdrawal Plan (SWP)

| Transaction Type | Fund Name | Investment Option | Folio No. (if existing folio) | ₹/Units | Start Date | No. of Months |
|--|-----------|---|-------------------------------|--|------------|---------------|
| <input type="checkbox"/> SIP <input type="checkbox"/> SWP | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment | | <input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ | DD-MM-YYYY | |
| <input type="checkbox"/> SIP <input type="checkbox"/> SWP | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment | | <input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ | DD-MM-YYYY | |

Switch/Systematic Transfer Plan (STP)

| Transaction Type | Fund Name | Investment Option | Folio No. (if existing folio) | ₹/Units | Start Date | No. of Months |
|------------------|-----------|---|-------------------------------|--|------------|---------------|
| Switch out from | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment | | <input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ | DD-MM-YYYY | |
| and into | | | | | | |
| Switch out from | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment | | <input type="checkbox"/> ₹ _____ <input type="checkbox"/> Units _____ | DD-MM-YYYY | |
| and into | | | | | | |

I would like to opt for: SIP Charge Plan 1 SIP Charge Plan 2

[Please tick the SIP charge plan (refer Wealth Management Services tariff plan) that you would like to opt for the SIP investments mentioned above.]

Important Information

- 1) If SIP charge plan is not provided or indicated incorrectly above, 'Plan 1' will be the default charge plan.
- 2) Fee recovered upfront under SIP Charge Plan 2 will not be refunded in case of premature cancellation, discontinuation of SIP plan or non-execution of SIP transactions due to insufficient funds.
- 3) Mutual fund advisory fees and SIP Pricing are not applicable for customers on FundMax™ Tariff Plan.

Wealth Management Services tariff plan

- 1) I/We have read and understood the terms and conditions applicable for the tariff plans of Wealth Management Services available on HSBC India's website www.hsbc.co.in and I/we agree to the same.
- 2) I/We understand that the tariff plans are subject to change and I/we agree to pay the charges as applicable from time to time.
- 3) I/We understand that change to an alternate tariff plan will be made on receipt of a duly completed customer instruction (as per prescribed format) by HSBC India.

Nomination

I/We do hereby nominate the following person in respect of the above scheme(s):

| | |
|-------------------------------|---|
| Nominee name _____ | *If nominee is minor: |
| Relation with applicant _____ | Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Address _____ | Name of guardian: _____ |
| _____ | Address: _____ |

For investment by sole applicant where nomination has not been provided. I do hereby confirm that I do not wish to opt for nomination at this point of time.

I/We do hereby declare that the amount being invested by me/us in the scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any acts, rules, regulations, statute, legislation, notifications, any other applicable laws, directions issued by any governmental and/or statutory authority from time to time.

I/We, do hereby understand and agree that NO blank or partially completed documents should be signed and handed over to any employee of HSBC India and I/we shall be solely liable and responsible for misuse of any such blank or partially completed documents and shall not held HSBC India liable and/or responsible in any manner whatsoever in relation to the same.

I/We have read and understood the most important terms and conditions for Wealth Management Services (details mentioned overleaf) and the terms and conditions as applicable for the above-mentioned mutual fund transaction(s), which are available on <http://www.hsbc.co.in/1/2/personal/investments> and agree to abide by the same.

I understand that, for the product categories such as Liquid/Cash Fund, Multi Asset Funds (Hybrid, Balanced, Dynamic, MIPs) and close-ended debt funds (Fixed Term Funds/Fixed Maturity Plans, Capital Protection Oriented Plans, etc.), HSBC India only distributes products from HSBC Mutual Fund and does not offer products from other mutual funds. The Bank does not conduct any due diligence on the products of HSBC Asset Management (India) Private Limited, as the same are a part of the HSBC Group and are governed by internal parameters. As regards other third party investment products offered through the Bank, the same are researched by a team based on various internal product parameters.

I/We understand and confirm that I/we have decided to make this mutual fund transaction(s), after understanding the product features, associated risks, charges and keeping in mind my/our own risk profile and financial position and I/we have not been influenced, in any manner whatsoever, by HSBC India in relation to the investment(s)/transaction(s) detailed above.

1st Applicant Name _____

PAN (SV)

Signature of 1st Applicant _____

2nd Applicant Name _____

PAN (SV)

Signature of 2nd Applicant _____

3rd Applicant Name _____

PAN (SV)

Signature of 3rd Applicant _____

Important Notes on cut off timings for mutual fund transaction instructions:

Equity/Debt funds: For all valid instructions placed on or before 14:00 Hrs IST of a Business Day (as defined in the Mutual Fund Scheme Information Document - SID), same day NAV shall be applicable.

Liquid Funds: For all valid instructions placed on or before 12:00 Hrs IST of a Business Day, closing NAV of previous Business Day shall be applicable.

Most Important Terms and Conditions for Wealth Management Services

- 1) The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC India') distributes wealth management investment products to resident Indians and non-resident Indians (Customer). HSBC India does not distribute wealth management investment products to the residents of or who hold nationality of United States of America (USA), Canada, Australia or New Zealand.
- 2) Customers should ensure that they have read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI), Offer document, Key Information Memorandum (KIM) and addendums as issued from time to time prior to investing in the mutual fund schemes. Customers should ensure that they have read and understood the key features, product risk rating, product selection criteria, important Customer information and risk factors of the schemes and agree to abide by and be bound by the terms, conditions, rules and regulations thereof.
- 3) The decision to proceed with the transaction(s) should be taken by the Customer and should not be relied upon or be influenced, in any manner whatsoever, by HSBC India and/or any of its employees on the merits or suitability of the transaction(s). HSBC India distributes alternative wealth management solution(s) which includes solutions from various mutual fund not restricted to HSBC Group Company or its affiliates. Any investment is not an obligation of deposit or is not guaranteed by HSBC India or any of HSBC India's affiliates. Customer should ensure that they have not received, nor been induced by any rebate or gifts, directly or indirectly, in making this investment. HSBC India will not be responsible for any losses that the Customers may suffer in connection with the selection of investments made by the Customers.
- 4) The Customer understands and agrees that HSBC India has suggested a range of products which they have found likely to be suitable for him/her based on his/her financial needs, risk profile, investment objectives and other information provided by him/her to HSBC India. The Customer understands and agrees that the decision to invest in products recommended by HSBC India finally rests with him/her and HSBC India will assist in the processing of his/her investment, based on Customer's specific transaction instructions given to HSBC India. The Customer understands and agrees that he/she has the right not to divulge his/her information to HSBC India, if he/she does not wish to do so, however this will restrict the ability of HSBC India to recommend products, which are likely to be suitable for the Customer. The Customer may also choose not to follow the recommendation provided by HSBC India and invest in a product of his/her own choice subject to availability of that product with HSBC India. Such transactions will be treated as execution-only by HSBC India.
- 5) The Customers are required to provide transaction instructions as per the pre-typed Letter Of Instruction (LOI) format prescribed by HSBC India. This format is available in HSBC India branches and on website www.hsbc.co.in. The Customers are required to provide the transaction details by typing into the editable fields in the LOI. The LOI will need to be filled completely, printed and signed by the Customers prior to submitting to HSBC India for executing the transaction.
HSBC India shall obtain prior telephonic confirmation from the Customer(s) before processing and executing the transaction request. The confirmation of transaction will be done by HSBC India staff along with the Customer's Relationship Manager through a recorded conversation prior to processing the LOI given by the Customer. HSBC India will not process the LOI without the recorded confirmation from the Customer. The Customer will have an option to additionally provide an alternate contact number which will be used for the voice recording confirmation and can choose to additionally update HSBC India's records. HSBC India shall not be liable, in any manner whatsoever, for any losses, damages, costs, expenses, etc. arising out of any delay in relaying the instruction or non-execution of instructions, if a transaction is not confirmed successfully before cut-off timings on the day on which the instruction is received.
- 6) The Customer has completed his Financial Planning and the transaction is in conformity with the results of the Goal Planner report. In case a transaction is not in conformity with the Goal Planner report or within 30 days from the date of Goal Planner report, the Customer shall execute such documents as are required by HSBC India, which will be communicated to the Customer at the time of the transaction.
- 7) HSBC India shall be entitled to debit the designated bank account with HSBC India to recover the mutual fund advisory fee/tariff and taxes as applicable and/or the investment amount as required for the transaction. In case there are any outstanding dues payable to HSBC India by way of any mutual fund advisory fees/tariff and taxes or in case of inadequate funds available in the said bank account, HSBC India shall not be obliged to execute the transactions instructed by the Customer.
- 8) Customer can refer to the Schedule of Commissions (in the form of trail commission or any other mode), payable to HSBC India, for the different competing schemes of various mutual funds from amongst which the scheme is being suggested, prior to investing. The same is hosted on HSBC India's website <http://www.hsbc.co.in/1/2/personal/investments>.
- 9) The investment holding pattern will be in the order of the Customer names appearing in the Letter of Instruction and not as per holding pattern in the designated bank account from which the funds for mutual fund investments have been provided. Customer should ensure that the funds towards this investment are from his/her own bank account. In case the investment in mutual fund has to be in joint names, then the joint applicant(s) being added to the said investment should not only be the joint bank account holder(s) from where the subscription of the investment had been made, but should also have wealth management relationship with HSBC India.
- 10) In case the Customer has transacted directly with the mutual fund, the Customer should independently verify the transaction/holding information/ other details with the respective mutual fund, before placing future transaction instructions through HSBC India on such investments. HSBC India or its employees will not be responsible for any updation on HSBC India's system in this regard.
- 11) HSBC India may disclose or share or in any other manner make available details of Customer(s) mutual fund transaction(s) to an AMC and/or its agent, registrar, service provider, any third party, regulator, governmental authority, any court of law having jurisdiction over HSBC India or to comply with the provisions of any law or regulations or any directions made by the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Association of Mutual Funds India (AMFI) or any regulatory/statutory body.
- 12) Customer should be aware and ensure that they have adequate liquid funds to meet unforeseen events.
- 13) For all fax instructions sent by the Customer to HSBC India, pursuant to executing the QNIS/fax indemnity by the Customer, the instructions received by HSBC India by way of facsimile messages shall be deemed to be the original letter of instructions and all actions based on the faxed message taken by HSBC India would be binding upon the Customer.
- 14) For detailed terms and conditions on the Wealth Management Services distributed by HSBC India, please visit <http://www.hsbc.co.in/1/2/personal/investments>

Bank Use Only

RM checks and confirmation:

I confirm having checked the following prior to execution of transaction:

- Date of Goal Planner report: / /
- Unique ID of the Goal Planner report _____
- Valid Goal Planner report _____ (Yes/No)
- If no, execution only declaration is attached _____ (Yes/No)
- Does the transaction fall under the potential high risk transaction _____ (Yes/No)
- If yes, reason for redemption/switch within 365 days (equity)/180 days (debt) _____
- Recorded call confirmation date:
Date of call : / /
Time of call : _____
Call ID :
- Signature verified as per HSBC India's records
- I confirm that KIM/SIDs/Tariff sheet/AMC schedule of commission shared with Customer
- Product specific features/KFD, charges and risks associated with the transaction have been explained to Customer
- Cross border checks done and Customer is not a resident or citizen of US, Canada, New Zealand, Australia, Iran, Syria, Cuba, Sudan or North Korea
- Nomination not done for minors (as per AMFI regulation)
- In case of single applicant investment and sole proprietor - Either nomination completed OR declaration from Customer that nomination is not required is ticked in the LOI (as per AMFI regulation)

RM Name: _____

Signature: _____ Employee Number: _____

Maker Name: _____
(if different from RM)

Signature: _____ Employee Number: _____

Call Verifier Name: _____

Signature: _____ Call Verifier Employee Number: _____

Checker Name: _____

Signature: _____ Checker Employee Number: _____

BM confirmation (wherever applicable)

I confirm having reviewed the transaction (as per LOI attached) in conjunction and verified the voice recorded call. The transaction is:

- Is in order
- Is not in order as the customer has raised some concern
- Customer has been contacted within TAT of T+2 days

BM Name: _____

Signature: _____ Employee Number: _____

Print Form