



KEY INFORMATION MEMORANDUM

HSBC Gold ETF

(An open-ended scheme tracking domestic prices of Gold)

Product Labeling: To provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them, the product labelling is as under:

This product is suitable for investors who are seeking*:

HSBC GOLD ETF:

To seek returns that, before expenses, track the performance of domestic prices of Gold subject to tracking error. The Scheme do not guarantee/indicate any returns.

There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Risk-o-meter



Benchmark Riskometer (as applicable)

Domestic Price of Gold



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

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made

Offer for Units of Rs. 10/- each issued at a premium approximately equal to the difference between face value and Allotment Price during the New Fund Offer and at NAV based prices on an on-going basis

New Fund Offer Opens on: March 16, 2026

New Fund Offer Closes on: March 18, 2026

Scheme re-opens / listing on: March 27, 2026

Scheme Code: HSBC/O/O/GET/26/02/0041

Name of Mutual Fund	Name of Asset Management Company	Name of Trustee Company
HSBC Mutual Fund 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India	HSBC Asset Management (India) Private Limited CIN – U74140MH2001PTC134220 Regd. & Corp. Office: 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India	HSBC Trustees (India) Private Limited CIN – U66190MH2024PTC416973 Regd. Office: 52/60 Mahatma Gandhi Road, Fort, Mumbai – 400001, India
Website: www.assetmanagement.hsbc.co.in		

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

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

This Key Information Memorandum is dated March 11, 2026.

Disclaimer

NSE:

"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5999 dated January 23, 2026, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

BSE:

"BSE Limited ("the Exchange") has given vide its letter dated January 23, 2026, permission to HSBC Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to HSBC Mutual Fund. The Exchange does not in any manner:

- warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

And it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of HSBC Gold ETF of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever"

Investment Objective	<p>To seek returns that, before expenses, track the performance of domestic prices of Gold subject to tracking error. The Scheme do not guarantee/indicate any returns.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>																																			
Asset Allocation Pattern of the scheme	<p>Under normal circumstances, it is anticipated that the asset allocation of the Scheme will be as follows:</p> <table border="1" data-bbox="456 241 1497 461"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Physical Gold and Gold Related Instruments [^]</td> <td>95%</td> <td>100%</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding 91 days), including Tri-party Repo on government securities and T-bills and cash & cash equivalents. #</td> <td>0%</td> <td>5%</td> </tr> </tbody> </table> <p>[^]As per provision no. 3.2.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, gold related instruments are such instruments having gold as underlying including but not limited to Gold Deposit Scheme (GDS)/Gold Monetisation Scheme (GMS), 2015, Exchange Traded Commodity Derivatives (ETCDs) having gold as underlying & other such instruments as specified by SEBI & applicable from time to time. The Scheme may invest in Gold Monetisation scheme of banks notified by RBI and as per clause 3.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 which may be amended from time to time.</p> <p>As per 3.2.1.5.b, before investing in GDS of Banks, GMS and ETCDs having gold as the underlying, mutual funds shall put in place a written policy with regard to such investments with due approval from the Board of Asset Management and the Trustees. The policy will have provision to make it necessary for the Mutual Fund to obtain approval of trustees for investment proposal in GDS of any bank and GMS. The policy shall be reviewed by the Trustees of Mutual Funds, at least once a year.</p> <p>#Money Market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.</p> <p>The above stated percentages are indicative and not absolute.</p> <p>The cumulative exposure to gold related instruments i.e. GDS of banks, GMS and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme. However, within the 50% limit, the investment limit for GDS of banks and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying. Certificates issued in respect of investments made by GETFs in GDS of banks and GMS can be held by the mutual funds in dematerialized or physical form The exposures taken will be in compliance with 3.2.1.5.b of the SEBI Master Circular for Mutual Funds dated June 27, 2024.</p> <p>As per clause 12.24 of SEBI Master Circular, the cumulative gross exposure through gold, gold related instruments, money market instruments, exchange traded commodities derivative positions with gold as underlying, other permitted securities/assets and such other securities/assets as may be permitted by SEBI & made applicable from time to time should not exceed 100% of the net assets of the scheme.</p> <p>In accordance with para 12.26.6 of SEBI Master circular for Mutual Funds dated June 27, 2024, the following exposures shall not be considered in the cumulative gross exposure:</p> <ol style="list-style-type: none"> Short position in Exchange Traded Commodity Derivatives (ETCDs) not exceeding the holding of the underlying goods received in physical settlement of ETCD contracts Short position in ETCDs not exceeding the long position in ETCDs on the same goods. Further, the mutual funds shall not write options, or purchase instruments with embedded written options in goods or on commodity futures. <p>The scheme shall not invest in the following:</p> <ul style="list-style-type: none"> • Unlisted debt instrument • Bespoke or complex debt products • Securities with special features • Inter scheme transactions • Short selling • Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments). <p>Indicative Table (Actual instrument /percentage may vary subject to applicable SEBI Circulars).</p> <table border="1" data-bbox="456 1756 1497 2040"> <thead> <tr> <th>SI No.</th> <th>Type of Instrument</th> <th>Percentage of exposure (% of net assets)</th> <th>Circular references / clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Securitized Debt including Pass Through Certificates (PTC)</td> <td>0%</td> <td>Clause 12.15</td> </tr> <tr> <td>2</td> <td>Equity Derivatives for non – hedging purposes</td> <td>0%</td> <td>Clause 12.25</td> </tr> <tr> <td>3</td> <td>Foreign/Overseas Securities</td> <td>0%</td> <td>Clause 12.19</td> </tr> <tr> <td>4</td> <td>Securities lending</td> <td>0%</td> <td>Clause 12.11</td> </tr> <tr> <td>5</td> <td>Short selling</td> <td>0%</td> <td>Clause 12.15</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Physical Gold and Gold Related Instruments [^]	95%	100%	Money Market Instruments (with maturity not exceeding 91 days), including Tri-party Repo on government securities and T-bills and cash & cash equivalents. #	0%	5%	SI No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references / clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	1	Securitized Debt including Pass Through Certificates (PTC)	0%	Clause 12.15	2	Equity Derivatives for non – hedging purposes	0%	Clause 12.25	3	Foreign/Overseas Securities	0%	Clause 12.19	4	Securities lending	0%	Clause 12.11	5	Short selling	0%	Clause 12.15
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6	InVITs	0%	Clause 12.21
7	Money market and Liquid schemes managed by the AMC or in the schemes of any other mutual funds Tri-Party Repos*	Upto 5%	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996. -
8	AT1 and AT2 Bonds (Debt instruments with special features)	0%	Clause 12.2
9	Debt securities having structured obligations i.e. SO/CE Rating	0%	Clause 12.3
10	Credit Default Swaps (CDS)	0%	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time.
11	Repo/reverse repo transactions in corporate debt securities	0%	Clause 12.18
12	Gold related instruments Monetization Scheme (GMS) and ETCD having gold as underlying	Upto 50% (20% for GMS)	Paragraph 3.2.1.5 (a) of SEBI Master Circular dated June 27, 2024 and Paragraph 3.2.1.5 (b) of SEBI Master Circular dated June 27, 2024.
13	Equity and Equity related instruments	0%	-

* The exposure to TREPS may exceed the limit specified above at the time of building up the portfolio of the Scheme post New Fund Offer and also pending deployment of new inflows received in the Scheme on an ongoing basis.

Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of Clause 12.16 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024.

Timelines for deployment of funds collected in NFO – In line with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, funds collected in new fund offer shall be deployed as per following manner:

1. The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.
2. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC.
3. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available.
4. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall: (i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID. (ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme. (iii) inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication. (iv) report deviation, if any, to Trustees at each of the above stages.

Change in Investment Pattern:

The Scheme may review the above pattern of investments based on views on markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

Moneys collected under any gold exchange traded fund scheme shall be invested only in gold or gold related instruments, in accordance with sub-regulation (5) of regulation 44.

Rebalancing in case of Passive Breach:

The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 7 calendar days from the date of occurrence of deviation.

Rebalancing of deviation due to short term defensive consideration:

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, operational modalities including settlement cycle, legislative amendments and political and economic factors and any other factor which in the view of fund manager may impact investor interest. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. As per Clause 1.14.1.2 of SEBI Master Circular dated June 27, 2024, such changes in the investment pattern will be for short term and for defensive consideration only. The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation within 7 calendar days.

The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investments may be disclosed.

Investment Strategy	<p>The Scheme will be managed passively with an investment objective to track the performance of domestic price of Gold subject to tracking error. The Scheme will invest at least 95% of its total assets in the Gold or Gold related instruments and may hold up to 5% of its total assets in money market securities as per asset allocation table. The tracking error will be monitored actively to keep it minimum to the extent possible.</p>
Risk Profile of the Scheme	<p>Scheme specific risk factors</p> <p>Risk factors associated with investing in Gold and Gold related securities</p> <ul style="list-style-type: none"> ● Market risk due to volatility in gold prices: <p>The NAV of the Scheme will react to the securities and bullion market movements. The Investor may lose money over short or long periods due to fluctuation in the Scheme’s NAV in response to factors affecting gold prices. The price of gold is driven by speculation and supply and demand, like most commodities. The key factors that affect the volatility of gold are geo-political uncertainties, rising crude oil prices, depreciating dollar, government policies on major export and import destinations, sales by Central Banks, fluctuating industrial demand and store of value demand, changes in indirect taxes or any other levies etc.</p> ● Liquidity risks in physical markets impairing the ability of the fund to buy and sell gold : <p>Commodities tend to be more volatile than other instruments driven by demand and supply dynamics. This may have an impact on liquidity and may result in price risk. Liquidity risks may arise due to issues related to the supply chain which affects the availability of gold. The OTC markets for physical gold are concentrated in centres like London, New York and Zurich. However, London gold market is by far the largest global center for over the counter (OTC) transactions. Globally, most of the countries prefer to store their gold reserves in London due to transparent market for gold driven by robust supporting infrastructure such as vaults, specialised transportation companies, insurers and customs handling firms. Mining companies, central banks, manufacturers of jewellery and industrial products, together with investors transact their business through London center. However, in a situation of heightened geopolitical uncertainties and tariff wars, countries may intend to ship the gold back home as a defence mechanism which may adversely impact the supply of physical gold in global centres. The situation may result in higher cost of liquidity for the fund house, at the time of bulk redemptions driven by market sentiments.</p> <p>The market makers/authorized participants for gold ETFs also depend on the bulk gold markets centres to procure and sell the physical gold for providing two way liquidity to the fund houses. However, geopolitical uncertainty leading to supply issues in global centres, may limit their ability to support fund houses to meet the redemption by selling the underlying gold in physical markets in extreme scenarios.</p> <p>The gold ETF has to sell gold only to bullion bankers/traders who are authorized to buy gold but there is no obligation for bullion bankers/traders to be on the other side of the trade. Though there are adequate number of players (commercial or bullion bankers) to whom the gold ETF can sell gold, it may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.</p> <p>The lack of liquidity in the physical gold market may further arise due to seasonality of demand and supply. Lastly, government regulations including change in taxation or duties levied on gold may affect the demand and supply and may affect the liquidity.</p> <p>Risks associated with handling, storing and safekeeping of physical gold:</p> <p>All Physical gold procured must follow the LBMA guidelines as per prescribed SEBI guidelines. Risk arises when part or all of the gold held by the Fund could be lost, stolen or damaged and access to gold may be restricted due to natural calamities or human actions. Loss or damage as a consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power may also lead to erosion of the value of underlying gold. Loss due to aridity, humidity, exposure to light or extremes of temperature can lead to risk of value erosion of physical gold. Hence, the Custodian maintains insurance with regards to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies. The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of gold as specified under the LBMA guidelines. Since this is paramount under SEBI guidelines, the risk arises in violation of same. Safekeeping of physical gold requires appropriate vaulting space, conforming to the best global standards. The vaulting agents engaged by the custodian needs to ensure the same.</p> <p>Tracking Error and Tracking Difference Risk:</p> <p>Since the scheme is passively managed, it is exposed to tracking error and tracking difference risk. Tracking error is defined as the annualized standard deviation of the difference in the daily returns between the NAV of the Scheme and the Underlying Index. Tracking Difference is defined as the annualized difference of returns between the NAV of the Scheme and the underlying index. The Fund Manager would not be able to invest the entire corpus in physical gold due to certain factors such as the fees and expenses of the Scheme, cash balance and regulatory restrictions, which may result in Tracking Error with the underlying price of gold. The Scheme’s returns may therefore deviate from that of the underlying gold. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index. Tracking Error/Tracking Difference may arise including but not limited to the following reasons:</p> <ul style="list-style-type: none"> ● Expenditure incurred by the Fund. ● Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise. ● Accounting for indirect taxes including tax reclaims.

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error. Under normal market circumstances, tracking error based on past one year rolling data shall not exceed 2%. However, in case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

Risk Factors associated with Exchange Traded Commodity Derivative (ETCD)

An exchange-traded commodity derivative is a standardized financial contract, traded on a regulated exchange, that derives its value from an underlying commodity like gold, oil, or agricultural products. These contracts, typically futures or options, allow investors to speculate on price movements or hedge against price fluctuations of the underlying commodity without actually owning it.

- **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

Risk Factors associated with investing in Gold Monetisation Scheme (GMS)

The scheme may, as permitted by SEBI, invest a part of its pool of physical gold assets in Gold Monetisation Scheme run by Banks. Under the GMS, Gold ETF will deposit its physical gold assets as principal with the Banks which offer such facility ("the issuer"). A situation could arise where the issuer is unable to return the principal physical gold to Gold ETF upon maturity or in case of an early redemption. Such inability to return physical gold could arise on account of liquidity problems or general financial health of the issuer. A default by the issuer under a GMS may result in losses to the Unit holders. GMS being an unlisted and non transferrable security can be redeemed only with the issuer and hence, is subject to the risk of an issuer's inability to meet principal and interest payments on the obligation (credit risk).

Risk Factors associated with investments in Money Market instruments

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- The NAV of the Scheme's Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.
- The liquidity of these instruments can be adversely affected by any adverse sentiment about the issuer or deterioration in general market liquidity. This liquidity refers to the ease with which a security can be sold at or near to its valuation yield- to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.

Risk factor associated with legal, tax and regulatory risk

The Scheme could be exposed to changes in legal, tax and regulatory regime which may adversely affect it and/or the investors. Such changes could also have retrospective effect and could lead to additional taxation imposed on the Scheme which was not contemplated either when investments were made, valued or disposed off.

Risks associated with Segregated Portfolio

Liquidity risk - Segregated Portfolio is created to separate debt and money market instruments affected by a Credit Event from the Main Portfolio of the Scheme to ensure fair treatment to existing, entering and exiting investors of the scheme. The Fund will not permit redemption of the Segregated Portfolio units, but the units will be listed on a recognized stock exchange. The Fund is not assuring any liquidity of such units on the stock exchange which may subject investors to impact cost. Further, trading price of units on the stock exchange may be significantly lower than the prevailing NAV. Investors can continue to transact (subscribe/redeem) from the Main Portfolio.

Credit risk - While the AMC will put in sincere efforts to recover the securities in the Segregated Portfolio and distribute the same to unit holders, since such securities are affected by credit event, it is likely that such securities may not realize any value leading to losses to investors.

Risks associated with transaction in Units through Stock Exchange mechanism

In respect of transactions in Units of the Scheme routed through the BSE StAR MF platform or any other recognized stock exchange platform as intimated by the AMC, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE, or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by BSE or such other recognized exchange in this regard.

	<p>Risk mitigation strategies</p> <p>The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in different types of instruments. The risk control process involves identifying & measuring the risk process involves identifying & measuring the risk through various risk measurement tools.</p> <table border="1" data-bbox="454 230 1493 929"> <thead> <tr> <th data-bbox="454 230 970 264">Risks & Description</th> <th data-bbox="970 230 1493 264">Risk Mitigants / Management Strategy</th> </tr> </thead> <tbody> <tr> <td data-bbox="454 264 970 324">Market Risk : Fluctuations in the price of gold</td> <td data-bbox="970 264 1493 324">The fund is passively managed and fluctuations in Gold prices will not increase the tracking error.</td> </tr> <tr> <td data-bbox="454 324 970 450">Tracking Error Risk : The performance of the Scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period, referred to as tracking error.</td> <td data-bbox="970 324 1493 450">The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain optimum cash levels to minimize tracking error.</td> </tr> <tr> <td data-bbox="454 450 970 510">Liquidity risk: Inability to buy /sell appropriate quantity of gold</td> <td data-bbox="970 450 1493 510">The underlying scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.</td> </tr> <tr> <td data-bbox="454 510 970 591">Legal /Tax /Regulatory Risk : Risk on account of changes in regulations</td> <td data-bbox="970 510 1493 591">This risk is dependent upon a future event and will be clearly communicated to the investor. Comprehensive documentation including disclosures and disclaimers.</td> </tr> <tr> <td data-bbox="454 591 970 647">Event Risk : Price risk as a result of any specific event</td> <td data-bbox="970 591 1493 647">Usage of derivatives to hedge portfolios if required, in case of predictable events.</td> </tr> <tr> <td data-bbox="454 647 970 728">Custody Risk: Risk of loss, damage, theft, impurity etc. of gold</td> <td data-bbox="970 647 1493 728">In order to ensure safety, the said gold will be stored with custodian in vaults. Gold held by custodian is also insured. The custodian will insure /cover all such risks.</td> </tr> <tr> <td data-bbox="454 728 970 788">Valuation Risk for money market instruments : Risk on account of incorrect valuation</td> <td data-bbox="970 728 1493 788">Valuation as per guidelines of Pricing and Valuation policy. Usage of third party valuation agent</td> </tr> <tr> <td data-bbox="454 788 970 851">Interest Rate Risk : Value of holdings may fall as a result of movements in interest rate</td> <td data-bbox="970 788 1493 851">Determination of duration bands based on macro-economic analysis.</td> </tr> <tr> <td data-bbox="454 851 970 929">Credit Risk: inability of the issuer to make timely principal and interest payments on the security</td> <td data-bbox="970 851 1493 929">Internal Credit assessment to determine the repayment capabilities of the issuer with a reduced reliance on external ratings</td> </tr> </tbody> </table>	Risks & Description	Risk Mitigants / Management Strategy	Market Risk : Fluctuations in the price of gold	The fund is passively managed and fluctuations in Gold prices will not increase the tracking error.	Tracking Error Risk : The performance of the Scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period, referred to as tracking error.	The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain optimum cash levels to minimize tracking error.	Liquidity risk: Inability to buy /sell appropriate quantity of gold	The underlying scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.	Legal /Tax /Regulatory Risk : Risk on account of changes in regulations	This risk is dependent upon a future event and will be clearly communicated to the investor. Comprehensive documentation including disclosures and disclaimers.	Event Risk : Price risk as a result of any specific event	Usage of derivatives to hedge portfolios if required, in case of predictable events.	Custody Risk: Risk of loss, damage, theft, impurity etc. of gold	In order to ensure safety, the said gold will be stored with custodian in vaults. Gold held by custodian is also insured. The custodian will insure /cover all such risks.	Valuation Risk for money market instruments : Risk on account of incorrect valuation	Valuation as per guidelines of Pricing and Valuation policy. Usage of third party valuation agent	Interest Rate Risk : Value of holdings may fall as a result of movements in interest rate	Determination of duration bands based on macro-economic analysis.	Credit Risk: inability of the issuer to make timely principal and interest payments on the security	Internal Credit assessment to determine the repayment capabilities of the issuer with a reduced reliance on external ratings
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<p>Plans / Options</p>	<p>The Scheme does not offer any Plans / Options for investment.</p> <p>The AMC and the Trustees reserve the right to introduce such other Plans / Options as they deem necessary or desirable from time to time, in accordance with the SEBI Regulations.</p>																				
<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<p>(i) For Market Makers / Large Investors only:</p> <p>A. Subscription (Purchase)</p> <p>On an ongoing basis, Market Makers and Large Investors may approach the Fund directly for subscription of units of the ETF at the Intra-Day NAV in multiples of Creation Unit size. Additionally, the transaction handling charges, if any, will have to be borne by the Market Maker / Large Investor. The minimum application amount for Large Investors shall be Rs. 25 Crores.</p> <p>The Fund may allow cash (through RTGS / transfer / Cheque) Purchases of Units of the Scheme in Creation Unit size by Large Investors / Market Makers. Purchase request for Creation Unit shall be made by such Investor to the Fund / AMC where upon the Fund / AMC will arrange to buy the underlying portfolio securities (i.e portfolio deposit) on behalf of the Investor. Portfolio Deposit and Cash Component will be exchanged for the Units of the relevant Scheme in Creation Unit size. The client will bear all the cost associated with buying of underlying portfolio securities. For transactions by Market Makers / large investors directly with the AMCs, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.</p> <p>B. Redemption (Sale)</p> <p>On an ongoing basis, Market Makers and Large Investors may approach the Fund directly for redemption of units of the ETF at the Intra-Day NAV in multiples of Creation Unit size. Additionally, the transaction handling charges, if any, will have to be borne by the Market Maker / Large Investor. The minimum application amount for Large Investors shall be Rs. 25 Crores. The redemption by the above-specified investors shall be in creation unit size.</p> <p>The Fund may allow cash Redemption of the Units of the Schemes in Creation Unit size by Large Investors / Market Makers. Such Investors shall make Redemption request to the Fund / AMC whereupon the Fund / AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting necessary charges / costs, will be remitted to the Investor. For transactions by Market Makers / large investors directly with the AMCs, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.</p> <p>ii) For others (Subscription / Redemption in less than Creation Unit Size in the exceptional circumstances mentioned in the SID):</p> <p>Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for purchase or redemption / switch is received and is considered accepted on that day. An application is considered accepted on that day, subject to it being complete in all respects and received prior to the cut-off time on that Business Day.</p>																				

Minimum Application Amount/ Number of Units	<p>During NFO: During NFO period - Rs. 5000 and in multiples of Re. 1/-thereof. Units will be allotted in whole figures and the balance amount will be refunded.</p> <p>On Continuous basis –</p> <p>Directly with the Mutual Fund:</p> <p>(a) Market Makers/AP: Market Makers/AP can directly purchase in blocks from the fund in “Creation unit size” at Intra day NAV based on the actual execution price of the underlying portfolio on any business day.</p> <p>(b) Large Investors: Large Investors mean investors who invest greater than Rs. 25 crores or such other threshold as prescribed by SEBI from time to time for transacting directly with the AMC.</p> <p>On the Exchange – For investors other than Market makers/AP and Large Investors:</p> <p>Investors can subscribe (buy) and redeem (sell) units on a continuous basis on the National Stock Exchange (NSE) and/or Bombay Stock Exchange (BSE) on which the units are listed. The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof.</p>
Despatch of Redemption Request	<p>Dispatch of redemption proceeds - As per para 14.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Fund shall dispatch/transfer the redemption/repurchase proceeds within 3 working days, from the date of acceptance of redemption request at any of the Investor Service Centres.</p> <p>Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments.</p> <p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum).</p>
Benchmark Index	<p>Domestic Prices of Gold</p> <p>Justification: The benchmark has been chosen as the Scheme will invest in Gold and Gold related instruments. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the Scheme.</p>
IDCW (Dividend) Policy	Not Applicable
Name of the Fund Manager	Dipan S. Parikh
Name of the Trustee Company	HSBC Trustees (India) Private Limited, a company incorporated under the Companies Act, 2013 with its registered office at 52/60 Mahatma Gandhi Road, Fort, Mumbai - 400001 or any other body corporate acting as Trustee of the Mutual Fund.
Performance of the scheme	This scheme is a new scheme and does not have any performance track record.
Additional Scheme Related Disclosures	<p>i. Scheme’s portfolio holdings - Not applicable since this is a new scheme</p> <p>ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description – Not Applicable for this scheme</p> <p>iii. The Portfolio Turnover Ratio of the scheme - Not Applicable in case of ETF</p>
Expenses of the Scheme Load Structure	<p>Actual expense ratio % - As per Regulation 52 (6) (b) of SEBI Regulations, the maximum annual scheme recurring expenses including the investment management fees shall not exceed 1.00 per cent of the daily net assets..</p> <p>Exit Load : NIL</p> <p>Exit load is not applicable for Segregated Portfolio</p> <p>The AMC reserves the right to modify/change the load structure on prospective basis.</p>
Recurring expenses	<p>These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents’ fee, marketing and selling costs etc. as given in the table below. Further, as per clause 10.1.12 (a) of SEBI Master Circular dated June 27, 2024, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.</p> <p>As per Regulation 52 (6) (b) of SEBI Regulations, the maximum annual scheme recurring expenses including the investment management fees shall not exceed 1.00 per cent of the daily net assets.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund.</p> <p>The AMC has estimated the following maximum expenses of the Scheme. Please refer to the table below for indicative details. The AMC reserves the right to vary the expense ratios charged to the Scheme, at such frequencies as the AMC may decide, subject to the maximum SEBI permissible limits. The AMC would update the current expense ratios on the website at least three working days prior to the effective date of the change. This information is available on AMC’s website at www.assetmanagement.hsbc.co.in.</p>

	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
	Investment Management and Advisory Fees	Up to 1.00%
	Trustee fee	
	Audit fees	
	Custodian fees	
	RTA Fees	
	Marketing & Selling expense incl. agent commission	
	Cost related to investor communications	
	Recurring expenses incurred towards storage and handling of gold	
	Cost of fund transfer from location to location	
	Incentive to Market Makers	
	Cost of providing account statements/redemption cheques & warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (5% of total TER charged to the Scheme, subject to maximum of 0.5 bps of AUM).	
	#Brokerage & transaction pertaining to distribution of units	
	Goods and Service Tax on expenses other than investment and advisory fees	
	Goods and Service Tax@ on brokerage and transaction cost	
	Other expenses (including listing and licensing expenses)	
	Maximum total expense ratio (TER) permissible under Regulation	Upto 1.00%
	<p>These estimates of Investment Management Fees and Expenses have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se, which may be more or less than estimated above.</p> <p>@ GST on brokerage and transaction cost, over and above 12 bps and 5 bps for cash and derivative market transactions charged to the Scheme will be part of Total Expense Ratio limit as defined above.</p> <p>The AMC may charge the following costs and expenses in addition to the total recurring expense limits as prescribed in the table above:</p> <ul style="list-style-type: none"> • #Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trades, shall be charged to the scheme as per Regulation 52(6A)(a) of SEBI (Mutual Funds) Regulations, 1996 not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. With effect from April 1, 2023, to align with Indian Account Standards requirement, transactions cost incurred for the purpose of execution of trades are expensed out (viz. charged to Revenue Account instead of Capitalization (i.e. forming part of cost of investment)). Any payment towards brokerage and transaction cost, over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996; • GST on investment management and advisory fees. 	
	Illustration – Impact of Expense Ratio on the Returns	
	Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio	
	Amount Invested	100,000.00
	NAV at the time of Investment	10
	No of Units	10,000.00
	Gross NAV at end of 1 year (assuming 12% annual return)	11.2000
	Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.1100
	Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.0900
	Value of Investment at end of 1 year (Before Expenses)	112,000.00
	Value of Investment at end of 1 year (After Expenses)	110,900.00
	<p>The purpose of the above illustration is to explain the impact of expense ratio of the scheme. Above calculation are bases on assumed NAV and Expenses. The actual NAV, expenses and return on your investment may be more or less.</p> <ul style="list-style-type: none"> • TER for last 6 months as well as scheme factsheet shall be made available. TER web link https://old.camsonline.com/COL_HSBCDownload.aspx • Scheme Factsheet weblink – Factsheet 	
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details provided in the Statement of Additional Information and also independently refer to your tax advisor.	

<p>Daily Net Asset Value (NAV) Publication</p>	<p>NAV of the Scheme/Option(s) shall be made available at all Investor Service Centers of the AMC. The AMC shall update the NAVs under a separate head on the website of the Fund www.assetmanagement.hsbc.co.in and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day.</p> <p>Disclosure timings in case of investments in ETCD -</p> <p>The AMC shall calculate and disclose the NAV on the website of Association of Mutual Funds in India – AMFI and on website of the Mutual Fund by 9.00 a.m. on following business day. NAV of the scheme will be calculated up to four decimal places.</p> <p>Indicative NAV for Gold ETF:</p> <p>Indicative NAV (iNAV) is the ‘per unit NAV’ based on the current market value of Scheme’s portfolio during the trading hours of the ETF. iNAV’s shall be disclosed on the website of the Mutual Fund and Stock Exchange (s) i.e. BSE and NSE, where the units of the ETF are listed and traded during the trading hours. iNAV shall be based on the latest available data/prices of underlying domestic physical Gold.</p> <p>Accordingly, iNAV’s disclosed for the Scheme may either be static or dynamic depending upon the availability of the underlying price.</p> <p>iNAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers/Large Investors/Regulated Entities.</p>				
<p>For Investor Grievances, please contact</p>	<table border="1"> <thead> <tr> <th data-bbox="453 598 831 629">Name and Address of Registrar</th> <th data-bbox="836 598 1500 629">Name and Address of Mutual Fund</th> </tr> </thead> <tbody> <tr> <td data-bbox="453 636 831 840"> <p>Computer Age Management Services Limited (CAMS), HSBC Mutual Fund Unit Rayala Tower-I, 158, Anna Salai, Chennai 600002.</p> </td> <td data-bbox="836 636 1500 840"> <p>Mr. Ankur Banthiya is currently designated as the Investor Relations Officer. His contact details are as follows: HSBC Asset Management (India) Private Limited Address: Unit No. 62, 1st Floor, Parade View, Rukmani Lakshmipathi Salai, Egmore, Chennai, Tamil Nadu - 600008, India Tel. : 1800-200-2434 / 1800-4190-200 Email: investor.line@mutualfunds.hsbc.co.in</p> </td> </tr> </tbody> </table>	Name and Address of Registrar	Name and Address of Mutual Fund	<p>Computer Age Management Services Limited (CAMS), HSBC Mutual Fund Unit Rayala Tower-I, 158, Anna Salai, Chennai 600002.</p>	<p>Mr. Ankur Banthiya is currently designated as the Investor Relations Officer. His contact details are as follows: HSBC Asset Management (India) Private Limited Address: Unit No. 62, 1st Floor, Parade View, Rukmani Lakshmipathi Salai, Egmore, Chennai, Tamil Nadu - 600008, India Tel. : 1800-200-2434 / 1800-4190-200 Email: investor.line@mutualfunds.hsbc.co.in</p>
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<p>Unitholders’ Information</p>	<p>Account Statement:</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number.</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month. Investor those who have opted for delivery via electronic mode, e-CAS will be sent by the twelfth (12th) day from the month end and to investors who have opted for delivery via physical mode, physical CAS will be despatched by the fifteenth (15th) day from the month end. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS will be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details will be sent to the investors by email on half yearly basis. In respect of half yearly CAS, the AMCs/MF-RTAs shall provide the data with respect to the common PANs to the depositories on or before eighth(8th) day of April and October every year.</p> <p>The depositories shall then consolidate and dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option will be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs.</p> <p>The default mode for dispatch of Consolidated Account Statement will be email.</p> <p>For further details, refer SAI.</p> <p>Periodic Disclosure:</p> <p>i. Monthly Portfolio Disclosures</p> <p>Portfolio disclosure will be done on monthly basis before 10th of following month. (Click here for Monthly Portfolio Disclosure).</p> <p>iii. Annual Report</p> <p>A Scheme wise Annual Report /abridged summary thereof shall be provided to all Unitholders as soon as may be but not later than 4 months from 31 March of each year.</p> <p>The abridged /full Scheme wise Annual Report shall contain such details as are required under the Regulations /Circulars issued thereafter.</p> <p>The Fund shall provide the Scheme wise annual report /abridged summary thereof as under:</p> <ol style="list-style-type: none"> By hosting the same on the websites of the AMC and AMFI; The physical copy of the scheme wise annual report /abridged summary thereof shall be made available to the investors at the registered office of the AMC. A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund. By e-mailing the same to those Unit holders’ whose e-mail address is registered with the Fund. Unit holders are therefore requested to update their email address with the Fund to receive annual reports through email. 				

The AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Further, AMC shall provide modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Kindly refer ([weblink - Scheme Annual Report](#)) for Annual report.

For further details, refer SAI.

Tracking Error:

The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF/Index Fund, based on past one year rolling data shall not exceed 2%.

In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the tracking error may exceed 2% and the same will be intimated to the Trustees with corrective actions taken by the AMC, if any.

For ETFs in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI.

Tracking Difference:

Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units

Risk-o-meter:

Based on the scheme characteristics, the Mutual Fund/AMC shall assign risk level for scheme. Any change in risk-o-meter shall be communicated by way of notice and by way of an e-mail or SMS to unitholders of the Scheme. Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Risk-o-meter in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of SEBI circulars/guidelines issued in this regard from time to time. Mutual Funds shall publish the changes on the Risk-o-meter in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of SEBI circulars/guidelines issued in this regard from time to time.

Scheme summary document:

The AMC has provided on its website a standalone scheme document called 'Scheme Summary Document' for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format.

Notwithstanding anything contained in the SAI, Scheme Information Document and Key Information Memorandum of the Scheme(s) the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Investors can also obtain further changes after the date of this Key Information Memorandum from the Mutual Fund/Investor Service Centers or distributors.

Date: March 11, 2026.

Important Instructions

- 1) Please refer to the SID, SAI and the Common KIM carefully before filling the Application Form.
- 2) Please refer the sections on "Who can invest" and "Who cannot invest" for a list of eligible investors in the SID. Applications from investors resident in USA or Canada will not be accepted.
- 3) All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- 4) **Identification of Ultimate Beneficial Owner (UBO)**

As per SEBI circular dated January 24, 2013, read with SEBI Circular dated October 13, 2023, non-individuals and trusts are required to provide details of controlling persons (CP)/ultimate beneficiary owner (UBO) and submit appropriate proof of identity of such CPs/UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular October 13, 2023, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

E. Controlling Person Type (CP/UBO) Codes:

CP/UBO Code	Description	CP/UBO Code	Description
C01	CP of legal person-ownership	C08	CP of legal arrangement-trust-other
C02	CP of legal person-other means	C09	CP of legal arrangement-trust-other-settlor equivalent
C03	CP of legal person-senior managing official	C10	CP of legal arrangement-trust-other-trustee-equivalent
C04	CP of legal arrangement-trust-settlor	C11	CP of legal arrangement-trust-other-protector equivalent
C05	CP of legal arrangement-trust-trustee	C12	CP of legal arrangement-trust-other-beneficiary-equivalent

CP/UBO Code	Description	CP/UBO Code	Description
C06	CP of legal arrangement-trust-protector	C13	CP of legal arrangement-trust-other-other-equivalent
C07	CP of legal arrangement-trust-beneficiary	C14	Unknown

5) Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership

The original Power of Attorney or a duly notarised copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.

A company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the schemes should furnish a certified copy of resolution or authority to make the application as the case may be and a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or Trust Deed and/or Partnership Deed and certificate of registration or any other document as the case may be. In case of a Trust/Fund, it shall submit a certified true copy of the resolution Important Instructions from the Trustee(s) authorising such purchases. The officials should sign the application under their official designation and furnish a list of authorised signatories. All communications and payments shall be made to the First Applicant only.

6) Prevention of Money Laundering and Know Your Client (KYC) Norms

KYC (Know Your Customer) norms are mandatory for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor for transacting in Mutual Funds. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders (including POA holder) have not completed KYC requirements. Investors are requested to note that all investors are required to be KRA (KYC Registration Agency) KYC compliant. Those investors who had obtained MF KYC compliance through CVL (KYC registration authority till 31 December 2011) are required to submit necessary supporting(s) and update the missing information to be in compliance with the uniform KYC requirement laid down by SEBI.

For investors who have not completed KYC compliance through KRA, any application received without the requisite KYC information will be rejected. However, investors who have obtained KRA KYC compliance, as well as existing investors of the Fund who have registered their KYC details with the Fund shall be required to submit the additional KYC information to the Fund, only in the event of change in their occupation or income details. Kindly use the updated application forms or the separate KYC form of the Fund, available at ISCs or on the Fund's website for updating the additional information. The AMC reserves the right to reject the application and refund the application amount, post acceptance of the application, in the event that the required KYC information is not provided or not found adequate.

Implementation of Central KYC (CKYC)

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form. New individual investors investing into the Fund are requested to note the following changes, from February 1, 2017.

1. New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund.
2. If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form.
3. Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.

8) Third Party Payments

- a) Third party payments (i.e where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely i) as gift by parents / grandparents / related persons in favour of minor, not exceeding Rs. 50,000/-, ii) employer on behalf of employee as payroll deductions or deductions out of expense reimbursements for SIP/Lumpsum investments, iii) Custodian on behalf of FPI/client and iv) Payment by Asset Management Company (AMC) to a Distributor

empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment (w.e.f January 16, 2012). v) Payment by a Corporate to its Agent/Distributor/Dealer, on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plan or Lumpsum Investment (w.e.f. April 20, 2015). In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment. (Declaration formats can be obtained from ISCs or downloaded from the Fund's website.)

b) In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single/multiple) with the AMC/RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment.

c) Where the payment instrument does not mention the bank account holders name/s, investor should attach bank pass book copy/bank statement to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000 or more.

For RTGS/NEFT/online bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.

d) The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents/declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money. No interest will be payable on the subscription money refunded. Refund orders will be marked "A/c. payee only" and will be in favour of and be despatched to the Sole/First Applicant, by courier/speed post/registered post.

7) Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

8) NRIs, Persons of Indian Origin, FPIs

The Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 (the "FEMA Regulations") permit a NRI / POI to purchase on repatriation or non-repatriation basis, without limit, units of domestic mutual funds. Payment for such units must be made either by cheque or demand draft by means of: (i) inward remittance through normal banking channels; or (ii) out of funds held in the NRE/FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE/FCNR/NRO account, in the case of purchases on a non-repatriation basis.

Investments by NRIs / FPIs shall be in accordance with the prevailing laws governing such investments.

Payment by the FPI must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or non resident rupee account maintained by the FPI with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

9) Confirmation under the Foreign Account Tax Compliance Act (FATCA) for determining US person status (MANDATORY for ALL unitholders)

The United States Department of the Treasury and the US Internal Revenue Service (IRS) has introduced The Foreign Account Tax Compliance Act (FATCA), effective 1 July 2014. The purpose of FATCA is to report financial assets owned by United States persons to the United States tax authorities. Accordingly, Government of India may collect information from banks and financial institutions and onward submit it to United States authorities.

All Investors including non-individual investors, shall be required to submit a mandatory declaration form along with the investment request confirming their status against a list of US indicia's. The indicia's are to identify a United States Person as defined under the Laws of the United States of America. The absence of these completed documentations may prevent us from accepting the investment and may require us to redeem existing investments in case the same is mandated by AMFI/SEBI. We may also be required to report information relating to these folios to the authority established by the Government of India.

In case of any change in the information such as address, telephone

number, citizenship, etc., investors are requested to bring this to the notice of the fund and submit the FATCA declaration form (available on the fund website). AMC reserves the right to seek additional information/documents in order to ascertain your status.

10) Nomination Details

1. If you are opening a new demat account/MF folio, you have to provide nomination. Otherwise, you have to follow the specified procedure for Opt-out
2. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
3. You can make nomination or change nominee any number of times without any restriction.
4. You are entitled to receive acknowledgement from the AMC/DP for each instance of providing or changing nomination.
5. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
6. Nomination is not allowed in a folio where Minor is the unitholder.
7. The signatories for this nomination form in joint folios/account, shall be the same as that of your joint MF folio/demat account. i.e.
 - a. 'Either or Survivor' Folios/Accounts - any one of the holders can sign.
 - b. 'First holder Folios/Accounts - only First Holder can sign.
 - c. 'Jointly' Folios/Accounts - both holders have to sign
8. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided.
9. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
10. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
11. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
12. **Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation/claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned/transferred to the first nominee mentioned in the form.
13. In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees.
14. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
15. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio/account.
16. Nomination shall stand rescinded upon the transfer of units.
17. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/Mutual Fund/Trustees against the legal heir(s).
18. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
19. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission/claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
20. Where Nominee details and Nomination Opt-Out both are mentioned, Nomination Opt-Out will be considered as "Default". Folio in such case will be updated without Nominee.

Switch Transactions:

- a) Switch Out: Not Applicable
- b) Application for Switch-in should be received before cut-off time as per regulation.

Funds for the entire switch-in amount should be available in the bank account of the respective switch-in schemes before the cut-off time / on or before allotment date during NFO. During NFO, switch-in value shall be equal to the minimum purchase value of the Switch-in Scheme. Switch transactions received after the scheme re-opens will be accepted, provided the minimum switch-in value is INR 25 crores. The Switch-in Units allotted by AMC shall be credited by the Registrar into the demat account provided the demat details are available in the Switch-In request. In the absence of the demat details, the request shall be rejected.

Transmission aspects

- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account/folio.
- In case all your nominees do not claim the assets from the AMC/DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC/DP.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).

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

Instructions for filling up the Application Form

1. General Information

- (i) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (), where boxes have been provided.
- (ii) Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole / all applicants.
- (iii) In view of the RBI Circular - DPSS.CO.CHD.No. 1832/01.07.05/2009-10 dated 22nd February 2010, kindly note the following:
No changes / corrections should be carried out on the cheques. For any change in the payee's details, amount in figures or amount in words, etc., fresh cheque would be required. Cheque with alterations / corrections will not be honoured effective 1st July, 2010.

2. Applicant's Information

Applicants must provide all the details under Section 2 of the Application Form.

- (i) Name and address must be given in full (P.O. Box Address alone is not sufficient).
- (ii) Name and Date of Birth (DOB) for all the holders (including Guardian in case of Minor) should match with PAN as per Income Tax records.
- (iii) Email ID and Mobile number provided in the application form should be of the primary unit holder for speed and ease of communication. Where email ID and Mobile number is not provided the same will be updated from KRA records.
- (iv) Non-Resident Investors and Foreign Nationals should mandatorily state their complete overseas address in the application form else the application will be rejected. Further, Investors are requested to note that in case information with regard to US Person or Canada Resident is subsequently received from the investor by way of change of address or obtained from KRA database, the AMC at a later date reserves the right to redeem the investments after providing due notification to such investor.
- (v) Please provide the name of the Contact Person in case of investments by a Company/Body Corporate/Partnership Firm / Trust / Society / FPIs / Association of Persons / Body of Individuals.
- (vi) If the application is on behalf a Minor, the Guardian's Name and date of birth of the Minor should be provided.
- (vii) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.
- (viii) Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only, else the transaction is liable to get rejected.
- (ix) Existing unit holders are requested to review the Bank Account registered in the folio and ensure that the registered Bank Mandate is in favour of minor or joint with registered guardian in folio. If the registered Bank Account is not in favour of minor or not joint with registered guardian, unit holders will be required to submit the change of bank mandate, where minor is also a bank account holder (either single or joint with registered guardian), before initiation of any redemption transaction in the folio, else the transaction is liable to get rejected.

3. Bank Account Details / Multiple Bank Account Registration

Investors to ensure the name in the application form and in their bank account are the same. Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form. AMC will endeavour to directly credit redemption / dividend proceeds in customer's bank account wherever possible.

For NRI investors - Kindly also provide the FIRC (Foreign Inward Remittance Certificate) letter from your banker (i.e. source of funds confirmation) if your account type is NRE.

Applications without this information will be rejected.

Multiple Bank Accounts Registration / Deletion Facility:

1. The fund offers its investors' facility to register multiple bank accounts for pay-in & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated **Multiple Bank Accounts Registration / Deletion Form** (available at the ISCs or downloaded from the Fund's website). In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default

bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all dividends and redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

2. Bank Account Details with Redemption Request: Please note the following important points related to payment of redemption proceeds:

- a. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
- b. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
- c. Updation of Bank Account in a customer's account / folio should be submitted either using the Multiple Bank Account Registration Form or the standalone Change of Bank Mandate form only. Hence, any form containing redemption request will not have the facility to change the bank mandate or update a new bank mandate.

The Fund will continue to follow a cooling period policy whenever any change of Bank Mandate request is received / processed few days prior to submission of a redemption request.

- d. Any request for change of bank mandate details will be entertained only if the Unit Holder provides any of the following documents along with the designated Multiple Bank Account Registration / Deletion form or a standalone separate Change of Bank Mandate form :

Any one of the following document to be provided for Existing (Old) as well as New Bank account :

- Cancelled original cheque leaf with first Unit Holder name and bank account number printed on the face of the cheque. OR
- Copy of Bank Passbook having the name, address and account number of the account holder. OR
- Bank Statement (issued within 3 months for new bank, in case of old bank account the date of statement will not be applicable)

Important : The above documents should be either in original or copy to be submitted along with original produced for verification. In case if documents for the existing bank account are not available, kindly visit HSBC / CAMS office for In Person Verification along with PAN Card Copy / Photo Identification Proof for PAN Exempt cases. All documents to be self attested. Kindly carry originals for adding a new bank.

- e. Any request without the above mentioned documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previous details only. Valid change of bank mandate requests with supporting documents will be processed within ten days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried with previous details only.
- f. Unitholder(s) are strongly advised to register their various bank accounts and continuously update the bank account details with the mutual fund, using this facility well in advance and specify any one of registered bank account for payment of redemption proceeds with each redemption request. If any of the registered bank accounts are closed / altered, please intimate such change with an instruction to delete / alter it from our records using this form.
- g. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
- h. If in a NRI folio, subscription investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB / NRO / NRE.
- i. HSBC Mutual Fund, the AMC or its registrar and other service providers shall not be held liable for any loss arising to the unit holder(s) due to the credit of the redemption proceeds into any of the bank accounts registered in the folio.
- j. HSBC Mutual Fund, the AMC and its registrar shall not be held liable for any loss arising to the Unitholder(s) on account of inadequate

or incomplete documentation resulting in delay or rejection of the request.

- k. In case a redemption request is received before the change of bank details has been validated and registered, the redemption request would be processed to the currently registered (existing on fund records) bank account. In such a case the Trustee / AMC will not be responsible in case of old bank mandate being frozen / locked by the bank for any purpose including non-maintenance of adequate balance.

3. **Bank Mandate Registration as part of new folio creation:** Investor(s) or Unit Holder(s) are requested to note that any one of the following documents shall be submitted by the investor(s) or Unit Holder(s), in case the cheque/Fund Transfer Request provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:

- Cancelled original cheque leaf with first Unit Holder name and Bank account number printed on the face of the cheque. OR
- Copy of Bank Passbook having the name, address and account number of the account holder. OR
- Bank Statement (issued within 3 months for new bank, in case of old bank account the date of statement will not be applicable).

Important : The above documents should be either in original or copy to be submitted along with original produced for verification. Kindly visit HSBC / CAMS office with originals for verification. All documents to be self attested.

Where such additional document(s) are not provided for the verification of bank account, the AMC reserves the right to capture the bank account used towards subscription for the purpose of redemption and dividend payments.

4. Investment and Payment Details

- (i) The application amounts can be tendered by cheque / demand drafts payable locally at any of the ISCs and designated collection centres. Application Forms accompanied with outstation cheques / stockinvests / postal orders / money orders / cash will not be accepted.
- (ii) All cheques and bank drafts must be drawn in the name of the Scheme e.g. "HSBC Gold ETF" and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application.
- Please note that amount in words and figures on the cheque should not be in local languages.
- (iii) Bank charges for outstation demand drafts will be borne by the AMC and units will be allotted inclusive of the DD charges incurred. The above will be limited to the bank charges as per table below.

Amount	DD Charges#
Upto INR 5,000	INR 25 flat fee
INR 5,000 to INR 10,000	INR 50 flat fee
INR 10,001 to INR 1,00,000	INR 5 per INR 1,000 (Minimum charge INR 60)
Above INR 1,00,000	INR 4 per INR 1,000 (minimum INR 600 maximum INR 2,000)

Demand Draft charges vary depending on the bank and the amount. Kindly note, additional GST may also be applicable.

However, such Demand Draft charges would be borne by the AMC only when the investor is not residing in any of the locations where the AMC or CAMS have official points of acceptance and the Demand draft has not been issued at the AMC / CAMS point of acceptance. Such demand drafts should be payable at the AMC / CAMS location where the investment application is submitted. The AMC will not entertain any request for refund of demand draft charges.

- (iv) The applicants under the Scheme (including a transferee) will be required to have a beneficiary account with a DP of NSDL / CDSL and

will be required to indicate in the application the DP's name, DP ID Number and its beneficiary account number with DP. In the absence of the information (including incomplete information / incorrect) in respect of DP ID / BO ID, the application will be rejected.

(v) **ASBA Facility**

As per SEBI circular dated March 15, 2010 read with circular dated July 28, 2010, investors can subscribe to the NFO through ASBA facility for NFOs launched on or after October 1, 2010. The ASBA facility shall co-exist with the current process, wherein cheques / demand drafts are accepted by the Mutual Fund as a mode of payment for subscription. ASBA is an application containing an authorisation given by the investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. Thus, for an investor who applies through ASBA facility, the application money blocked towards subscription of Units shall be debited only if his/her application is selected for allotment of Units. The ASBA facility is offered by selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the facility, and whose names appear in the list of SCSBs on the website of NSE, BSE and SEBI. Investors are requested to check with their respective banks about the availability of the ASBA facility. Investors adopting the ASBA route may only fill up the ASBA application form.

PAYMENT MECHANISM

A) Lumpsum Investment

- a) All cheques and bank drafts must be drawn in the name of the Scheme and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application.

Subscription through RTGS / NEFT:

Subscription through RTGS / NEFT can be done ONLY into the account maintained with HSBC Bank Ltd as per the details provided below:

Bank	HSBC Bank Ltd
Branch	52/60, M G Road, Fort, Mumbai
Account Type	Current Account
RTGS IFSC Code	HSBC0400002
NEFT IFSC Code	HSBC0400002
Beneficiary Account Name	HSBC Gold ETF
Account Number	002-191849-001

DEMAT ACCOUNT

As the units of the scheme will be issued in Demat form only, applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected.

Applicants shall also submit latest client master or demat statement issued by depository participant as proof of DP ID.

For detail term & conditions, please refer SAI.

5. Declaration and Signatures

- a) Signature should be in black or blue ink only.
- b) Signatures should be in English or in any Indian language. Thumb impressions and Signatures in languages not specified in the Eight Schedule of the Constitution of India should be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- c) Applications on behalf of minors should be signed by their Guardian.

HSBC Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the SID, SAI and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.

Checklist for Documentation

Documents	Individuals	NRIs	Minors	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms	FPIs	Investments through Constituted Attorney
1. Certificate of Incorporation/Registration				✓	✓			✓	✓	
2. Resolution/Authorisation to invest				✓	✓	✓		✓	✓	
3. List of Authorised Signatories with Specimen Signature(s)				✓	✓	✓		✓	✓	✓
4. Memorandum & Articles of Association				✓						
5. Trust Deed					✓					
6. Bye-Laws						✓				
7. Partnership Deed/Deed of Declaration							✓	✓		
8. Notarised Power of Attorney										✓
9. Proof of PAN (including for guardian)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10. Proof of KYC/CKYC - KIN number	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11. Overseas Auditor's Certificate (applicable for DTAA)		✓							✓	
12. Foreign Inward Remittance Certificate (FIRC)		✓							✓	
13. Date of Birth Certificate or School Living Certificate or Passport of Minor			✓							
14. Document evidencing relationship with Guardian			✓							
15. Declaration for Identification of Beneficial ownership				✓	✓	✓		✓	✓	
16. FATCA/CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	
17. NPO					✓	✓				

All documents for entities above should be originals/true copies certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public.

Official Points of Acceptance of Transaction Requests

Please check our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund.

CAMS SERVICE CENTRES / CAMS LIMITED TRANSACTION POINTS / CAMS COLLECTION CENTRES

For details on CAMS Service Centres, please visit www.camsonline.com

ASBA : All Self Certified Syndicated Banks (SCSBs) and their branches, through which Applications Supported by Blocked Amounts (ASBA) are sourced shall also be considered as Official Points of Acceptance for ASBA Applications.

TOLL FREE NUMBERS

Description	Toll Free Number	Email ID
Investor related queries	1800-4190-200 / 1800-200-2434	investor.line@mutualfunds.hsbc.co.in
Investor (Dialing from abroad)	+ 91 44 39923900	investor.line@mutualfunds.hsbc.co.in

NFO Application Form

(To be Filled in BLOCK LETTERS only)

HSBC Gold ETF

(An open-ended scheme tracking domestic prices of Gold)

Scheme Code: HSBC/O/O/GET/26/02/0041

New Fund Offer Period : March 16, 2026 to March 18, 2026

This product is suitable for investors who are seeking*:	Scheme Risk-meter	Benchmark Riskometer (as applicable)
HSBC Gold ETF ▶ To seek returns that, before expenses, track the performance of domestic prices of Gold subject to tracking error. The Scheme do not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.		Domestic Price of Gold

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them. The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

1 APPLICANT'S INFORMATION [Fill in your Folio No. below. In case of existing folio, furnish only KYC and PAN details below (if not provided earlier) and proceed to Section 2]

Folio No.

The sequence of names as mentioned in the application form should be as per the sequence of names in Demat Account

SOLE/FIRST APPLICANT'S PERSONAL DETAILS Are you a resident of USA/Canada? (✓) Yes No (** Default if not ticked)

Name as per PAN (Mandatory) Mr Ms M/s Name as per PAN CARD

Date Birth/Incorporation ^{§‡} (Mandatory*) § Proof Enclosed (✓) Birth Certificate School Leaving Certificate Passport Marksheet issued by HSC State Board Others _____ (please specify)

Gender Male Female Third Gender KYC Identification No. (KIN) ^{‡‡}

PAN (Mandatory*) LEI Code

Proof to be enclosed (✓) PAN card Copy

Nationality [‡] Country of Residence

GUARDIAN NAME AS PER PAN (if Sole/First applicant is a Minor) **Contact Person** (in case of Non-individual Investors only)

Mr Ms M/s Name as per PAN CARD

Date of Birth of Guardian [‡] (Mandatory*) KYC Identification Number (KIN) ^{‡‡}

PAN** (Mandatory*) Proof to be enclosed (✓) PAN card Copy

Father Mother Legal Guardian** (court appointed Guardian)
 * Document evidencing relationship with Guardian ** In case of Legal Guardian, please submit attested copy of the court appointment letter, affidavit etc. to support.

Status of Sole/1st Applicant (✓): Resident Individual Resident Minor (through Guardian) Non-Resident (Repatriable) Non-Resident (Non-Repatriable) Non-Resident - Minor (Repatriable) Non-Resident - Minor (Non-Repatriable) Bank FPIs QFI/EFI AOP HUF FPI Sole-Proprietor Private Limited Company Public Limited Co. Body Corporate Partnership Firm Trust NPS Trust Fund of Fund Gratuity Fund Pension and Retirement Fund Government Body NGO BOI Society LLP PIO Non Profit Organisation Global Development Network Foreign Nationals [Specify Country] _____ Others [Specify] _____

2 KYC DETAILS [Mandatory* (Details of Guardian in case the unitholder is a minor)]

Investors are requested to complete the KYC section for Joint holders & POA also, as applicable

a. **Occupation (✓):** Private Sector Service Public Sector Service Government Service Professional Agriculturist Retired Housewife Student Doctor Forex Dealer Business [Nature of Business] _____ Casino Owner Arms manufacturer Gambling services offerer Money lender Pawn Broker Others [specify] _____

b. **Gross Annual Income (Please ✓):** Below ₹ 1 Lac ₹ 1-5 Lacs ₹ 5-10 Lacs ₹ 10-25 Lacs ₹ 25 Lacs - ₹ 1 Crore > ₹ 1 Crore

OR Net-worth in Rupees (Mandatory for Non-Individuals) ₹ Net-worth should not be older than 1 year as on (date)

For Individuals [Tick (✓) if applicable]: Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP) Not Applicable

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

I. Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company Yes No (If No, please attach mandatory UBO Declaration)

II. Foreign Exchange/Money Changer Services Yes No

III. Gaming/Gambling/Lottery/Casino Services Yes No

IV. Money Lending/Pawning Yes No

For Non Individual Investors - Identification of Beneficial Ownership Mandatory UBO Declaration form duly filled and signed attached. (Not Required for a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company) Yes No

* Mandatory ** W.e.f. January 1, 2008, PAN number is Mandatory for all investors (including Joint Holders, POA holder, Guardian in case of Minor and NRIs).
 ‡‡ The KRA KYC status of the PAN for all the holders (including guardian in case of Minor) and POA holder should be Validated.
 ‡ Please note that information sought here will be obtained from KRA also. In case of any differences, the KRA input will apply.
 § Transactions subject to rejection if minor has turned major and relevant documents for change in status not submitted. Refer SID/SAI for instructions related to folios held in the name of Minor.

...continued overleaf →

ACKNOWLEDGEMENT SLIP (To be filled by the Applicant)

This Acknowledgement Slip is for your reference only. Information provided on the form is considered final.

Received from Mr. Ms. M/s.

Folio No. application for Units of **HSBC Gold ETF**

alongwith Cheque/DD No. _____ Dated _____

Drawn on (Bank) _____

Amount (₹) Date

Please Note : All purchase are subject to realisation of instruments. All transaction processing is subject to final verification

ISC Stamp, Signature & Date

3 CONTACT DETAILS AND CORRESPONDENCE ADDRESS

Address for Correspondence‡ [P.O. Box Address is NOT sufficient] (Should be same as in KRA records)

City _____ Pin Code _____
State _____ Country _____

Overseas Address/Registered Address in case of Non-Individual investors (Mandatory in case of NRI/FPI applicant in addition to mailing address) (Should be same as in KRA records)

City _____ Zip Code _____
State _____ Country (Mandatory) _____**CONTACT DETAILS OF SOLE/FIRST APPLICANT**

Mobile No. _____ Tel. (Res.) _____ Tel. (Office) _____

Mobile belongs to : Self Spouse Guardian (to Minor investment) Dependant Children Dependant Parents Dependant Siblings Custodian POA PMS

*E-mail _____ Email ID to be filled in CAPITAL LETTERS

E-mail belongs to: Self Spouse Guardian (to Minor investment) Dependant Children Dependant Parents Dependant Siblings Custodian POA PMS Yes No * I/We, wish to receive scheme wise annual report or an abridged summary thereof/account statements/statutory & other documents by email. If unticked, by default the above will be sent on email. I/We confirm that primary email ID provided belongs to self or a family member.**4 JOINT APPLICANTS, IF ANY AND THEIR DETAILS (Please tick (✓) wherever applicable)**MODE OF HOLDING (✓) Single Joint (Default if not mentioned) Anyone or Survivor

NAME OF SECOND APPLICANT AS PER PAN (Not applicable if Sole/First Applicant is a Minor and Second Applicant cannot be a Minor)

Are you a resident of USA/Canada? (✓) Yes No** (**Default if not ticked.)

Mr Ms M/s _____ Name as per PAN CARD _____

Date of Birth §‡ (Mandatory*) D D M M Y Y Y Y PAN** (Mandatory*) _____ Proof enclosed (✓) PAN card CopyGender Male Female Third Gender KYC Identification Number (KIN) ‡‡ _____

Nationality _____ Country of Residence _____

Status of Second Applicant (✓) : Resident Individual Non-Resident (Repatriable) Non-Resident (Non-Repatriable)a. Occupation (please ✓) : Private Sector Service Public Sector Service Government Service Professional Agriculturist Retired Housewife
 Student Business [Nature of Business] _____ Doctor Forex Dealer Money lender Casino Owner Arms manufacturer
 Gambling services offerer Money lender Pawn Broker Others [Please specify] _____b. Gross Annual Income (please ✓) : Below ₹ 1 Lac ₹ 1-5 Lacs ₹ 5-10 Lacs ₹ 10-25 Lacs ₹ 25 Lacs - ₹ 1 Crore > ₹ 1 Crorec. Others (please ✓) : Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP) Not Applicable**CONTACT DETAILS OF SECOND APPLICANT**

Mobile No. _____ E-mail _____ Email ID to be filled in CAPITAL LETTERS

Mobile belongs to : Self Spouse Guardian (to Minor investment) Dependant Children Dependant Parents Dependant Siblings Custodian POA PMSE-mail belongs to: Self Spouse Guardian (to Minor investment) Dependant Children Dependant Parents Dependant Siblings Custodian POA PMS

NAME OF THIRD APPLICANT AS PER PAN (Not applicable if Sole/First Applicant is a Minor and Third Applicant cannot be a Minor)

Are you a resident of USA/Canada? (✓) Yes No** (**Default if not ticked.)

Mr Ms M/s _____ Name as per PAN CARD _____

Date of Birth §‡ (Mandatory*) D D M M Y Y Y Y PAN** (Mandatory*) _____ Proof enclosed (✓) PAN card CopyGender Male Female Third Gender KYC Identification Number (KIN) ‡‡ _____

Nationality _____ Country of Residence _____

Status of Third Applicant (✓) : Resident Individual Non-Resident (Repatriable) Non-Resident (Non-Repatriable)a. Occupation (please ✓) : Private Sector Service Public Sector Service Government Service Professional Agriculturist Retired Housewife
 Student Business [Nature of Business] _____ Doctor Forex Dealer Money lender Casino Owner Arms manufacturer
 Gambling services offerer Money lender Pawn Broker Others [Please specify] _____b. Gross Annual Income (please ✓) : Below ₹ 1 Lac ₹ 1-5 Lacs ₹ 5-10 Lacs ₹ 10-25 Lacs ₹ 25 Lacs - ₹ 1 Crore > ₹ 1 Crorec. Others (please ✓) : Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP) Not Applicable**CONTACT DETAILS OF THIRD APPLICANT**

Mobile No. _____ E-mail _____ Email ID to be filled in CAPITAL LETTERS

Mobile belongs to : Self Spouse Guardian (to Minor investment) Dependant Children Dependant Parents Dependant Siblings Custodian POA PMSE-mail belongs to: Self Spouse Guardian (to Minor investment) Dependant Children Dependant Parents Dependant Siblings Custodian POA PMS

...continued on next page ⇨

CALL US ATPlease visit our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund. Please visit www.camsonline.com for an updated list of Official Points of Acceptance of our Registrar / Transfer Agent : Computer Age Management System.**TOLL FREE NUMBERS**

Description	Investor related queries	Investor (Dialing from abroad)
Toll Free Number	1800-4190-200/1800-200-2434	+ 91 44 39923900
Email ID	investor.line@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in

POA HOLDER NAME AS PER PAN (If the investment is being made by a Constituted Attorney please furnish details of PoA holder).

Mr Ms M/s _____ Name as per PAN CARD _____

Date of Birth (Mandatory*) KYC Identification Number (KIN)

PAN** (Mandatory*) Proof enclosed (✓) PAN card Copy

Nationality _____ Country of Residence _____

a. Occupation (please ✓): Private Sector Service Public Sector Service Government Service Professional Agriculturist Retired Housewife Student Business [Nature of Business] _____ Doctor Forex Dealer Money lender Casino Owner Arms manufacturer Gambling services offerer Money lender Pawn Broker Others [Please specify] _____

b. Gross Annual Income (please ✓): Below ₹ 1 Lac ₹ 1-5 Lacs ₹ 5-10 Lacs ₹ 10-25 Lacs ₹ 25 Lacs - ₹ 1 Crore > ₹ 1 Crore OR Net-worth in Rupees (Mandatory for Non-Individuals) ₹ _____ Net-worth should not be older than 1 year

c. Others (please ✓): Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP) Not Applicable

5 BANK ACCOUNT DETAILS (For Minor investments – Redemption proceeds will be paid only to the Bank A/c held in the name of Minor)

Core Banking A/c No. A/c. Type (✓) Current Savings NRO* NRE* * For NRI Investors

Bank Name _____

Branch _____

City _____ Pin Code

State _____ Country _____

MICR code RTGS/NEFT/IFSC code

Please provide a cancelled cheque leaf with your name and IFSC code pre-printed if the bank details in Section 6 are different or Fund transfer is submitted.

6 INVESTMENT & SOURCE OF FUNDS DETAILS

Investment Type Lumpsum Investment - Amount (Cash)

Scheme Name **HSBC Gold ETF**

Investment Amount ₹

Amount in words _____ Amount in words _____

Payment Mode Cheque DD RTGS NEFT One Time Mandate (OTM) Electronic Transfer

Cheque/DD/RTGS/NEFT Details Cheque/DD/RTGS/UMRN/NEFT No.

Instrument Date / / DD Charges, if any (₹)

Payment from Bank A/c. No.

A/c. Type (✓) Current Savings NRO* NRE* FCNR* Others _____ (* For NRI Investors)

Drawn On Bank _____

Branch & City _____

The scheme name mentioned on the application form and the cheque has to be the same. In case of any discrepancy between the two, units will be allotted as per the scheme name mentioned on the application only.

Documents attached to avoid Third Party Payment Rejection: Third Party Declarations Bank Certificate for Pre-funded Instruments

For Minor investment, if Funds are from Parent/Legal Guardian, enclose Relationship Proof Birth Certificate Passport School Leaving Certificate Court Order

MANDATORY DECLARATION: The details of the bank account provided above pertain to my/our own bank account in my/our name Yes No.

If no, my relationship with the bank account holder (attach the Third Party declaration Form) (Please ✓) Employee Custodian AMC Corporate

DEMAT Details Depository Participant Name _____ Proof Attached Latest Client Master Demat Account Statement

National Securities Depository Limited (NSDL) Central Depository Securities (India) Limited (CDSL)

DP ID & Beneficiary Account No. _____ Beneficiary Account No. _____

7 CONFIRMATION UNDER THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) AND COMMON REPORTING STANDARD (CRS) [MANDATORY FOR ALL INVESTORS INCLUDING UNIT HOLDER (GUARDIAN IN CASE OF MINOR), JOINT HOLDER(S) AND POA HOLDER]

FATCA/CRS SELF CERTIFICATION FOR INDIVIDUAL INVESTORS (INDIVIDUAL/NRI/ON BEHALF OF MINOR/PROPRIETORSHIP FIRM)

	Sole/First Applicant Guardian	Second Applicant	Third Applicant/POA holder
Place and Country of Birth	Place _____ Country _____	Place _____ Country _____	Place _____ Country _____
Address Type [for KYC address]	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Tax Resident (i.e. are you assessed for Tax) in any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If 'Yes' please fill for all countries (other than India) in which you are a Resident for tax purpose i.e. where you are Citizen/Resident/Green Card Holder/Tax Resident in the respective countries			
Country of Tax Residency#	_____	_____	_____

...continued overleaf ⇨

	Sole/First Applicant Guardian	Second Applicant	Third Applicant/POA holder
Tax Identification Number (TIN) or Functional Equivalent [^]	Mandatory	Mandatory	Mandatory
Identification Type (TIN or Other, please specify)			
If TIN is not available, please tick ✓ the reason [as defined below]	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Reason A – The country where the Account Holder is liable to pay tax does not issue TIN to its residents. Reason B – No TIN required [Select this reason only for the authorities of the respective country of tax residence do not required the TIN to be collected] Reason C – Others - Please specify the reason _____			
# To also include USA, where the individual is a citizen/green card holder of USA. ^ In case Tax Identification Number is not available, kindly provide its functional equivalent.			
FATCA / CRS SELF CERTIFICATION FOR NON-INDIVIDUAL INVESTORS AND THEIR ULTIMATE BENEFICIAL OWNER (UBO) (COMPANY / TRUST / SOCIETY / PARTNERSHIP FIRM ETC.)			
Please complete Annexure A & B			
9 NOMINATION DETAILS (Mandatory for new folios of Individual Unitholders only - whether holding Units Singly or Jointly with other holders)			
A) <input type="checkbox"/> I/We wish to Nominate: I/We, wish to make a nomination and do hereby nominate the person(s) who shall receive all the assets held in my/our account in the event of my/our death and by cancelling the nomination(s) made by me/us previously in respect of the units held by me/us in the listed Folio/s. <i>(Fill the separate nomination form).</i>			
B) <input type="checkbox"/> I/We do not wish to Nominate (Nomination OPT-OUT): I/We, the applicant(s)/unitholder(s) hereby confirm that I/we do not wish to appoint any nominee(s) in respect of the mutual fund application(s)/units held in my/our mutual fund folio(s). I/We understand the implications/issues involved in non-appointment of any nominee(s) and am/are further aware that in case of my demise/death of all the unit holders in the folio, my/our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund/AMC for settlement of death claim/transmission of units in favour of the legal heir(s), based on the value of the assets held in the mutual fund folio/s.			
Note : Where Nominee details and Nomination Opt-Out both are mentioned, Nomination Opt-Out will be considered as “Default”. Folio in such case will be updated without Nominee.			
11 DECLARATION AND SIGNATURES (In case of joint holding, signatures of all unit holders are mandatory)			
FATCA / CRS DECLARATION			
I acknowledge and confirm that the information provided with respect to FATCA/CRS is true and correct to the best of my knowledge and belief. I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be responsible for it. I authorize the Fund to update its records from the FATCA/CRS information provided by me and received by the Fund from other SEBI Registered Intermediaries. Further, I authorize the Fund to share the given information provided by me to the Fund with other SEBI Registered Intermediaries to facilitate single submission/update. I also undertake to keep the Fund informed in writing about any changes/modification/update to the above information in future and also undertake to provide any other additional information as may be required at the Fund's end and /or by the domestic tax authorities. I authorize the Fund/AMC/RTA to close or suspend my account(s) under intimation to me for non-submission of documentation.			
OTHER DECLARATIONS			
Having read and understood the contents of the Scheme Information Document, Key Information Memorandum, Statement of Additional Information and Addenda of the Scheme(s) issued till date, I/We hereby apply to the Trustees of HSBC Mutual Fund for units of the relevant Scheme and agree to abide by the terms, conditions, rules and regulations of the Scheme and the above mentioned documents of HSBC Mutual Fund. I/We hereby authorise HSBC Mutual Fund, the AMC and its Agents to disclose my/our details including investment details to my/our bank(s)/HSBC Mutual Fund's Bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us, or to disclose to such other service providers as deemed necessary for conduct of business. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Fund, the AMC, its service providers or representatives responsible. I/We will also inform the AMC, about any changes in my/our bank account. I/We confirm that I am/we are Non-Residents of Indian Nationality/Origin and that the funds are remitted from abroad through approved banking channels or from my/our NRE/NRO/FCNR Account <i>(Applicable to NRI).</i>			
I/We confirm that the details provided by me/us are true and correct. I/We hereby declare that the amount being invested by me/us in the Scheme(s) is through legitimate sources and is not held or designed for the purpose of contravention and/or evasion of any Act, Rules, Regulations or any other applicable laws or Notifications issued by any governmental or statutory authority from time to time. I/We acknowledge that the AMC has not considered my/our tax position in particular and that I/we should seek tax advice on the specific tax implications arising out of my/our participation in the Scheme. I/We have understood the details of the Scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.			
I/We confirm that I am/We are not United States person(s) under the laws of United States or resident(s) of Canada. In case of change to this status, I/We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).			
We confirm that we have not issued any bearer shares or share warrants. We also confirm that we will inform the AMC if bearer shares or share warrants are issued subsequently.			
X	X	X	
Sole/First Applicant/Guardian/PoA	Second Applicant/PoA	Third Applicant/PoA	
Date <input type="text"/>	Please write Application Form No./Folio No. on the reverse of the Cheque/Demand Draft. Default options will be applied in cases where the information provided is either ambiguous or has any discrepancy.		

Form for Fresh Nomination / Change of Existing Nomination / Cancellation of Nomination

Applicable for Individual Unitholders only (effective from June 1, 2025 to August 31, 2025).
Please read the instructions carefully before filling up this Form.

Date :

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Fresh Nomination – All unit holders need to sign (irrespective of mode of holding). <input type="checkbox"/> Fresh Nomination	Change of Existing Nomination / Cancellation of Nomination – Signatures as per mode of holding. <input type="checkbox"/> Change of Existing Nomination <input type="checkbox"/> Cancellation of Nomination
---	--

Folio No.(s) (having same mode of holding and pattern)	
1.	2.
3.	4.
Investor Name (Mr./Ms.) _____	

Nomination Details			
I/We wish to make a nomination and do hereby nominate the following person(s) in the above specified folio(s) who shall receive all the assets held in my/our account in the event of my/our death. This nomination shall supersede any prior nomination made by us/me if any.			
Nomination can be made upto three nominees in the account.	Mandatory information		
	1st Nominee	2nd Nominee	3rd Nominee
Name of the Nominee (Mr./Ms.)	_____	_____	_____
Share of each Nominee#	%	%	%
Date of Birth (for Minor)	_____	_____	_____
Relationship with the Applicant (select one)	<input type="checkbox"/> Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Daughter <input type="checkbox"/> Son <input type="checkbox"/> Others (please specify) _____	<input type="checkbox"/> Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Daughter <input type="checkbox"/> Son <input type="checkbox"/> Others (please specify) _____	<input type="checkbox"/> Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Daughter <input type="checkbox"/> Son <input type="checkbox"/> Others (please specify) _____
Nominee/Guardian (in case of Minor) Identification details [Please tick any one of the following and provide ID Number and no copies required].	<input type="checkbox"/> PAN _____ <input type="checkbox"/> Aadhaar (masked – only last 4 digits visible) * * * * * <input type="checkbox"/> Passport (for NRIs/OCIs/PIOs) _____ <input type="checkbox"/> Driving License _____	<input type="checkbox"/> PAN _____ <input type="checkbox"/> Aadhaar (masked – only last 4 digits visible) * * * * * <input type="checkbox"/> Passport (for NRIs/OCIs/PIOs) _____ <input type="checkbox"/> Driving License _____	<input type="checkbox"/> PAN _____ <input type="checkbox"/> Aadhaar (masked – only last 4 digits visible) * * * * * <input type="checkbox"/> Passport (for NRIs/OCIs/PIOs) _____ <input type="checkbox"/> Driving License _____
Address of Nominee(s)/ Guardian in case of Minor	<input type="checkbox"/> Same as First Applicant _____ City _____ Pin code _____ State _____ Country _____	<input type="checkbox"/> Same as First Applicant _____ City _____ Pin code _____ State _____ Country _____	<input type="checkbox"/> Same as First Applicant _____ City _____ Pin code _____ State _____ Country _____
Mobile No. of Nominee(s) / Guardian in case of Minor	_____	_____	_____
Email ID of Nominee(s) / Guardian in case of Minor	_____	_____	_____
Name of the Guardian (in case Nominee is Minor)	_____	_____	_____
Guardian's Relationship with Nominee (non mandatory)	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian
I/We want the details of my/our nominee to be printed in the statement of holding, provided to me/us by the AMC/DP as follows; (please tick, as appropriate)			
<input type="checkbox"/> Name of nominee(s) with Details and Percentage <input type="checkbox"/> Nomination without Details and Percentage (Default Option)			
This nomination shall supersede any prior nomination made by the account holder(s), if any.			

Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.

Request submitted for: Fresh Nomination Change of Existing Nomination Cancellation of Nomination

From _____

Folio No. _____

Subject to further verification and furnishing of mandatory information/documents. Please retain this slip until processed

ISC Stamp & Signature

SIGNATURE(S)		
I/We have read the terms and conditions for nomination and hereby nominate the above nominee(s) to receive all the amounts to my/our credits in the event of my/our death. Signature of the nominee(s) acknowledging receipt of my/our credit will constitute full discharge of liabilities in HSBC Mutual Fund.		
Name of the Holder		Signature/Thumb Impression
Sole/First Holder (Mr./Ms.)	Name	Signature/Thumb [^] Impression
	Witness 1 Name & Address: _____	Witness 1 Signature:
	Witness 2 Name & Address: _____	Witness 2 Signature:
Second Holder (Mr./Ms.)	Name	Signature/Thumb [^] Impression
	Witness 1 Name & Address: _____	Witness 1 Signature:
	Witness 2 Name & Address: _____	Witness 2 Signature:
Third Holder (Mr./Ms.)	Name	Signature/Thumb [^] Impression
	Witness 1 Name & Address: _____	Witness 1 Signature:
	Witness 2 Name & Address: _____	Witness 2 Signature:

[^] Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

If the account holder affixes thumb impression instead of signature, additionally please provide a doctors certificate and the thumb impression should be notarised.

Note: The Intermediary shall provide acknowledgement of the nomination form to the account holder(s)

INSTRUCTIONS

- If you are opening a new demat account / MF folio, you have to provide nomination. Otherwise, you have to follow the specified procedure for Opt-out
- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio where Minor is the unitholder.
- The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account. i.e.
 - 'Either or Survivor' Folios / Accounts - any one of the holders can sign.
 - 'First holder Folios / Accounts – only First Holder can sign.
 - 'Jointly' Folios / Accounts - both holders have to sign
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/ share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
- In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
- Where Nominee details and Nomination Opt-Out both are mentioned, Nomination Opt-Out will be considered as "Default". Folio in such case will be updated without Nominee.

Transmission aspects

- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).

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

CALL US AT

Please visit our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund. Please visit www.camsonline.com for an updated list of Official Points of Acceptance of our Registrar / Transfer Agent : Computer Age Management System.

TOLL FREE NUMBERS

Description	Investor related queries	Investor (Dialing from abroad)
Toll Free Number	1800-4190-200 / 1800-200-2434	+91 44 39923900
Email ID	investor.line@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in

Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons
[MANDATORY for Non-Individual Investors]
1. INVESTOR DETAILS

Investor Name as per PAN _____	Name as per PAN CARD _____
Folio No./Application No. _____	
PAN* _____	* If PAN is not available, specify Folio No.(s)

2. CATEGORY
 Our company is a Listed Company on a recognized stock exchange in India/Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].

Name of the Stock Exchange where it is listed# _____

Security ISIN# _____

Name of the Listed Company (applicable if the investor is subsidiary/associate): _____

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Unlisted Company | <input type="checkbox"/> Partnership Firm/LLP | <input type="checkbox"/> Unincorporated association/body of individuals | <input type="checkbox"/> Public Charitable Trust |
| <input type="checkbox"/> Private Trust | <input type="checkbox"/> Religious Trust | <input type="checkbox"/> Trust created by a Will | <input type="checkbox"/> Others [please specify] |

Mandatory in case of Listed company or subsidiary of the Listed Company

3. UBO / CONTROLLING PERSON(S) DETAILS

Does your company/entity have any individual person(s) who holds direct/indirect controlling ownership above the prescribed threshold limit? (Please ✓)

Yes No

If 'YES' - We hereby declare that the following individual person holds directly/indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

BEN2 form as downloaded from MCA portal is attached as documentary evidence of the UBO information or any other applicable supporting documents like shareholding pattern of the entity and its associates. Further, we hereby consent to submitting the appropriate documentary evidence substantiating this as and when required at AMC/RTA end.

If 'NO' - declare that no individual person (directly/indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO / SMO#			
UBO / SMO PAN# [For Foreign National, TIN to be provided]			
% of beneficial interest#	<input type="checkbox"/> >10% controlling interest <input type="checkbox"/> >15% controlling interest <input type="checkbox"/> >25% controlling interest <input type="checkbox"/> NA. (for SMO)	<input type="checkbox"/> >10% controlling interest <input type="checkbox"/> >15% controlling interest <input type="checkbox"/> >25% controlling interest <input type="checkbox"/> NA. (for SMO)	<input type="checkbox"/> >10% controlling interest <input type="checkbox"/> >15% controlling interest <input type="checkbox"/> >25% controlling interest <input type="checkbox"/> NA. (for SMO)
UBO / SMO Country of Tax Residency#			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth #	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth #	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
UBO / SMO PEP#	<input type="checkbox"/> Yes – PEP <input type="checkbox"/> Yes – Related to PEP <input type="checkbox"/> No – Not a PEP.	<input type="checkbox"/> Yes – PEP <input type="checkbox"/> Yes – Related to PEP <input type="checkbox"/> No – Not a PEP.	<input type="checkbox"/> Yes – PEP <input type="checkbox"/> Yes – Related to PEP <input type="checkbox"/> No – Not a PEP.
UBO / SMO Address [include City, Pincode, State, Country]	Address _____ City: _____ Pincode _____ State _____ Country _____	Address _____ City: _____ Pincode _____ State _____ Country _____	Address _____ City: _____ Pincode _____ State _____ Country _____
UBO / SMO Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Regd. Office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Regd. Office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Regd. Office
UBO / SMO Email ID			
UBO / SMO Mobile No.			
UBO / SMO Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
UBO / SMO Father's Name			
UBO / SMO Occupation	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others
SMO Designation#			
UBO / SMO KYC Complied**	<input type="checkbox"/> Yes/ <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	<input type="checkbox"/> Yes/ <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	<input type="checkbox"/> Yes/ <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.
BEN2 Form or any other relevant supporting documents as applicable ***	<input type="checkbox"/> Attached	<input type="checkbox"/> Attached	<input type="checkbox"/> Attached

Mandatory column. Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory. * Participating Mutual Fund(s)/RTA may call for additional information/documentation wherever required or if the given information is not clear/incomplete/correct and you may provide the same as and when solicited. ** In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country. *** Documentary proof for UBO.

DECLARATION

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable share holding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all/any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees/RTAs (the Authorized Parties) or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries/or any regulated intermediaries registered with SEBI/RBI/IRDA/PFRDA to facilitate single submission/update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your/Fund's end or by domestic or overseas regulators/tax authorities.

Signature with relevant seal:

<input checked="" type="checkbox"/>	Authorized Signatory 1	<input checked="" type="checkbox"/>	Authorized Signatory 2	<input checked="" type="checkbox"/>	Authorized Signatory 3
Name:		Name:		Name:	
Designation:		Designation:		Designation:	
Date	<input type="text"/>	Place	<input type="text"/>		

INSTRUCTIONS ON CONTROLLING PERSONS/ULTIMATE BENEFICIAL OWNER

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP]/ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals..
- In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- Where no natural person is identified under clauses (i) or (ii) above, the identity of the

relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies/foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

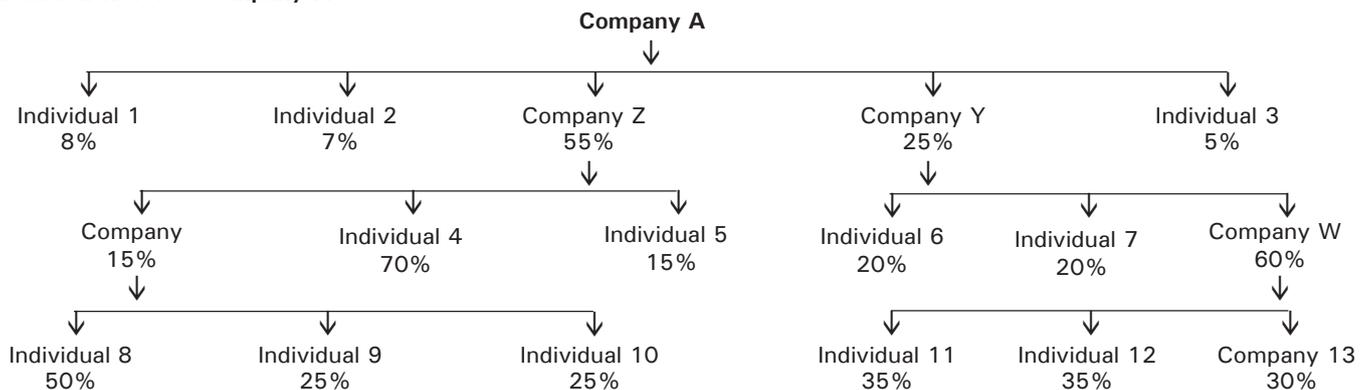
D. KYC requirements

Beneficial Owner(s)/ Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s)/SMO(s).

In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof. Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

SAMPLE ILLUSTRATIONS FOR ASCERTAINING BENEFICIAL OWNERSHIP:

Illustration No. 1 – Company A



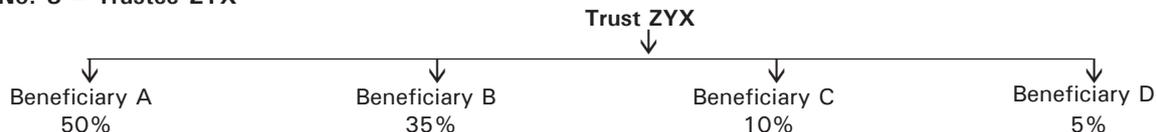
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 38.50% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partnership Firm ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >=10% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust/Protector of Trust, relevant information to be provided along with the proof indicated.

INVESTOR'S DETAILS

Investor Name as per PAN _____ Name as per PAN CARD _____

PAN

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 Mobile No. + **9** **1**

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- I/We hereby confirm that above stated entity/organization is falling under “Non-profit organization” [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
- Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal _____

If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

- I/We hereby confirm that the above stated entity/organization is NOT falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all/any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees/RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission/update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your/Fund's end or by domestic or overseas regulators/tax authorities.

SIGNATURE WITH RELEVANT SEAL:

X Authorized Signatory	X Authorized Signatory	X Authorized Signatory							
Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table> / <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table> / <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>								Place: _____	

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FATCA and CRS Self Certification for Non-Individuals

[Mandatory for Non-Individual Investors including HUF] Please turn over for Definitions/ Instructions/Guidance

APPLICANT DETAILS

Applicant Name as per PAN										Name as per PAN CARD									
PAN					Application No					Folio Nos									

Type of address given at KRA Residential or Business Residential Business Registered Office

INCORPORATION and TAX RESIDENCY DETAILS (Mandatory)

Place of Incorporation:	Country of Incorporation:	Date of Incorporation:
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Is Entity a tax resident of any country other than India? Yes No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below)

	Country of Tax Residency	TIN or equivalent number [^]	Identification Type (TIN or Other, please specify)
1		Mandatory	
2		Mandatory	
3		Mandatory	
4		Mandatory	

[^] In case Tax Identification Number is not available, kindly provide its functional equivalent. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation/ Tax residence is U.S. but Entity is not a Specified U.S. Person (as per definition E5), please mention the exemption code in the box (Refer instruction D4):

FATCA and CRS DETAILS (Mandatory)

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, (Please ✓ as appropriate) : <input type="checkbox"/> Financial Institution (Refer definition A) or <input type="checkbox"/> Direct reporting NFE (Refer definition B)	GIIN _____ Note: If you do not have a GIIN (Global Intermediary Identification number) but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity: _____
	GIIN - Not Available (Please ✓ as appropriate): If the entity is a financial institution,

PART B (please fill any one as appropriate, to be filled by NFEs other than Direct Reporting NFEs)

Is the Entity a publicly traded company? No <input type="checkbox"/> Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) (that is, a company whose shares are regularly traded on an established securities market) (Refer definition D1)	Name of stock exchange _____
Is the Entity a related entity of a publicly traded company? No <input type="checkbox"/> Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) (a company whose shares are regularly traded on an established securities market) (Refer definition D2)	Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company OR <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
Is the Entity an Active NFE? No <input type="checkbox"/> Yes <input type="checkbox"/> Also provide UBO Form <input type="checkbox"/> (Refer definition D3)	Nature of Business _____ Please specify the sub-category of Active NFE _____ (Mention code - refer D3)
Is the Entity a Passive NFE? No <input type="checkbox"/> Yes <input type="checkbox"/> Also provide UBO Form <input type="checkbox"/> (Refer definition E2)	Nature of Business _____

If Passive NFE, please provide the below additional details for each of the Controlling person. (Please attach additional sheets if necessary)

Sr. No.	Name of UBO	Taxpayer Identification Number/PAN / Equivalent ID Number	Place of Birth	Country of Birth	Occupation Type [Service, Business, Others]	Nationality	Father's Name	Date of Birth dd/mm/yyyy	Gender [Male, Female, others]
1		Mandatory							
2		Mandatory							
3		Mandatory							

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification No.

§ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

DECLARATION & SIGNATURE(S)

I acknowledge and confirm that the information provided with respect to FATCA/CRS is true and correct to the best of my knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be responsible for it. I authorize the Fund to update its records from the FATCA/CRS information provided by me and received by the Fund from other SEBI Registered Intermediaries. Further, I authorize the Fund to share the given information provided by me to the Fund with other SEBI Registered Intermediaries to facilitate single submission/update. I also undertake to keep the Fund informed in writing about any changes/modification/update to the above information in future and also undertake to provide any other additional information as may be required at the Fund's end and/or by the domestic tax authorities. I authorize the Fund/AMC/RTA to close or suspend my account(s) under intimation to me for non-submission of documentation.	X
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Date : _____ Place : _____	Authorized Signatories [with Company / Trust/Firm/Body Corporate seal]
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DEFINITIONS / INSTRUCTIONS / GUIDANCE

A. Financial Institution (FI)- The term FI means any financial institution that is a :

- 1 Depository institution:** Accepts deposits in the ordinary course of banking or similar business.
- 2 Custodial institution:** An entity that as a substantial portion of its business, holds financial assets for the account of others and where the entity's gross income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of- (a) The three-year period ending on December 31 of the year preceding the year in which the determination is made; (b) The period during which the entity has been in existence before the determination is made)
- 3 Investment entity :** Conducts a business or operates for or on behalf of a customer for any of the following activities: (a) Trading in money market instruments, foreign exchange, foreign currency, etc. (b) Individual or collective portfolio management. (c) Investing, administering or managing funds, money or financial asset on behalf of other persons. [OR] The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described herein. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of: (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or (ii) The period during which the entity has been in existence.
- 4 Specified Insurance company:** Entity issuing insurance products i.e. life insurance or cash value products.
- 5 Holding company or treasury company:** Is an entity that is a holding company or treasury centre that is a part of an expanded affiliate group that includes a depository, custodial institution, specified insurance company or investment entity.

B. Direct Reporting NFE: means a Non-financial Entity (NFE) that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

C. GIIN not required: Categories with codes

Code	Sub-Category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors and Investment Managers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	I with a local client base
10	Non-registering local banks
11	FI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FI

D. Non-Financial Entity (NFE): Entity that is not a financial institution (including a territory NFE). Types of NFEs excluded from FATCA reporting are as below:

- 1. Publicly traded corporation (listed company):** A company is publicly traded if its stock are regularly traded on one or more established securities markets.
- 2. Related entity of a listed company:** The NFE is a related entity of an entity of which is regularly traded on an established securities market;
- 3. Active NFE:** (is any one of the following):

Code	Sub-Category
01	Less than 50 percent of the NFE's gross income for the preceding financial year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE is a 'non for profit organization which meets all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or

Code	Sub-Category
	educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; <ul style="list-style-type: none"> • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

Code	Sub-Category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 58
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

E. Other definitions

- 1 Related entity:** An entity is a related entity of another entity if either entity controls the other entity or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote or value in an entity.
- 2 Passive NFE:** The term passive NFE means any NFE that is not (i) an Active NFE (including publicly traded entities or their related entities), or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations. (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
- 3 Passive income:** The term passive income means the portion of gross income that consists of: (a) Dividends, including substitute dividend amounts; (b) Interest; (c) Income equivalent to interest, including substitute interest and amounts received from or with respect to a pool of insurance contracts if the amounts received depend in whole or part upon the performance of the pool; (d) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE; (e) Annuities; (f) The excess of gains over losses from the sale or exchange of property that gives rise to passive income described in this section.; (g) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any commodities, but not including: (i) Any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation; or (ii) Active business gains or losses from the sale of commodities, but only if substantially all the foreign entity's commodities are property (h) The excess of foreign currency gains over foreign currency losses; (i) Net income from notional principal contracts; (j) Amounts received under cash value insurance contracts; (k) Amounts earned by an insurance company in connection with its reserves for insurance and annuity contracts
- 4 Controlling persons:** Controlling persons are natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force recommendations.
- 5 Specified US Persons -** Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker
- 6 Expanded affiliated group:** Expanded affiliated group is defined to mean one or more chains of members connected through ownership (50% or more, by vote or value, as the case may be) by a common parent entity if the common parent entity directly owns stock or other equity interests meeting the requirements in at least one of the other members.
- 7 Owner documented FI:** An FI meeting the following requirements: (i) The FI is an FI solely because it is an investment entity; (ii) The FI is not owned by or related to any FI that is a depository institution, custodial institution, or specified insurance company; (iii) The FI does not maintain a financial account for any nonparticipating FI; (iv) The FI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and (v) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FI that holds its interest through a participating FI, a deemed-compliant FI (other than an owner-documented FI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

Date: _____

Application

No. : _____

1 INVESTOR'S DETAILS (Names should be in the same sequence as appearing in your Demat Account. In case of discrepancies, the Application is liable to get rejected.)

Name as per PAN (Mandatory)***	Mr Ms M/s	Name as per PAN CARD	
KYC Identification Number (KIN)		PAN (Mandatory)	
Proof to be enclosed (✓) <input type="checkbox"/> PAN card Copy			
Guardian's (If Sole/First Applicant is a Minor) OR Contact Person's (In case of Non-Individual Investors only)			
Name as per PAN	Mr Ms M/s	Name as per PAN CARD	
KYC Identification Number (KIN)		PAN (Mandatory)	
Proof to be enclosed (✓) <input type="checkbox"/> PAN card Copy			
Are you a resident of USA/Canada? (✓) Yes <input type="checkbox"/> No** <input type="checkbox"/> ** Default if not ticked.			

2 INVESTMENT DETAILS

Scheme Name :	HSBC Gold ETF		
Total Amount to be blocked (in Figures)	₹		(in words)

3 SCSB ACCOUNT DETAILS (please refer websites of NSE, BSE and SEBI for list of SCSBs) (MANDATORY)

Bank Name			
Branch Address			
Bank A/c No.		Bank City	
Bank A/c No.		A/c. Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO* <input type="checkbox"/> NRE* * For NRI Investors	

4 DEMAT ACCOUNT DETAILS (MANDATORY)

	NSDL	CDSL
DP Name		
DP ID	I N	
Beneficiary Account No.		

5 UNDERTAKING BY ASBA INVESTOR/ACCOUNT HOLDER

1) I/We hereby undertake that I/We am/are an ASBA investor(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009. 2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all acts as are necessary to make an application for purchase of units in the NFO blocking the amount to the extent mentioned above in the "SCSB details" or unblocking of funds in the bank account maintained with the SCSB specified in the ASBA Form, transfer of funds to the Issuer's account designated for this purpose on receipt of instruction from the Registrar after finalisation of the basis of allotment entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar to HSBC Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon finalisation of the basis of allotment and to transfer the requisite money to the Issuer's account designated for this purpose. 3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application. 4) If the DP ID, Client ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the ASBA Application shall be rejected and the AMC, R&TA and SCSB shall not be liable for losses, if any. 5) I/We hereby authorize the SCSB to make relevant revisions as may be required to be done during the NFO, in the event of price revision.

Having read and understood the contents of the SID and SAI, I/We hereby apply under Direct/AMFI Certified empanelled distributors to the Trustees of HSBC Mutual Fund for units of the Scheme/Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby authorize HSBC Mutual Fund, its Investment Manager and its Agents to disclose details of my/our investment to my/our bank(s)/HSBC Mutual Fund's Bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us. I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS/Direct Debit Facility. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold HSBC Asset Management (India) Pvt. Ltd. (Investment Manager to HSBC Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform HSBC Asset Management (India) Pvt. Ltd., about any changes in my/our bank account. We have understood that the present scheme does not offer any guarantee or assured return and that the scheme is subject to credit risk or default risk including possible loss of principal, any losses in case of a default will be borne by me/us. *I/We confirm that I am/We are Non-Residents of Indian Nationality/Origin and that the funds are remitted from abroad through approved banking channels or from my/our NRE/NRO/FCNR Account. I/We confirm that the details provided by me/us are true and correct. I/We hereby declare that the amount being invested by me/us in the Scheme of HSBC Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time. I/We acknowledge that the AMC has not considered my/our tax position in particular and that I/we should seek tax advice on the specific tax implications arising out of my/our participation in the scheme. *Applicable to NRI

I/We acknowledge that the AMC has not considered my/our tax position in particular and that I/we should seek tax advice on the specific tax implications arising out of my/our participation in the scheme. I/We confirm that I am/We are not United States person(s) under the laws of United States or resident(s) of Canada. In case of change to this status, I/We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).

Signature of the Applicant(s)	1. Sole/First Applicant/Guardian/POA	2. Second applicant/POA	3. Third Applicant/POA	Attn: NRI investors; payment must be made through NRE/FCNR Accounts)
Signature of the Bank Account Holder(s)	1. Sole/First Applicant/Guardian/POA	2. Second applicant/POA	3. Third Applicant/POA	

ACKNOWLEDGEMENT SLIP FOR INVESTOR

Date: _____	Application No. : _____
Scheme Name _____	
Received from Mr./Ms. _____	
Address _____	
_____ Pin Code _____	
Tel. _____ Mobile _____ Bank A/c No. _____	
Bank Name & Branch Address _____	
_____ Total Amount to be Blocked (Rs.) _____	
(in words) _____	

SCSB Stamp, Signature, Date & Time of Form submission

Instructions for filling up the Application Form

Background:

In its continuing endeavour to make the existing New Fund Offer process more efficient, SEBI introduced a supplementary process of applying in New Fund Offer, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

- 1. Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer (NFO), containing an authorisation to block the application money in a bank account.
- 2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R&TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an arrangement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. An SCSB shall identify its Designated Branches (DBs) at which an ASBA Applicant shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.
- 3. Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she:
 - (i) is a "Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor,
 - (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".
- 4. ASBA Facility in Brief:** Investor shall submit his /her Application through an ASBA Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Application Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New Fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Applicants to the AMC account designated for this purpose.

In case of withdrawal/Rejection of the Offer, the R&TA shall notify the SCSBs to unblock the blocked amount of the ASBA Applicants within one day from the day of receipt of such notification.

- 5. Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

Investors are requested to check with their respective banks about the availability of the ASBA facility.

6. Other Information for ASBA Investors:

1. On the closure date of the NFO, the ASBA form should be submitted to the SCSBs before the 3.00 p.m. or such other time as may be decided by respective SCSBs.
2. The Applicant intending to invest in the Scheme through ASBA Process will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.
3. Signatures as available with depository will be taken for all purpose after the allotment of units in case of demat holding.
4. All static details in our records would be taken from the demat account (DP ID) provided by you.
5. Bank account details provided in the ASBA Application form will be used for refunding reject applications where DP ID is not matching
6. Bank Mandate for redemptions/dividend will be as per your DP ID in case of demat holding.
7. SCSB shall give ASBA investors an acknowledgement for the receipt of ASBAs.
8. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
9. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
10. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
11. R&TA shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.
12. ASBA facility is currently available only to those investors who wish to hold the units in dematerialized form.

Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable Foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA Application Form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account.
9. Application accepted by SCSB and not uploaded on/with the Exchange/ Registrar.

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document carefully before making an investment decision and filling up the Application Form. Investors are deemed to have accepted the terms of subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment for investment.

Manner of filling Application Form

Manner must be completed in BLOCK LETTERS in ENGLISH.

Please tick in appropriate box for relevant options wherever applicable. Signatures should be in English or in any Indian Language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. Submission of Application: Duly completed applications along with full payment must be remitted at the designated Collection Centres or may be routed through Agents of HSBC Mutual Fund. Note: Kindly retain the acknowledgement slip initiated/stamped by the collecting authority.

2. BENEFICIAL INVESTOR INFORMATION

- a. The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the HSBC Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.
- b. Investors are requested to provide name of the FII/Client, if the Beneficial Investor is a FII/Client. Please note that the name of the First/Sole Applicant should be match with the details mentioned in the Application Form. If the Beneficial Investors are employees, a separate list of employees mentioning their codes and signatures and list of authorised signatories on behalf of employees along with the KYC compliance and PAN details of each employees shall be furnished by the employer on its letterhead.

If the Beneficial Investors are empanelled distributors, a separate list of the distributors mentioning their ARN numbers and signatures shall be furnished.

If the Beneficial Investors are agents/distributors/dealers, a separate list of the agents/distributors/dealers with their signatures and list of authorised signatories on behalf of agents/distributors/dealers along with the KYC compliance and PAN details of each agent/distributor/dealer shall be furnished by the employer on the letter head.

3. THIRD PARTY INFORMATION

“Third Party” Custodian or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided. The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- a. On behalf of employee under Systematic Investment Plans or as lump sum / onetime subscription, through Payroll deductions or deductions out of expense reimbursements made by employer; or
- b. On behalf of an FPI or a Client made by the Custodian.
- c. Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through lump sum/one time subscription.
- d. Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through lump sum/one time subscription.

Mailing address and contact details of Third Party must be written in full.

4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

(i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not preprinted on the cheque, then the third party should provide any one of the following documents:

1. A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number; or
2. A letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his/ her full signature, name, employee

code, bank seal and contact number.

The original documents along with the documents mentioned above should be submitted to the Official Points of Acceptance of HSBC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the HSBC Mutual Fund/Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

(ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc. against registered Pay-in account

- a. a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's name, bank account number and PAN as per bank records, if available, or
- b. a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available, or
- c. a copy of the passbook/bank statement evidencing the debit for issuance of a DD.

(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

1. In such case, investor is required to provide a copy which has been provided to the Bank indicating the account number and the debit instructions.
2. For payment through online mode AMC may match payer account details with registered Pay-in bank accounts of the Investor.

(iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

Subscription through a pre-funded instrument procured against cash shall only be accepted for investments below Rs. 50,000/-. Investor is required to provide a banker's certificate for issuance of a DD against cash stating the investor's name, bank account number and PAN as per bank record (if available).

However, investors are requested to note that such bank account number of the investor is same as the one of the registered bank account mandate(s) with the mutual fund or with the bank details mentioned in the Application Form.

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of FII clients/Employee/Agent/Dealer/Distributor should be signed by their Custodian/Employer/AMC/Corporate respectively.

6. PERMANENT ACCOUNT NUMBER

As per SEBI Circular dated April 27,2007, Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, effective July 2, 2007. Transactions by unit holder/investors who fail to submit copy of PAN are liable to be rejected.

Accordingly, it is mandatory for all investors to quote their Permanent Account Number (PAN) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. Furnishing an incorrect PAN or not furnishing these details could invite a penalty of R 10,000 as per the extant provisions of the Income Tax Act, 1961.

7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy. The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and/or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications and directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, HSBC Mutual Fund reserves the right to seek information and/or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may reverify identity and obtain any incomplete or additional information for this purpose.

HSBC Mutual Fund and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the

folios/rejection of any application/allotment of Units or mandatory redemption of Units due to non-compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and/or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

- a. KYC is mandatory for investment in mutual funds and all applicants need to comply with this requirement.
- b. With effect from 1st February 2017, any individual customer who is new to KRA system and whose KYC is not registered or verified in the KRA system, needs to fill in new KYC form viz., "CKYC Form" to comply with the KYC requirements. For more information on KYC requirements, please visit our web site (www.assetmanagement.hsbc.co.in) or speak to your investment adviser.

For non-Individual applicants, KYC Compliance requires identification of the customer by seeking relevant information on incorporation, commencement of business, tax status, nature of entity, nature of business, address and certain details of Promoters/Partners/Trustees / Whole Time Directors/Kartas of HUF. SEBI has appointed KYC Registration Agencies (KRA) to facilitate a single KYC across all SEBI registered intermediaries. For more information on KYC requirements, please visit our web site or speak to your investment adviser.

- c. If the investment is being made by a Constituted Attorney on behalf of an applicant, the Attorney needs to comply with KYC requirements.

• Non PAN Based KYC applicability

Non PAN Based KYC applicability For certain nature of transactions and type of clients, PAN is not mandatory. In such cases, common standard KYC through CVL will not apply. In such cases, the client will have to submit certain documents as elaborated below and KYC will be handled by the AMC/Registrar & Transfer Agent i.e. Computer Age Management Services Private Limited directly. Such nature of transaction and type of clients and the documents required for successful completion of KYC is mentioned below:

B. Investments from investors residing in Sikkim

Documents required

1. Proof of address of Sikkim state and application form should mention the same address.

2. Address proof shall be self-attested by the investor/attested by the ARN holder mentioning the ARN number or attested by any competent authority.

C. Investments from Central Government, State Government and the officials appointed by the courts, e.g., Official Liquidator, Court receiver, etc., (under the category of Government)

Documents required

1. Proof of identity as documentary evidence in support of the claim for such an exemption.
2. Such proof shall be self-attested by the investor/attested by the ARN holder mentioning the ARN number or attested by any competent authority.

For complying with the KYC requirement, all the investors could approach POS or CVL for submitting their KYC Application Form (KAF) and the mandatory documents of Proof of Identity and Proof of Address. The list of all documents required to fill up the form and the detailed process is mentioned above and can be found in the KYC Application Form. An updated list of POS is available at www.assetmanagement.hsbc.co.in.

After verification of the KYC Application Form and accompanying documents, investors will receive a letter certifying their KYC compliance. Investors are requested to visit the Knowledge Centre Section of our website www.assetmanagement.hsbc.co.in and also read the KYC section of Statement of Additional Information (SAI) in detail.

Investors are requested to note that KYC would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the mutual fund.

The AMC, under powers delegated by the Trustee, shall have absolute discretion to reject any application, prevent further transactions by a Unit holder, if after due diligence, the investor/unitholder/a person making the payment on behalf of the investor does not fulfil the requirements of the KYC Policy or the AMC believes that the transaction is suspicious in nature with regard to money laundering.

CALL US AT

Please visit our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund. Please visit www.camsonline.com for an updated list of Official Points of Acceptance of our Registrar/Transfer Agent : Computer Age Management System.

TOLL FREE NUMBERS

Description	Investor related queries	Investor (Dialing from abroad)
Toll Free Number	1800-4190-200 / 1800-200-2434	+ 91 44 39923900
Email ID	investor.line@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

HSBC Asset Management (India) Private Limited

CIN NO: U74140MH2001PTC134220

9-11 Floors, NESCO IT Park, Building No. 3,
Western Express Highway, Goregaon (East), Mumbai 400 063, India

Website : www.assetmanagement.hsbc.co.in

Description	Investor related queries	Investor (Dialing from abroad)
Toll Free Number	1800-4190-200 / 1800-200-2434	+ 91 44 39923900
Email ID	investor.line@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in

To get your updated account statement email us at : "mfsoa@mutualfunds.hsbc.co.in"



Remember, you can also find out more via our social media handles !



Please check our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund.

CAMS SERVICE CENTRES / CAMS LIMITED TRANSACTION POINTS / CAMS COLLECTION CENTRES

For details on CAMS Service Centres, please visit www.camsonline.com