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# Application Form for STP & SWP

Application No. \_\_\_\_\_

In case of folios held on behalf of Minor - Standing Instructions in the nature of STP & SWP will be registered only till the date of Minor attaining Majority.

## DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE

Broker ARN Code	Sub-Broker ARN Code	EUIN	Sub-Broker Code	Principal Group Employee Code

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. (Refer Instruction No. 1)

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

Signature of Sole/ First Applicant/ Holder

## 1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding will be as per the existing Folio Number) [Refer Instruction No. 2]

Common Account / Folio No. \_\_\_\_\_

Name of Sole / First Unit Holder \_\_\_\_\_

## 2 SYSTEMATIC WITHDRAWAL PLAN (SWP) – Atleast 6 Withdrawals of ₹ 500/- each (Available only after the expiry of the scheme specific lock-in period, if any)

I/We would like to enrol for SWP

Scheme \_\_\_\_\_

Plan/Option \_\_\_\_\_

Start Month \_\_\_\_\_ End Month (optional) ^^ \_\_\_\_\_ SWP Amount \_\_\_\_\_ SWP Units \_\_\_\_\_

SWP date  1st  11th  21st (the date of the month on which you want to withdraw) No. of Installments (Atleast 6) \_\_\_\_\_ Frequency  Monthly  Quarterly  Semi-annual  Annual

## 3 SYSTEMATIC TRANSFER PLAN (STP) / SYSTEMATIC SWITCH PLAN (SSP)

Atleast 6 Withdrawals of (i) ₹ 1,000/- each for all Schemes (Except Principal Personal Tax Saver Fund & Principal Tax Savings Fund)

(ii) ₹ 500/- each for Principal Personal Tax Saver Fund & Principal Tax Savings Fund (Available only after the expiry of the scheme specific lock-in period)

I/We would like to transfer \_\_\_\_\_ units OR ₹ (in figures) \_\_\_\_\_ Rupees (in words) \_\_\_\_\_

From : Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

To : Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Start Month \_\_\_\_\_ End Month (optional) ^^ \_\_\_\_\_ No. of Installments (Atleast 6) \_\_\_\_\_

Frequency  Daily  Weekly\*  Monthly  Quarterly  Semi-annual  Annual STP date  1st  11th  21st

\* Every Monday (Next Business Day if Monday is a non-business day).

^^ In case if the investor does not specify the end month the SWP/STP shall be active only upto such date that the sufficient funds are available.

## 4 DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Scheme Information Document/s to the Scheme(s) including the sections on "Prevention of Money Laundering and Know Your Customers". I / We hereby apply to the Trustees of the Principal Mutual Fund (the Mutual Fund) for units of the Scheme as indicated above ["the Scheme(s)"] and agree to abide by the terms and conditions, of the Scheme and such other scheme(s) of the Mutual Fund [Scheme(s)] into which my/our investment may be moved pursuant to any instruction received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme(s). I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and 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 further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution. I/We further confirm that the ARN holder (Broker/Sub-Broker) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) has been recommended to me/us. I / We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Schemes of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever. I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank account, where AMC has such arrangement with my / our Bank. I/We hereby agree for the AMC/Trustees to compulsorily redeem any Units held directly or beneficially by me/us if I/we fail to provide the information called for by the AMC / Principal Mutual Fund or if the units are found to be held in contravention of any regulatory requirements / prohibitions issued from time to time.

**Applicable to NRIs only:** I / We confirm that I am / we are Non- Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Residents External / Ordinary Account /FCNR Account.

**Applicable for Micro SIP:** I/We further confirm & declare that I/We do not have any existing Micro SIPs in the scheme(s) of Principal Mutual Fund which together with the current Micro SIP application will result in aggregate investments exceeding ₹ 50,000/- . Further, I/We confirm that where the PAN has not been provided for any unitholder the same is on account of the fact that I/we do not hold PAN as on date.

Signature of 1st Applicant / POA Holder / Guardian	APPLICANT SIGNATURE	POA HOLDER SIGNATURE	POA Details - Name _____ PAN _____	Enclosed (please ✓) <input type="checkbox"/> PAN <input type="checkbox"/> KYC Attach copy of PAN & KYC <sup>(*)</sup>
Signature of 2nd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE	POA Details - Name _____ PAN _____	Enclosed (please ✓) <input type="checkbox"/> PAN <input type="checkbox"/> KYC Attach copy of PAN & KYC <sup>(*)</sup>
Signature of 3rd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE	POA Details - Name _____ PAN _____	Enclosed (please ✓) <input type="checkbox"/> PAN <input type="checkbox"/> KYC Attach copy of PAN & KYC <sup>(*)</sup>

^ Refer Instruction No. 3

## ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

ARN No: \_\_\_\_\_

Sub-Broker ARN: \_\_\_\_\_

EUIN: \_\_\_\_\_

Received from \_\_\_\_\_ Application / Folio No. \_\_\_\_\_

Application for Amount: \_\_\_\_\_

STP  SWP - From: Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

To: Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Signature, Stamp & Date

## INSTRUCTIONS FOR FILING THE FORM

This application form is for Resident Investors/NRIs etc. who are eligible to invest, and should be completed in English in BLOCK LETTERS & BLACK/BLUE INK only. Any overwriting/ cancellation should be countersigned by the applicants, failing which such application forms shall be liable for rejection. Please tick (✓) in the appropriate box provided.

Please read the terms of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum of the Schemes carefully before filling in the application form. 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 for tendering the payment. Application should be for a minimum amount specified for each Scheme/Plan/Option.

1) **Employee Unique Identification Number (EUIIN):** EUIIN is a unique identification number granted to the employee of ARN holders. This unique identity number helps to capture the details of employee/relationship manager/sales person of the Distributor who has interacted with the Investor for sale of Mutual Fund Products. Capturing EUIIN will help curb mis-selling of Mutual Fund Products, prevent fraudulent practices and will help the Mutual Fund to know the personnel involved in such practices and take suitable action, even if the employee/relationship manager/salesperson quits the Company, particularly in an advisory transaction. In case EUIIN field is left blank, it would be assumed that the Investor agrees to the declaration provided in bold in the section "Distributor Information & Application Form Receipt Date". Investors are requested to mandatorily sign at the space allocated in the section, as a token of having read and understood the declaration.

2) The details of Existing Unitholder(s) including details of bank account, sequence & mode of holding, address and nomination, as registered in the existing Folio number would apply to this investment and the said registered details would prevail over any conflicting information that may be furnished in this form. First Unitholders' name should be as per details in the existing folio no, else it would be liable for rejection. Where mandatory details for eg: PAN/KYC documents, local address in case of FII/NRI/PIO has not been provided/furnished earlier the same be provided along with this application form. Any changes in details registered with us need to be done vide a separate application request.

**Note:** Following person(s) shall not be permitted to make any fresh purchases/additional purchases/switches in any schemes of Principal Mutual Fund (a) "United States Persons" within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time; or (b) residents of Canada.

If an existing investor subsequently becomes a resident of U.S. or Canada, then such investor will not be able to purchase any additional units of the schemes of Principal Mutual Fund

3) **KYC REQUIREMENTS:** As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors [including Non-Resident Indians] irrespective of the amount of transaction involved [Except for SIP upto ₹ 50,000/- per year per investor (Micro SIP)]. Where the person making an application is minor and who does not have any income chargeable to income-tax, he shall quote the PAN of his/her father or mother or guardian, as the case may be. As directed by SEBI, on submission of sufficient documentary evidence, submission of PAN shall not be insisted in case of Central Government, State Government and the officials appointed by the Courts e.g. official liquidator, court receiver etc. (under the category of Government) and residents of Sikkim while investing in Mutual Funds. The exemption from mandatory PAN requirement will apply to transactions undertaken on behalf of Central and State Government and not to the transactions of the employees of Central and State Government in their personal capacity.

With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. Investors shall mean to include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA (both issuer of PoA & PoA holder must attach KYC Acknowledgement) and (ii) each of the applicants, in case of application in joint names (iii) Guardian in case of minor.

Further, to bring uniformity in KYC process, SEBI has introduced a common KYC procedure across all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes etc. All new investors who are not KYC compliant are required to use common KYC Application Form to apply for KYC process and to mandatorily undergo In Person Verification (IPV) with any of the SEBI registered Intermediaries including Mutual Funds. With respect to Mutual Funds, IPV can be conducted by AMCs or any KYC compliant Mutual Fund Distributor who holds AMFI/NISM, certification. Further, for applications received directly by the Mutual Fund, IPV carried out by Scheduled Commercial Banks can also be relied upon. Investor upon completing KYC requirements (including IPV) through any of the SEBI registered Intermediary, will not be required to undergo KYC process again with such Intermediaries including Mutual Funds.

AMC reserves the right to conduct fresh KYC of the investors or undertake enhanced KYC measures commensurate with the risk profile of the Investor. Further, AMC/Principal Trustee Co. Pvt. Ltd./Principal Mutual Fund reserves the right to reject the application forms for transactions in units of PMF not accompanied by letter/acknowledgement issued by the KRA. The KYC compliance status will be validated with the records of the KRA before allotting units.

Existing KYC compliant Investors of Mutual Fund can continue to transact as per the current practice. However, existing investors are urged to comply with new KYC requirements including IPV as mandated by SEBI. The KYC letter is one time and unique and can be used for transacting across the Mutual Funds. All applications without PAN details and KYC requirements, are liable to be rejected.

## TERMS AND CONDITIONS

### SYSTEMATIC WITHDRAWAL PLAN

- The unitholder has an option to select 1st, 11th or 21st day of the month/ quarter/ half-year/ annual on which the Systematic Withdrawal is to be made and for all schemes SWP request should be for a minimum of 6 installments of ₹ 500/- each.
- The unitholder may set up a SWP on a monthly, quarterly, semi-annual or annual basis to:
  - Redeem a fixed number of units
  - Redeem a fixed amount
- The Unitholder can select to opt for SWP by providing Fixed Number of Units or Amount. Where in the Application form, the Unitholder states both Number of Units and Amount, in terms of the SID, the Rupee amount shall be considered for the purpose of SWP.
- Once the unitholder sets up a Systematic Withdrawal Facility, the plan would continue until:
  - The unitholder instructs the Fund to stop periodic withdrawal in writing; or
  - The unitholder's account balance is zero
  - On expiry of the time/period specified by the unitholder
- SWP should be submitted 7 days prior to the cycle date.

### SYSTEMATIC TRANSFER PLAN

- The unitholder has an option to select 1st, 11th or 21st day of the month on which the STP is to be made.
- The unitholder may set up a STP on a daily, weekly, monthly, quarterly, semi-annual or annual basis to exchange a fixed number of units and /or amount in one scheme to another scheme or one plan/option to another.
- For all schemes STP request should be for a minimum of 6 installments of ₹ 1,000/- each except ELSS Scheme. For ELSS scheme Principal Personal Tax Saver Fund & Principal Tax Savings Fund a minimum of 6 installments of ₹ 500/- each.
- Once the unitholder sets up a Systematic transfer facility, the plan would continue until:
  - the unitholder instructs the Fund to stop periodic switching in writing; or
  - the unitholder's account balance is zero
  - On expiry of the time/period specified by the unitholder
- The STP amount should meet the minimum application amount of the Scheme to which the STP is intended to be set up.
- STP should be submitted 7 days prior to the cycle date.
- In case STP start date is not mentioned, the STP will be processed on the cycle date commencing 7 working days from the receipt of request.



For investment related enquiries, Investor Grievance please contact:

### Principal Mutual Fund

Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

TOLL FREE: 1800 425 5600. • Fax: 022-6772 0512 • E-mail: [customer@principalindia.com](mailto:customer@principalindia.com) • Website: [www.principalindia.com](http://www.principalindia.com)

**CHECK LIST :** Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of Know Your Customer (KYC) Acknowledgement letter issued by KYC Registration Agency (KRA) / printout of KYC compliance status downloaded from website of KRA, as applicable • Appropriate options are filled • Please mention the Application No., PAN and Name of the First Unitholder on the reverse of the Payment Instrument. • To prevent fraudulent practices investor are urged to make the Payment Instruments favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number" and the same should be crossed "Account Payee Only". • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.