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# KEY INFORMATION MEMORANDUM

## UNION GOLD ETF FUND OF FUND (An open-ended Fund of Fund Scheme investing in units of Union Gold ETF)

Scheme Code -  
UNIN/O/O/FOD/24/12/0029

This product is suitable for investors who are seeking*:	Risk-o-meter	Benchmark Risk-o-meter
<ul style="list-style-type: none"><li>Capital appreciation over long term</li><li>Predominately investing in units of Union Gold ETF</li></ul>	<p>The risk of the scheme is high risk</p>	<p>The risk of Domestic Price of Physical Gold (Benchmark) is high risk</p>

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

**Note:** The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. The Benchmark riskometer is based on the evaluation of the portfolio data as of December 31, 2024.

**Offer for Units of ₹ 10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices (Face Value ₹ 10)**

<b>New Fund Offer Opens on:</b>	<b>February 10, 2025</b>	<b>New Fund Offer Closes on:</b>	<b>February 24, 2025</b>
<b>Scheme Re-opens for continuous sale and repurchase on:</b>		<b>Within 5 Business Days of Allotment</b>	

<b>Name of Mutual Fund:</b> Union Mutual Fund Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059 • www.unionmf.com
<b>Name of Asset Management Company:</b> Union Asset Management Company Private Limited Corporate Identity Number (CIN): U65923MH2009PTC198201 Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059. Toll Free No. 18002002268 / 18005722268 • Non Toll Free. 022-67483333 • Fax No: 022-67483402 • Website: www.unionmf.com • Email: investorcare@unionmf.com
<b>Name of Trustee Company:</b> Union Trustee Company Private Limited Corporate Identity Number (CIN): U65923MH2009PTC198198 Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059 T +91-22-6748 3333 • F +91-22-6748 3402
<b>Name of Sponsors:</b> 1) Union Bank of India Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021 2) Dai-ichi Life Holdings, Inc. 13-1, Yurakucho 1-chome, Chiyoda-ku, Tokyo 100- 8411, Japan

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.unionmf.com.**

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996 (SEBI (MF) Regulations), 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 January 23, 2025.**

**INVESTMENT OBJECTIVE :** The investment objective of the Scheme is to generate long-term capital appreciation by investing in units of Union Gold ETF.

However, there is no assurance that the investment objective of the Scheme will be achieved.

**ASSET ALLOCATION PATTERN OF THE SCHEME :** This includes asset allocation table giving the broad classification of assets and indicative exposure level in percentage terms.

Under normal circumstances, the asset allocation pattern will be as follows:

Instruments	Indicative Allocation (% of total assets)	
	Minimum	Maximum
Units of Union Gold ETF	95%	100%
Debt and Money Market Instruments including units of debt oriented mutual fund schemes	0%	5%

In accordance with Clause 12.24 of SEBI Master Circular dated June 27, 2024, the cumulative gross exposure through Units of Union Gold ETF, Money market instruments / debt securities, Instruments and/or units of debt schemes of domestic Mutual Funds shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure. SEBI, vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

- Government Securities,
- T-Bills and
- Repo on Government Securities.

**Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)**

Sl no.	Type of Instrument	Percentage of exposure	Circular references*
1	Securitized Debt including Pass Through Certificates (PTC)	0%	-
2	Equity Derivatives for non – hedging purposes	0%	-
3	Foreign/ Overseas Securities	0%	-
4	Securities lending	0%	-
5	Short selling	0%	-
6	Units issued by REITs and InVITs	0%	-
7	Debt and Money Market Instruments including units of debt oriented mutual fund schemes	5%	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
8	Underlying Units of Union Gold ETF	Up to 100%	-
9	AT1 and AT2 Bonds (Debt instruments with special features)	0%	-
10	Debt securities having structured obligations i.e. SO/ CE Rating	0%	-
11	Credit Default Swaps (CDS)	0%	-
12	Tri-Party Repos	5%	-
13	Repo/ reverse repo transactions in corporate debt securities	0%	-

The Scheme may invest in debt and money market schemes managed by the AMC (without charging any fees) in conformity with the investment objective of the Scheme and in the terms of the prevailing SEBI (Mutual Funds) Regulations, 1996.

Pending deployment of funds of the Scheme, in securities in terms of the investment objective, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide Clause 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

At all times the portfolio will adhere to the overall investment objectives of the Scheme.

**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. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be in accordance with Clause 1.14.1.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time for short term and for defensive considerations only. In case of deviation from the asset allocation pattern, under normal circumstances, the portfolio would be rebalanced within 30 calendar days from the date of deviation.

**Rebalancing period in case of passive breaches:**

As per clause 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches

(occurrence of instances not arising out of omission and commission of the AMC), the Fund Manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. The AMC shall comply with the requirements prescribed as per clause 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as may be amended from time to time.

**INVESTMENT STRATEGY :** The Fund of Fund scheme will be following passive investment strategy. To achieve the investment objective, the Fund of Fund scheme will predominately be investing in units of Union Gold ETF. As per the Asset Allocation of the scheme it shall invest minimum 95% in units of Union Gold ETF and may hold up to 5% of their total assets in debt or money market securities / Funds. The Scheme will remain invested in the underlying scheme regardless of the prevailing gold price or future outlook for this asset class.

**RISK PROFILE OF THE SCHEME :** Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.

**Scheme Specific Risk Factors:**

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

- As the investors are incurring expenditure at both the Fund of Fund level and the scheme into which the Fund of Fund invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors may obtain by directly investing in such schemes.
- As the Fund of Fund scheme will invest into an underlying scheme, the expense charged being dependent on the structure of the underlying scheme (being different), it may lead to a non-uniform charging of expenses over a period of time.
- In the Fund of Fund (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, thus investors may not be able to obtain specific details of the investments of the underlying schemes.
- The fund of fund scheme may have different returns/performance than the underlying scheme due to various reasons. The return of the Fund of Fund may be adversely impacted by Total expense ratio, cash drag, timing and pricing difference b/w the subscription/redemption in the Fund of Fund v/s underlying scheme, operational and transactional reasons etc.

**RISKS ASSOCIATED WITH INVESTING IN UNDERLYING SCHEMES (AS APPLICABLE):**

The scheme specific risk factors of the underlying schemes become applicable where a fund of fund invests. Investors who intend to invest in Fund of Fund are required to and are deemed to have read and understood the risk factors of the underlying scheme in which the Fund of Fund scheme invest in. Copies of the Scheme Information Documents pertaining to the various schemes of Union Mutual Fund, which disclose the relevant risk factors, are available at the Investor/Customer Service Centers or may be accessed at <https://unionmf.com/>

**Risks associated with investing in Fixed Income Securities/Bonds:**

The following are the risks associated with investment in Fixed Income Securities/Bonds:

**Interest Rate Risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. Fixed income securities such as government bonds, corporate bonds, and money market instruments etc. run price-risk or interest-rate risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices generally increase. The extent of fall or rise in the prices depends upon factors such as coupon, maturity of the security, the yield level at which the security is being traded. The longer the time to a bond's maturity, the greater is its interest rate risk. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

**Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

**Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged. The underlying benchmark of a floating rate security might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio. Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve.

**Spread Risk:** Yield Spreads between fixed income securities might change. Example: Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which might adversely affect the NAV of the scheme. Similarly, in case of floating rate securities, where the coupon is expressed in terms of a spread or mark up over the benchmark rate, widening of the spread results in a fall in the value of such securities.

**Liquidity Risk:** This risk pertains to how saleable a security is in the market or the ease at which a security can be sold at or close to its true value. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The liquidity of debt securities may change, depending on market conditions. At the time of selling the security, the security can become less liquid (wider spread) or illiquid, leading to loss in value of the portfolio. Securities that are unlisted generally carry a higher liquidity risk compared to listed securities.

Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring mark to market losses and losses when the security is finally sold.

Liquidity risk is greater for thinly traded securities, lower-rated bonds, bonds that were part of a smaller issue, bonds that have recently had their credit rating downgraded or bonds sold by an infrequent issuer may be relatively illiquid. Bonds are generally the most liquid during the period right after issuance when the bond typically has the highest trading volume.

**Credit Risk/ Default Risk:** Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and /or principal payment obligations and/or on violation of covenant(s) and/or delay in scheduled payment(s). Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer.

Government Security is a sovereign security and the default risk is considered to be the least. Corporate bonds carry a higher credit risk than Government Securities and among corporate bonds there are different levels of safety. Credit risks of most issuers of debt securities are rated by independent and professionally run rating agencies. Ratings of Credit issued by these agencies typically range from "AAA" (read as "Triple A" denoting "Highest Safety") to "D" (denoting "Default"). A bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

**Counterparty Risk:** This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Scheme in case of counterparty default.

**Settlement Risk:** Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make purchases in intended securities due to settlement problems could cause the Scheme to miss certain investment opportunities. Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

**Duration Risk:** The modified duration of a bond is a measure of its price sensitivity to interest rates movements, based on the average time to maturity of its interest and principal cash flows. Bond portfolio managers increase average duration when they expect rates to decline, to get the most benefit, and decrease average duration when they expect rates to rise, to minimize the negative impact. If rates move in a direction contrary to their expectations, they lose.

**Inflation Risk:** Inflation causes tomorrow's currency to be worth less than today's; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices. Inflation-indexed securities such as Treasury Inflation Protection Securities (TIPS) are structured to remove inflation risk.

**Performance Risk:** Performance of the Scheme may be impacted with changes in factors which affect the capital market and in particular the debt market.

**Selection Risk:** This is the risk that a security chosen will underperform the market for reasons that cannot be anticipated.

**Timing Risk:** It is the risk of transacting at a price based on erroneous future price predictions resulting to losses. Timing risk explains the potential for missing out on beneficial movements in price due to an error in timing. This could lead to purchasing too high or selling too low.

**Prepayment Risk:** The borrower may repay the receivables earlier than scheduled, which may result in change in the yield and tenor for the Scheme.

**Call Risk:** Some corporate, municipal and agency bonds have a "call provision" entitling their issuers to redeem them at a specified price on a date prior to maturity. Declining interest rates may accelerate the redemption of a callable bond, causing an investor's principal to be returned sooner than expected. In that scenario, investors have to reinvest the principal at the lower interest rates. (See also Reinvestment risk.)

**Concentration Risk:** This is the risk arising from over exposure to few securities/issuers/sectors.

**Legislative Risk:** This is the risk that a change in the tax code could affect the value of taxable or tax exempt interest income.

#### **Risks associated with segregated portfolio:**

The unit holders may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange. The risks associated in regard to the segregated portfolio are as follows:

- The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.
- The security comprising the segregated portfolio may not realize any value.
- Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.
- The trading price of units on the stock exchange may be significantly lower than the prevailing Net Asset Value (NAV) of the segregated portfolio.

For the detailed provisions in relation to segregated portfolios, investors are requested to refer the Statement of Additional Information (SAI) of Union Mutual Fund.

**For details on risk factors and risk mitigation measures, please refer SID.**

#### **PLANS/OPTIONS :**

The Scheme has the following Plans across a common portfolio:

- **Direct Plan:** Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with Union Mutual Fund and is not available for investors who route their investments through a Distributor (AMFI registered distributor / ARN Holder). Investors subscribing under Direct Plan will have to indicate the Plan against the Scheme name in the application form as "Union Aggressive Hybrid Fund - Direct Plan".
- **Regular Plan:** Regular Plan is for investors who purchase /subscribe Units in the scheme through a Distributor.

The Direct Plan shall have a lower expense ratio as compared to the Regular Plan to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. The Direct Plan shall have a separate NAV.

#### **Default Plan:**

The treatment of applications under "Direct"/ "Regular" Plans shall be as follows:

Scenario	Broker Code mentioned by the investor (Provided broker is empaneled with AMC)	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of allotment of the aforesaid units under the Regular Plan, without any exit load.

The Scheme has the following Options offered under each of the above mentioned Plans:

- **Growth Option:** This option is suitable for investors who are not seeking IDCW but who invest only with the intention of capital appreciation.
- **Income Distribution cum Capital Withdrawal (IDCW) Option:** This option is suitable for investors seeking income through IDCW declared by the Scheme. Under this option, the scheme will endeavour to declare IDCW from time to time. The IDCW shall be dependent on the availability of distributable surplus.

When units are sold, and sale price (Net Asset Value) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account which can be used to pay IDCW. Investors are requested to note that, under the aforesaid Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.

The Income Distribution cum Capital Withdrawal Option has the following facilities:

- Reinvestment of Income Distribution cum Capital Withdrawal Option
- Pay-out of Income Distribution cum Capital Withdrawal Option
- Transfer of Income Distribution cum Capital Withdrawal Plan

**Default Option / Facility:** In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth.

If the investor chooses Income Distribution cum Capital Withdrawal Option and fails to mention a Facility then the default Facility will be Reinvestment of Income Distribution cum Capital Withdrawal Option.

If the IDCW payable under the Transfer of Income Distribution cum Capital Withdrawal Plan or Payout of Income Distribution cum Capital Withdrawal Option is equal to or less than ₹ 500 then the IDCW would be compulsorily reinvested in the existing option of the Scheme.

If an investor opts for Transfer of Income Distribution cum Capital Withdrawal Plan, the investor must meet the minimum balance criterion in the target scheme and in the same folio, else the IDCW will be compulsorily re-invested in the source scheme.

#### **APPLICABLE NAV (after the scheme opens for repurchase and sale):**

The following cut-off timings shall be observed by the Mutual Fund in respect of a valid application received on any business day at an Official Point of Acceptance of transactions:

#### **Subscriptions / Purchases including Switch – ins**

Cut off Time	Applicable NAV
In respect to valid applications received up to 3:00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme before the cut off time and the funds are available for utilization before the cut-off time on the same day.	The closing NAV of the day shall be applicable.
In respect to valid applications received after 3:00 p.m. on a day and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut off time of the next Business Day.	The closing NAV of the next Business Day shall be applicable.
Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time of any subsequent Business Day.	The closing NAV of such subsequent Business Day shall be applicable.

#### **For allotment of units in respect of purchase in the Scheme/switch-in to the Scheme, it shall be necessary that:**

- Application for purchase/switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the application for purchase/ switch-in are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization by the Scheme before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.
- In case of switch-in into the Scheme, the NAV applicability shall be based on the date of pay-out from the switch-out scheme.

For systematic investment transactions such as Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs), the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the target scheme irrespective of the SIP/ STP registration date, instalment date and amount of the SIP/ STP.

It is clarified that for purchases, if funds are received in advance and the purchase application is received after receipt of funds in the scheme's bank account, then the applicable NAV would be based on the date and time of receipt of the application.

#### Redemptions including Switch – outs

Cut off Time	Applicable NAV
Where the application is received upto 3.00 p.m.	The closing NAV of the day of receipt of application.
Where application is received after 3.00 p.m.	The closing NAV of the next business day.

#### Applicable NAV in case of Redemptions under dematerialised mode:

It may be noted that in case of Redemption of units held in demat mode, the date and time available in the electronic feed from the DP sent to the AMC/Registrar will only be considered for the purpose of determination of Applicable NAV.

#### MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS :

Purchase	Additional Purchase	Redemption
₹ 1,000 and in multiples of ₹ 1 thereafter	₹ 1,000 and in multiples of ₹ 1 thereafter	₹ 1,000 or the balance in the account of the unitholder, whichever is lower. The redemption request should meet the above minimum redemption amount and should be in multiples of ₹ 1 thereafter.

The minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of Clause 6.10 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST : Within 3 working days of the receipt of the redemption request at the authorised centre of Union Mutual Fund.

Investors are requested to note that, under normal circumstances, the AMC shall transfer the redemption/repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase. However, under exceptional circumstances where the schemes would be unable to transfer the redemption / repurchase proceeds to investors within the time as stipulated above, the redemption/ repurchase proceeds shall be transferred to unitholders within such time frame, as prescribed by AMFI, in consultation with SEBI. For further details in this regard, please refer the Statement of Additional Information (SAI).

#### BENCHMARK INDEX :

Domestic Prices of Physical Gold.

The Fund reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.

**INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) POLICY:** The Trustee will endeavour to declare IDCW under the Income Distribution cum Capital Withdrawal Option of the Scheme, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996.

IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those unit holders whose names appear in the register of Unit holders on the notified record date. The IDCW warrants/proceeds shall be transferred to the unitholders within seven working days from the record date. The AMC 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).

The actual declaration of IDCW and the rate of IDCW will inter alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996 and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of IDCW distribution nor that IDCW will be declared regularly.

On payment of IDCW, the NAV of the Units under the Income Distribution cum Capital Withdrawal Option will fall to the extent of the IDCW payout and applicable statutory levies, if any. For further details please refer the SID of the Scheme.

#### NAME OF THE FUND MANAGER:

Mr. Vinod Malviya (Fund Manager)

Tenure for which the Fund Manager has been managing the Scheme: Not applicable as it is a New Scheme.

**NAME OF THE TRUSTEE COMPANY :** Union Trustee Company Private Limited.

**PERFORMANCE OF THE SCHEME :** This Scheme is a new Scheme and does not have any performance track record.

#### ADDITIONAL SCHEME RELATED DISCLOSURES:

This is a new Scheme and therefore, the requirement of following additional disclosures is currently not applicable for the Scheme.

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on December 31, 2024 : Not applicable
- The Portfolio Turnover Rate as on December 31, 2024: Not applicable

#### EXPENSES OF THE SCHEME:

##### (i) Load Structure

##### New Fund Offer Period & Continuous Offer

##### Exit Load\*\*:

- 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units.
- Nil if redeemed or switched out after completion of 1 year from the date of allotment of units.

No load will be applicable for switches between the Plans under the Scheme and switches between the Options under each Plan under the Scheme.

\*\*Goods & Services tax on exit load, if any, will be paid out of the exit load proceeds and Exit load net of Goods & Services tax, if any, will be credited to the Scheme.

The above mentioned load structure shall be equally applicable to the special products such as SIP, STP, SWP, switches, to other schemes, etc. offered by the AMC. However, no load will be applicable for switches between the plans under the scheme and switches between the options under each plan under the scheme. Further, the AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors.

##### The Investor is requested to check the prevailing Load structure, if any, of the Scheme before investing.

The AMC / Trustee reserves the right to change / modify the Load structure, subject to the limits prescribed under the Regulations, if it so deems fit in the interest of investors and for the smooth and efficient functioning of the Mutual Fund.

The Repurchase Price however, will not be lower than 95% of the NAV subject to SEBI Regulations as amended from time to time.

The Mutual Fund may charge the load without any discrimination to any specific group of unit holders.

For illustration on 'Methodology of calculation of Exit Load', please refer the SID of the Scheme. Any imposition or enhancement in the Load in future shall be applicable on prospective investments only.

##### (ii) Recurring Expenses

As per the SEBI (MF) Regulations, the slab-wise ceiling for recurring expenses (including the Investment Management and Advisory Fees) that can be charged to the Scheme shall be subject to a percentage limit of daily net assets of the Scheme as follows:

Total expense ratio (TER) breakdown as per SEBI limits.

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees*	Upto 1.00%**
Custodial Fees	
Registrar & Transfer Agent Fees including cost related to providing account statement, IDCW/ redemption cheques/ warrants etc.	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Brokerage & transaction costs over and above 12 basis points	
Audit Fees / Fees and expenses of trustees	
Cost related to investor communications	
Cost of fund transfer from location to location	
Goods & Services Tax* on expenses other than investment and advisory fees	
Goods & Services Tax* on brokerage and transaction cost	
Other expenses ^	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) as applicable</b>	Upto 1.00%**
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%#

^ Subject to the Regulations.

##### \*Goods & Services Tax:

- The Goods & Services Tax on investment and advisory fees charged to the scheme will be **in addition** to the maximum limit of TER.
- Goods & Services Tax on other than investment and advisory fees, if any, will be borne by the scheme **within the maximum** limit of TER.
- Goods & Services Tax on exit load, if any, will be paid out of the exit load proceeds.
- Goods & Services Tax on brokerage and transaction cost paid for execution of trades, if any, will be **within the maximum** limit of TER.

Investors may please note that they will be bearing the recurring expenses of the relevant fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.

\*\*The total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme, subject to the overall ceilings of 1.00%.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

#For inflows beyond top 30 cities: In addition to the above Annual Scheme Recurring Expenses charged to the scheme, expenses up to 30 basis points on daily net assets of the



scheme may be charged to the scheme if the new inflows from beyond top 30 cities are at least:

- 30% of gross new inflows in the scheme, or;
- 15% of the average assets under management (year to date) of the scheme, whichever is higher.

As per Clause 10.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, additional expenses of 30 basis points, shall be charged based on inflows only from retail investors from beyond top 30 cities.

In case the inflows from beyond top 30 cities are less than the higher of (a) or (b) above, such additional expenses on daily net assets of the scheme will be charged on a proportionate basis as prescribed by SEBI.

The above additional expenses charged to the scheme will be utilized for distribution expenses incurred for bringing inflows from such cities.

The additional Total Expense Ratio (TER) on account of inflows from beyond top 30 cities so charged shall be credited back to the scheme in case the said inflows are redeemed within a period of 1 year from the date of investment.

With reference to SEBI's letter no. SEBI/HO/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, a copy of which was forwarded by AMFI vide email no. 35P/MEM-COR/85/2022-23 dated March 02, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.

**Note:**

- These estimates have been made in good faith as per the information available and estimates made by the Investment Manager/AMC and are subject to change inter-se or in total subject to prevailing Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total. Type of expenses charged shall be as per the Regulations.

- The AMC may charge the Mutual Fund with investment and advisory fee as prescribed in the SEBI (MF) Regulations from time to time and as permitted by the Investment Management Agreement.

**c. Brokerage and transactions costs:**

As per Clause 17.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the Scheme as provided under Regulation 52(6A)(a) upto 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5 bps 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. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors, subject to the SEBI (Mutual Funds) Regulations, as amended from time to time.

- The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units will be paid / charged under the Direct Plan.**

Please refer the illustration given below in this regard:

e.

Particulars	Other than Direct Plan~	Direct Plan
Amount Invested at the beginning of the year (in ₹)	10,000	10,000
Returns before Expenses (in ₹)	1,500	1,500
Returns before Expenses (%)	15%	15%
Expenses other than Distribution Expenses (in ₹)	150	150
Distribution Expenses (in ₹)	50	-
Returns after Expenses at the end of the Year (in ₹)	1,300	1350
Returns after Expenses at the end of the Year (%)	13%	13.5%

~Investors who purchase/subscribe Units in the Scheme through a Distributor will be allotted units under the Scheme but not under the Direct Plan.

- The total expenses of the Scheme(s) including the investment management and advisory fee shall not exceed the limit stated in Regulation 52 of the SEBI (MF) Regulations.**

- Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by the AMC / Trustee / Sponsor(s).

- The current expense ratios will be updated on the AMC's website viz. [www.unionmf.com](http://www.unionmf.com) at least three working days prior to the effective date of the change. The exact web link of the heads under which the Total Expense Ratio is disclosed is <https://www.unionmf.com/about-us/downloads#ter>.

Further, the disclosure of the Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com).

The above disclosure shall be in accordance with requirements of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued thereunder, as amended from time to time.

- Illustration of impact of expense ratio on the Scheme's returns:

Illustration of expenses and impact on the return	
Opening NAV Per Unit for the Day (a)	10.0000
Closing NAV Per Unit for the Day (b)	11.0000
NAV Movement Per Unit (c = a – b)	1.0000
Flat Return for the Day after expenses (d = (c / a) %)	10.0000%
TER % (e)	2.000%
Expenses for the Day (f = (b * e)/365)	0.00060
Expenses for the Day % (g = (f / b) %)	0.0055%
Flat Return prior to expenses for the Day (h = d + g)	10.0055%

The above illustration is purely given to explain the impact of the expense ratio on a scheme's return and should not be construed as an indicative return of the scheme.

**TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)** : Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisor.

**DAILY NET ASSET VALUE (NAV) PUBLICATION** : The Mutual Fund shall prominently disclose the Net Asset Values of the Scheme on every business day on AMFI's website [www.amfiindia.com](http://www.amfiindia.com) and also on the website of Union Mutual Fund [www.unionmf.com](http://www.unionmf.com) by 10.00 a.m. of the following business day.

Investors may also contact any of the Investor Service Centres (ISCs) of Union Mutual Fund.

**FOR INVESTOR GRIEVANCES PLEASE CONTACT:**

Name and Address of Registrar	Contact person name, address, telephone number, fax number, e-mail i.d. at Union Mutual Fund
<b>Computer Age Management Services Ltd. (R &amp; T)</b> Rayala Tower 2, 5th Floor, 158 Anna Salai, Chennai, Tamil Nadu - 600002. e-mail: <a href="mailto:enq_uk@camsonline.com">enq_uk@camsonline.com</a>	<b>Ms. Leena Johnson</b> <b>Investor Relations Officer,</b> Union Asset Management Company Pvt. Ltd. Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400059 • Phone: 022-6748 3333, • Fax No: 022-6748 3402 • Toll free no. : 18002002268 / 18005722268 e-mail: <a href="mailto:investorcare@unionmf.com">investorcare@unionmf.com</a>

Investors may also contact any of the Investor Service Centres (ISCs) of the AMC/Registrar for any queries / clarifications/complaints.

For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information.

The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.

It may be noted that all grievances/complaints with regard to demat mode of holding units shall be routed only through the DP/NSDL/CDSL.

**UNIT HOLDERS' INFORMATION:**

**Account Statements:** Applicants under the Scheme will have an option to hold the Units either in physical form (by way of an account statement) or in dematerialised form.

**o Non-demat account holders:**

The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted. Under normal circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the application from the unitholder.

Account Statement for SIP, STP and SWP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer.

**o Demat account holders:**

Investors shall receive the demat account statement / demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP will be deemed adequate compliance with the requirements in respect of dispatch of Statement of Account.

AMC/ Registrar shall send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list/the date of receipt of the application from the unitholder. For further details, please refer the SID of the Scheme.

**For further details, please refer the SID of the scheme.**

**Consolidated Account Statement (CAS):**

**i) Investors who do not hold Demat Account:**

- A CAS for each calendar month shall be sent by AMC / Registrar and Transfer Agent (RTA) to investors not holding demat account, on or before fifteenth day of the succeeding month, detailing all the transactions and holding at the end of the month, across all Schemes of all Mutual Funds to all the investors in whose folios transaction has taken place during that month.

- In case of investors in whose folios no transaction has taken place during any half yearly period ended September/ March, a CAS for such a half yearly period shall be sent by AMC/ RTA, on or before twenty first day of succeeding month, detailing the holding at the end of the respective six month period across all Schemes of all mutual funds.
- A CAS for the half-year (ended September / March) containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors (in absolute terms) during the half-year period and the scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors on or before twenty first day of the succeeding month. This CAS shall be issued to all investors, excluding those investors who do not have any holdings in the schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

**ii) Investors who hold Demat Account:**

- A CAS for each calendar month shall be sent by Depositories to investors holding a demat account, on or before fifteenth day of the succeeding month, detailing all the transactions and holding at the end of the month, across all Schemes of all Mutual Funds and across demat accounts to all the investors in whose folios / demat accounts transaction has taken place during that month.
- In case of investors in whose folios and demat accounts no transaction has taken place during any half yearly period ended September/ March, a CAS for such a half yearly period shall be sent by Depositories, on or before twenty first day of succeeding month, detailing the holding at the end of the respective six month period across all Schemes of all mutual funds and across demat accounts of such investors.
- A CAS for the half-year (ended September / March) containing additional disclosures such as the amount of actual commission paid by the AMC/Mutual Fund to distributors (in absolute terms) during the half-year period and the scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in shall be issued to investors on or before twenty first day of the succeeding month. This CAS shall be issued to all investors, excluding those investors who do not have any holdings in the schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
- The dispatch of CAS by the Depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.
- In case an investor has demat accounts with multiple Depositories, the Depository with whom the account has been opened earlier will be the default Depository. However, the investor shall be given an option by the default depository to choose the depository through which the investor wishes to receive the CAS.
- Investors who do not wish to receive CAS sent by Depositories have an option to indicate their negative consent. Such investors may contact the Depositories to opt out. Where such option is exercised, the AMC/ RTA shall be informed by the Depository, and accordingly the data with respect to the said investor shall not be shared by the AMC/ RTA with the Depository.

**Note:**

- For the purpose of CAS, common investors across mutual funds / depositories shall be identified. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN) of investors. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- In case the account has more than one registered holder, the CAS shall be sent to the first holder.
- CAS is a statement containing details relating to all financial transactions made by an investor across all mutual funds including purchase, redemption, switch Payout of IDCW, Reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan, and bonus transactions (including transaction charges paid to the distributor) and holding at the end of the month. Further, in case of investors who hold demat account(s), CAS shall also include transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month. The CAS shall also disclose clear segregation between income distribution (appreciation of NAV) and capital distribution (Equalisation Reserve) in case the distributable surplus is distributed.
- It may be noted that for investors whose e-mail addresses are available and registered across any of the Mutual Funds/AMCs/ Depositories, the CAS shall be sent by way of an e-mail communication on any/all of the registered email addresses. However, an investor who does not wish to receive CAS through email can opt to receive the CAS in physical form.

**For further details, please refer the SID of the Scheme.**

**Monthly/ Half yearly Portfolio Disclosures:** The AMC will disclose the portfolio of the schemes as on the last day of the month / half year on its website and on the website of AMFI within 10 days from the close of each month/ half year respectively in a user-friendly and downloadable spreadsheet format.

In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of the scheme portfolio within 10 days from the close of each month/ half-year respectively. The AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of the scheme portfolios on its website and on the website of AMFI. The AMC shall provide a physical copy of the statement of the scheme portfolio, without charging any cost, on specific request received from a unitholder.

**Annual Financial Results:** The AMC will host the Annual Report of the Schemes on the website of the AMC and on the website of AMFI not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The AMC shall e-mail the scheme annual reports or abridged summary thereof to those unitholders whose e-mail addresses are registered with the Mutual Fund.

The AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.

Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof.

Further, unitholders can submit a request for a physical or electronic copy of the scheme annual report or abridged summary thereof by writing to the AMC at the email address investorcare@unionmf.com or calling the AMC on the toll free number 18002002268 / 18005722268 or submitting a request at any of the official points of acceptance of Union Mutual Fund.

Union Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise Annual Report on the AMC website (www.unionmf.com) and on the website of AMFI www.amfiindia.com.

**Half Yearly Unaudited Financial Results:** The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The Mutual Fund and AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI.

**Periodic disclosure of Risk-o-meter of the Scheme and of the Benchmark:** In accordance with Clause 17.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Risk-o-meter of the Scheme shall be evaluated on a monthly basis and any change in risk-o-meter shall be communicated to the unitholders of the Scheme by way of Notice cum Addendum and by way of an e-mail or SMS. The Mutual Fund/ AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on its website and on AMFI website within 10 days from the close of each month. The Mutual Fund/AMC 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 its website and AMFI website. The Mutual Fund/ AMC shall publish the scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary as per the prescribed format. The product label of the Scheme shall be disclosed on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements as prescribed.

Further, in accordance with Clause 5.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC is required to disclose the following in all disclosures, including promotional material or the disclosures stipulated by SEBI:

- risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and
- risk-o-meter of the Scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed.

Additionally, the AMCs are also required to include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure in terms of Clause 5.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

**For further details, please refer SID of the Scheme.**

**COMPARISON WITH EXISTING FUND OF FUND SCHEMES**

Currently, we do not have any other scheme launched under this category

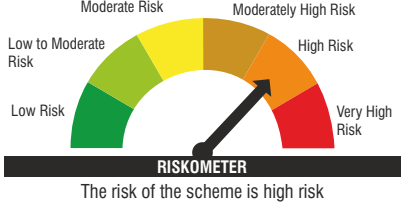
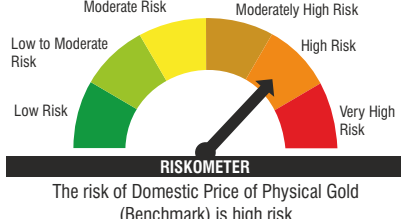
**N.B. Data and information is up to date but in no case older than 30 days from the date of KIM.**

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# UNION GOLD ETF FUND OF FUND

(An open-ended Fund of Fund Scheme investing in units of Union Gold ETF.)

Offer for Units of ₹ 10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices (Face Value ₹ 10)

This product is suitable for investors who are seeking*:	Risk-o-meter	Benchmark Risk-o-meter
<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Predominately investing in units of Union Gold ETF</li> </ul>	 <p>The risk of the scheme is high risk</p>	 <p>The risk of Domestic Price of Physical Gold (Benchmark) is high risk</p>

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

**Note:** The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. The Benchmark riskometer is based on the evaluation of the portfolio data as of December 31, 2024.



(Please read the Key Information Memorandum, the Product Labels and instructions carefully and complete the relevant section legibly in black / dark coloured ink and in BLOCK LETTERS.)

Broker Code/ ARN	Sub-Broker ARN/ Branch Code	Internal Sub-Broker Code	EUIIN* (Refer Section 'M' of instructions)	RIA Code / PMRN**	Ref No.

\*I/We hereby confirm that the EUIIN 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.

\*\*By mentioning the RIA Code/ PMRN, I/we hereby give my/our consent to share/provide the transactions data feed / unit holdings in respect of my/our investments under Direct Plan in the Scheme(s) of Union Mutual Fund with the SEBI Registered Investment Adviser/ SEBI registered Portfolio Managers.

Signature Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Signature Second Applicant/ POA/ Authorised Signatory	Signature Third Applicant/ POA/ Authorised Signatory
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**1. EXISTING UNIT HOLDER INFORMATION** (Please complete Section 1, 7 & 12 only) (The details in our records under the Folio No. mentioned below will only be considered for this application) **\*Mandatory**

**Unitholder's Name**  **Folio No.**

**2. MODE OF HOLDING**  Single  Joint (Default option)  Anyone or Survivors

**3. FIRST APPLICANT'S INFORMATION\*** [Please tick (✓)] (Refer Section 'B' and 'C' of instructions) (Please ensure that the details mentioned matches with the KYC details)

Mr.  Ms.  M/s. N A M E

**PAN (Copy of PAN Advisable)**   KYC **CKYC No. (KIN) ^**

**LEI Code ^ ^**  **Valid up to** D D M M Y Y Y Y

**3a. Contact Details\*** (Refer Section 'J' of Instructions) (Please ensure to mention Country and Area Code)

**Mobile No<sup>s</sup>**  **E-mail<sup>s</sup>**

**Tel. (Off.)** Country/ Area code  **Tel. (Res.)** Country/ Area code  **Fax** Country/ Area code

<sup>s</sup>Mobile number specified above belongs to [Please (✓)]  Self  Spouse  Guardian (for Minor investment)  Dependent Children  Self  Spouse  Guardian (for Minor investment)  Dependent Children

Dependent Parents  Dependent Siblings  POA  PMS  Dependent Parents  Dependent Siblings  POA  PMS

Custodian (Only for Non-Individual)  Custodian (Only for Non-Individual)

On providing email-id, investors shall receive the scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. However, if the investors wish to receive the scheme wise annual report or an abridged summary thereof in physical form [Please (✓)] Opt-in

**Mailing address\*** (P. O. Box address is not sufficient.)

**City**  **State**  **Pin Code**

**Overseas address** (Mandatory for NRI/FII. P. O. Box address is not sufficient. Investors residing overseas and with P. O. Box address please provide your Indian address)

**City**  **Country**  **Area Code**

**3b. Date of Birth\*** D D M M Y Y Y Y

**Minor's Relationship with Guardian (referred in point no. 4)**  Father  Mother  Legal Guardian

**3c. Proof of Date of Birth and relationship with Guardian (Mandatory for investment through Minors)**  Birth Certificate  School Leaving Certificate  Marksheet issued by HSC/ State Board  Passport  Others (Please Specify)

**3d. Status\***  Resident Individual  Minor  NRI (Repatriable)  NRI (Non-Repatriable)  Sole Proprietorship  HUF

Partnership Firm  Limited Partnership (LLP)  Listed Company  Unlisted Company  Body Corporate  Bank/FI  Insurance Company

Government Body  AOP/BOI  Trust  Society  Provident Fund  Superannuation/Pension Fund  Gratuity Fund  FII  Others (Please Specify)

**3e. Occupation\***  Pvt. Sector  Public Sector  Govt. Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Others (Please Specify)

**3f. Gross Annual Income\***  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs - 1 Crore  >1 Crore

**Net-worth in ₹**  as on D D M M Y Y Y Y (Not older than 1 year)

Please tick (✓)\*  Politically Exposed Person  Related to Politically Exposed Person  Not Applicable

**For Non - Individual Investors\*** (Is the entity involved in / providing any of the following services)  Yes  No

Foreign Exchange / Money Changer Services  Yes  No

Gaming / Gambling / Lottery Services [eg. casinos, betting syndicates]  Yes  No

Money Lending / Pawning  Yes  No

Any other information [Please specify]:

**Non-Profit Organization [NPO]** Please tick (✓)\*  Yes  No If yes, please quote the NPO Registration Number provided by DARPAN portal:

We are 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). (If not registered already, please register immediately and confirm with the above information)

**4. SECOND APPLICANT/ GUARDIAN IF MINOR/ CONTACT PERSON FOR NON-INDIVIDUALS/ POA HOLDER DETAILS\*** [Please tick (✓)]

(Refer Section 'B' and 'C' of instructions)

Mr.  Ms. N A M E O F S E C O N D A P P L I C A N T

**PAN (Copy of PAN Advisable)**   KYC **CKYC No. (KIN) ^**

**4a. Status\***  Resident Individual  Minor  NRI (Repatriable)  NRI (Non-Repatriable)  Others (Please Specify)

**4b. Occupation\***  Pvt. Sector  Public Sector  Govt. Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Others (Please Specify)

**4c. Gross Annual Income\***  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs - 1 Crore  >1 Crore **Net-worth in ₹**

**4d. Other Details\***  I am Politically Exposed Person  I am Related to Politically Exposed Person  Not Applicable

**4e. Contact Details\*** **Mobile No<sup>s</sup>**  **E-mail<sup>s</sup>**

<sup>s</sup>Mobile number specified above belongs to [Please (✓)]  Self  Spouse  Guardian (for Minor investment)  Dependent Children  Self  Spouse  Guardian (for Minor investment)  Dependent Children

Dependent Parents  Dependent Siblings  POA  PMS  Dependent Parents  Dependent Siblings  POA  PMS

Custodian (Only for Non-Individual)  Custodian (Only for Non-Individual)

**ACKNOWLEDGEMENT SLIP** (To be filled in by the investor)

Application No.



Received from: Mr./ Ms./M/s.

an application for units of **Union Gold ETF Fund of Fund**  (Plan/ Option)

Amount  Instrument No

Dated  /  /  Drawn on Bank & Branch

Collection centre's stamp with date and time of receipt

**5. THIRD APPLICANT'S INFORMATION\*** [Please tick (✓)] (Refer Section 'B' and 'C' of instructions)

Mr. Ms.   NAME OF THIRD APPLICANT Date of Birth\* D D M M Y Y Y Y

PAN (Copy of PAN Advisable)  KYC  CKYC No. (KIN) ^

5a. Status\*  Resident Individual  Minor  NRI (Repatriable)  NRI (Non-Repatriable)  Others (Please Specify)

5b. Occupation\*  Pvt. Sector  Public Sector  Govt. Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Others (Please Specify)

5c. Gross Annual Income\*  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs - 1 Crore  >1 Crore Net-worth in ₹

5d. Other Details\*  I am Politically Exposed Person  I am Related to Politically Exposed Person  Not Applicable

5e. Contact Details\* Mobile No<sup>s</sup> E-mail<sup>s</sup>

<sup>s</sup>Mobile number specified above belongs to [Please (✓)]  
 Self  Spouse  Guardian (for Minor investment)  Dependent Children  
 Dependent Parents  Dependent Siblings  POA  PMS  
 Custodian (Only for Non-Individual)

<sup>s</sup>Email address specified above belongs to [Please (✓)]  
 Self  Spouse  Guardian (for Minor investment)  Dependent Children  
 Dependent Parents  Dependent Siblings  POA  PMS  
 Custodian (Only for Non-Individual)

^ Investors who have completed the Central KYC with the Central KYC Records Registry (CKYCR), and have a KYC Identification Number (KIN) from the CKYCR are requested to quote the 14 digit KIN.

**6. FATCA INFORMATION/ FOREIGN TAX LAWS\* - for Individuals including Sole Proprietors (Non-Individuals are required to submit the separate FATCA, UBO and NPO Declaration Form available at www.unionmf.com or at our Customer Service Centres) [Please tick (✓)]** (Refer Section 'N' of instructions)

The below information is required for all applicant(s)/ guardian

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Is the Country of Birth / Citizenship / Nationality / Tax Residency 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 indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Place/ City of Birth			
Country of Birth			
Address Type (of address in KYC records)	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential
Country of Tax Residency 1			
Tax Payer Ref. ID No. 1			
Documentation Type 1 (TIN or Other Please specify)			
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Documentation Type 2 (TIN or Other Please specify)			
If TIN is not applicable, [Please tick (✓)] the reason A, B or C [as defined below]	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <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 Tax Identification Numbers to its residents.
- Reason B - No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C - others; please state the reason thereof.

Document Checklist	Individual	Company	Society	Partnership Firms	Investment through POA	Trusts	NRI	FII's	HUF	AOP & BOI	Demat Holder
PAN Card [Micro Investments, Investor(s) from Sikkim, government officials specifically exempt]	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓*
Resolution/ Authorisation to invest		✓	✓	✓		✓		✓		✓	
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓		✓	
Memorandum & Articles of Association		✓									
Certificate of Incorporation		✓	✓	✓		✓					
Trust Deed						✓					
Bye-laws			✓								
Partnership Deed				✓							
Notorised POA (signed by investor and POA Holder)					✓						
Bank Account Proof (Latest available)	✓	✓	✓	✓	✓	✓	✓		✓	✓	
Demat Statement (Latest available)											✓
Client Master Statement (Latest available)											✓
HUF Deed									✓		
Overseas Auditor's Certificate & SEBI Regn. Certificate								✓			
FATCA Form & UBO Declarations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
NPO Declarations		✓	✓			✓				✓	

\*For demat holder, submission of KYC is optional.

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:

**Computer Age Management Services Ltd.,**

Unit: Union Mutual Fund

Rayala Tower 2, 5th Floor, # 158 Anna Salai, Chennai - 600002.

Email: enq\_uk@camsonline.com | Website: www.camsonline.com

**Union Asset Management Company Pvt. Ltd.**

Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059

Toll Free : 1800 200 2268/1800 572 2268 | Tel No. : 022 67483333

Website: www.unionmf.com | Email : investorcare@unionmf.com

Give a missed call from your registered mobile number on 08010421326 and get an Account Statement via SMS.



**7. INVESTMENT TYPE** [Please tick (✓)] (Refer Section 'Q' of instructions)

LUMP SUM       LUMP SUM WITH UNION SMART-STAGGER PLAN (USP) FACILITY (Refer Section 'Q' of instructions)       SIP

a. **Union Smart-Stagger Plan (USP) Facility**, investors/unitholders can opt to spread their investments in a staggered manner in NFO scheme as per tenure selected.

b. At the time of making the application, 20% of the investment amount will be invested in the Union Gold ETF Fund of Fund and the remaining 80% will be invested in the Union Money Market Fund. The USP triggers will be activated to switch the investments from Union Money Market Fund to the Union Gold ETF Fund of Fund over the selected tenure as stated in below table:

Tenure trigger option	Percentage of the initial investment amount will be switched over the next remaining months, on every 3% fall in the Target Scheme's NAV	
<input type="radio"/> 3 months	40%	Next 2 months each
<input type="radio"/> 6 months (Default Option)	16%	Next 5 months each
<input type="radio"/> 9 months	10%	Next 8 months each
<input type="radio"/> 12 months	7.25%	Next 11 months each

c. Minimum investment amount under USP facility is ₹ 1,00,000 and in multiples of ₹ 1 and only one switch will be triggered in a month.

d. In case of Switch of units in DEMAT, Consolidation, Transmission the Facility will be discontinued.

e. To opt for Union Smart-Stagger Plan (USP) the cheque should be drawn in the name of - "**Union Smart-Stagger Plan**".

f. Investor cannot opt for **UNION SMART-STAGGER PLAN (USP) FACILITY** and SIP in same form.

g. Under USP facility, investment would be allowed only under the Growth Option of Union Money Market Fund.

**INVESTMENT AND PAYMENT DETAILS\*** [Please tick (✓)] (Refer Section 'F' of instructions) [Third Party payment(s) will not be accepted]

Name of the Scheme **UNION GOLD ETF FUND OF FUND**

Plan	Option	Sub Option
<input type="radio"/> Regular <input type="radio"/> Direct	<input type="radio"/> Growth <input type="radio"/> IDCW	<input type="radio"/> Payout of IDCW <input type="radio"/> Reinvestment of IDCW <input type="radio"/> Transfer of IDCW

Transfer of IDCW to U N I O N

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

Default Plan/ Option/ Facility will be applied in case of no information, ambiguity or discrepancy. ~Note: IDCW - Income Distribution cum Capital Withdrawal Option

**LUMP SUM**

Payment Mode:  Cheque     RTGS     NEFT     Fund Transfer     One Time Mandate (OTM)

Cheque / RTGS / NEFT No. \_\_\_\_\_ Cheque / RTGS / NEFT Date D D M M Y Y Y Y

Amount in ₹ (Figures) \_\_\_\_\_ Amount in ₹ (words) \_\_\_\_\_

Source Bank Name \_\_\_\_\_ Source Branch \_\_\_\_\_

Source Bank A/C No. \_\_\_\_\_ Account Type  Savings     Current     NRE     NRO     FCNR

Source Bank IFSC Code \_\_\_\_\_ Cheque Issuer Name \_\_\_\_\_ In case the cheque is issued by a person other than the investor

If electronic transfer, please fill UTR No. \_\_\_\_\_

If One Time Mandate, please fill, Unique Mandate Reference Number (UMRN) \_\_\_\_\_

For Lumpsum, cheque should be in favor of **Union Gold ETF Fund of Fund** and for USP facility in favor of '**Union Smart-Stagger Plan**'

**8. PAYOUT BANK ACCOUNT DETAILS \*** [Please tick (✓)] (Refer Section 'D' and 'F' of instructions) (Will be updated only if the proof of bank account is available)

Please update my/our pay-in-bank account mentioned under point no. '7' above as default payout bank account  Yes  No  
(If no please provide the below details along with cancelled cheque leaf with IFSC code and name printed on the face of the cheque.)  
**Core Banking Solutions (CBS) accounts is mandatory. Please note that transactions received with non-CBS bank account details are liable to be rejected.**

Bank Name \_\_\_\_\_

Bank A/C No \_\_\_\_\_ Bank Branch \_\_\_\_\_

A/C Type  Savings     Current     NRE     NRO     FCNR     Others \_\_\_\_\_ (Please Specify)

Bank City \_\_\_\_\_ State \_\_\_\_\_ PIN \_\_\_\_\_

IFSC CODE \_\_\_\_\_ MICR CODE \_\_\_\_\_ In case the Pay-out bank account detail is different from Pay-in bank account detail please submit necessary documents as proof.

Document Attached  Original Cancelled Cheque with name & A/c no. of 1st unitholder pre-printed  
 Bank Pass Book having name, address & A/c no. of account holder with current entries not older than 3 months

(IFSC Code is the 11 digit no. appearing on your cheque leaf, mandatory for credit via NEFT/ RTGS) (MICR Code is the 9 digit code next to the cheque no.)

**For unit holders opting to invest in demat mode, please ensure that the bank account linked with the demat account is mentioned here.**

**9. SIP (TO BE FILLED ONLY IN CASE OF SIP APPLICANT)**

Scheme/ Plan/ Option	SIP Amount (In figures)	Frequency*	SIP Date# (For Monthly Frequency)	SIP Date# (For Fortnightly Frequency)	SIP Day# (For Weekly Frequency)	Start & End (Day/Month/Year)
Union Gold ETF Fund of Fund		<input type="radio"/> Daily ^ <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly	D D	1 <sup>st</sup> and 15 <sup>th</sup> of the month		Start: D D M M Y Y Y Y End*: D D M M Y Y Y Y

^ In case the chosen date/day falls on a Non-Business Day or on a date which is not available in a particular month/week, the SIP will be processed on the immediate next Business date/day.  
\* if end date of SIP is not mentioned, default end date will be 40 Years / Until cancelled #Refer overleaf for more instructions.



**MANDATE INSTRUCTION FOR NACH/ ONE TIME MANDATE (OTM) (Refer overleaf for instructions)**

UMRN \_\_\_\_\_ Date D D M M Y Y Y Y

[tick (✓)] Sponsor Bank Code \_\_\_\_\_ For Office Use Only Utility Code \_\_\_\_\_ For Office Use Only

CREATE     MODIFY     CANCEL

I/We, hereby authorize **Union Mutual Fund** To debit [tick (✓)]  SB  CA  CC  SB-NRE  SB-NRO  Other

Bank a/c number \_\_\_\_\_

with Bank \_\_\_\_\_ Name of Customer's Bank \_\_\_\_\_ IFSC \_\_\_\_\_ or MICR \_\_\_\_\_

an amount of Rupees \_\_\_\_\_ in words \_\_\_\_\_ ₹ \_\_\_\_\_ in figures \_\_\_\_\_

FREQUENCY ~~X~~ Daily ~~X~~ Weekly ~~X~~ Monthly ~~X~~ Quarterly ~~X~~ Half Yearly ~~X~~ Yearly  As & when presented DEBIT TYPE ~~X~~ Fixed Amount  Maximum Amount

Reference 1 \_\_\_\_\_ Folio No. \_\_\_\_\_ Phone No. \_\_\_\_\_

Reference 2 \_\_\_\_\_ Application No. \_\_\_\_\_ Email ID \_\_\_\_\_

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Union Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Union Mutual Fund.

PERIOD

From D D M M Y Y Y Y \_\_\_\_\_ Signature Primary Account Holder \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_

To 3 1 1 2 2 0 6 3 \_\_\_\_\_ Name as in bank records \_\_\_\_\_ Name as in bank records \_\_\_\_\_ Name as in bank records \_\_\_\_\_

**Maximum period of validity of this mandate is 40 years only.**

10. **UNITHOLDING OPTION** [Please tick (✓)]  Physical Mode  Demat Mode (If demat account details are provided below, units will be allotted by default in electronic mode only)

**DEMAT ACCOUNT DETAILS** (Refer Section 'H' of instructions)

NSDL: Depository Participant (DP) Name \_\_\_\_\_ DP ID No: **I N** \_\_\_\_\_ Beneficiary Account Number \_\_\_\_\_

CDSL: Depository Participant (DP) Name \_\_\_\_\_ Beneficiary Account Number \_\_\_\_\_

It may be noted that the combination/ sequence of names and mode of holding in the application form must match exactly with the account held with the Depository participant. Investor willing to invest in demat option, may provide a copy of the DP statement to enable us to match the demat details as stated in the Application Form.

11. **NOMINATION DETAILS\*** [Please tick (✓)] (Refer Section 'I' of instructions) This section is applicable only to new investors. Existing investors need to fill standalone Nomination / Cancellation / Opt-out Form for any changes or modification in the existing details registered in your Folio with the AMC.

I/We wish to nominate I/We hereby nominate the under mentioned Nominee(s) to receive the amounts to my / our credit in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee(s) shall be a valid discharge by the AMC / Mutual Fund / Trustee/ Sponsor

Name and Address of Nominee	PAN of Nominee	Relationship	% of Allocation	Date of Birth	Name and Address of Guardian	Signature of Nominee/ Guardian of Nominee (Optional)
Nominee						
Nominee						
Nominee						

I/ We do not wish to nominate I/ We hereby confirm that I/ We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non- appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

12. **DECLARATION & SIGNATURES\*** (Refer Section 'L' of instructions)

- I/ We have read, understood and hereby agree to comply with the terms and conditions (T & C) of the scheme related documents, the T & C and policies on the AMC's website, and hereby apply for Units of the aforementioned Scheme(s). I/ We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We hereby declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/ We hereby confirm that Union Mutual Fund (the Fund)/ Union Asset Management Company Private Limited (the AMC) and its empanelled broker(s) have not given me/ us any indicative portfolio and indicative yield, in any manner whatsoever. I/ We hereby confirm that at the time of investment, I/ we have the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund/ Sponsor will not be responsible if such investment is ultravires the relevant constitution.
- I/ We hereby confirm that the information provided hereinabove is true, correct and complete to the best of my/ our knowledge and belief and that I/ we shall be solely liable and responsible for the information submitted. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ we also confirm that I have read and understood the FATCA & CRS T & C and hereby accept the same. I/ We also undertake to keep you promptly informed in writing about any changes/ modifications to the above information in future and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators/tax authorities. I/ We hereby authorize the Fund/ the AMC/ the RTA to share any information provided by me/ us to the Fund, its Sponsor, the AMC, Trustee, their employees, RTAs, authorized agents, third party service providers, my/ our distributor(s), SEBI registered Intermediaries or any Indian or foreign governmental or statutory or judicial or tax/ revenue authorities/ agencies and other investigation agencies in or outside India, and/ or to withhold and pay out any sums from my/ our account(s) or close or suspend my/our account(s), without any obligation of advising me/ us of the same, as may be required by regulators/ tax authorities.
- I/ We hereby consent to receiving information from Central KYC Registry (CKYCR) through SMS/Email on the above registered mobile number/email address. I/ We also providing consent to MF/AMC/KRA to share this KYC Data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/Rules/SEBI Guidelines.

**Applicable to SIP Investments only:** I/ We hereby express my/ our willingness to make payments towards SIP instalments as mentioned under the SIP Auto debit form. If the transaction is delayed or not effected for reasons of incomplete/ incorrect information, I/we would not hold the user institution and its affiliates responsible. Further, I/ we authorize the representative (the bearer of this request) to get the mandate herein verified. Mandate verification charges, if any, may be charged to my/ our account.

**Applicable to Micro Investments only:** I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

**Applicable to NRIs only:** I/We confirm that I am / we are Non-Resident(s) of Indian Nationality / Origin and I/we hereby confirm that the funds for subscriptions have been remitted from abroad through normal banking channels or from fund in my/our Non Resident External / Ordinary account/ FCNR account(s).

**Important alert:** In case there is any change to your KYC information, please update the same by using the prescribed "KYC Change Request Form" and submit the same at the point of service of any KYC Registration Agency.

Name & Signature of Unitholder(s)	Name	Name	Name
	<input checked="" type="checkbox"/>	Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Second Applicant/ POA/ Authorised Signatory

**TERMS AND CONDITIONS FOR ONE TIME MANDATE (OTM) REGISTRATION:**

- Investment through NACH (National Automated Clearing House) / ECS / Direct Debit is offered to investors having bank accounts in selected bank / cities where they have an account or located currently.
- The list of such banks may be modified/ updated at any time in future entirely at the discretion of Union Mutual Fund without assigning any reasons or prior notice.
- The investor agrees to abide by the terms and conditions of NACH facility of National Payments Corporation of India (NPCI). The investor assumes the entire risk of using the Auto Debit Facility and takes full responsibility for the same. Investor will not hold Union Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/Auto Debit/ECS.
- Union Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
- By submitting the Auto Debit mandate the investor authorizes Union Mutual Fund to utilize the information provided herein for the purpose of investor's investments in the Mutual Fund, including creation of a folio.
- Investors are required to ensure that there are adequate funds in their bank account on the date of investment transaction. Union Mutual Fund will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently.
- SIP cancellation can be done separately by submitting the request atleast 15 Business Days in advance; however the associated mandate can be retained for future investments.
- Lumpsum Investment / SIP instalments in a day should be less than or equal to the maximum amount as mentioned in the Mandate Instruction.
- The enrolment period i.e Start and End Month/ Year specified for the SIPs should be less than or equal to the enrolment period mentioned in the Mandate Instruction.
- Investments made through the One Time Mandate (OTM) Mode are subject to realization of funds from investor's bank account and the NAV guidelines will be applicable for the transactions.
- Following fields need to be filled mandatorily:-
  - Date in format DD/MM/YYYY
  - Bank A/c Type: Tick the relevant box
  - Bank Account Number (Investor's bank account number)
  - Name of Destination Bank (Investor's bank)
- IFSC / MICR code
- Mention Maximum Amount such that the total of all SIP instalments in a day should be less than or equal to the Maximum Amount.
- Reference 1: Mention Folio Number
- Reference 2: Mention Application No.
- Phone No.
- Email ID
- Period: Start date and End Date of NACH registration (in format DD/MM/YYYY). **Maximum period of validity of this mandate is 40 years only.**
  - Signature as per bank account records
  - Name: Mention Bank Account Holder Name as per bank records

SIP Snapshot- Frequency, Minimum Amount and Minimum Period.

SIP Frequency	Minimum SIP Amount	Minimum Period	Default Date/Day
Daily	₹ 100 and in multiples of ₹ 1 thereafter	6 Days	Daily (i.e. Business Days)
Weekly	₹ 500 and in multiples of ₹ 1 thereafter	6 Weeks	Wednesday
Fortnightly	₹ 500 and in multiples of ₹ 1 thereafter	6 Fortnights	1st and 15th of the month
Monthly	₹ 500 and in multiples of ₹ 1 thereafter	6 Months	8th of the month

- Note:**
- In case the chosen date/day falls on a Non-Business Day or on a date which is not available in a particular month/week, the SIP will be processed on the immediate next Business day/day.
  - In case none of the frequencies have been selected then Monthly Frequency shall be treated as the default frequency, provided the requirement relating to minimum installment size for monthly frequency is fulfilled.
  - Period: Start date and End Date of NACH registration (in format DD/MM/YYYY) and **Maximum period of validity of this mandate is 40 years only.**
  - The SIP shall commence after 25 calendar days in case of registration via new OTM (One Time Mandate). In case OTM is already registered, SIP shall commence by 10 calendar days.



# INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

## A. GENERAL INSTRUCTIONS

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda thereto, if any, carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
2. The application form must be filled in English in BLOCK letters using black or dark blue coloured ink. Incomplete applications are liable to be rejected. Please refer to the check list to ensure that the requisite details and documents have been provided, this will help in avoiding processing delays and/or rejection of your application form.
3. Investors are required to quote the Name(s) and Date of Birth (DOB) / Date of Incorporation (DOI) of all the Unit holders including Guardian, Power of Attorney [POA] holders as per PAN Card in the application form.
4. Correction/cancellation of any information should be countersigned by the applicants/ unit holders. Please strike out any section which is not applicable.
5. The application serial number/ folio number and the scheme name should be mentioned on the reverse side of the instrument that accompanies the application.
6. All communications and payments shall be made to the first applicant only, irrespective of the holding basis.
7. The application complete in all respect along with the Cheque / Debit Mandate / other payment instrument as permitted must be submitted to the nearest Customer Service Centre(s) (CSC) / Official Points of Acceptance (OPA) of CAMS or office of the AMC.
8. Any subsequent change in static information like bank details, IDCW sub option etc. (as may be applicable under the Scheme) would be based on written communication from investors. These changes will be effected within 10 days of the valid signed request reaching the office of the Registrar and any interim financial transactions will be effected with last/registered details only.
9. Units allotted are subject to realisation of payment instrument and no financial transactions i.e. redemption/ switch etc will be effected till confirmation of realisation.
10. Investors should mandatorily use the application form/ transaction form/ systematic transaction form (if applicable under the Scheme) and other standard forms available at the CSCs or at our website www.unionmf.com, for any financial/ non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
11. List of Official Points of Acceptance is available on the website of the Mutual Fund, www.unionmf.com.

## B. APPLICANT / UNIT HOLDER INFORMATION

1. Existing investors please fill your existing folio number. Investment in the same folio will be possible only if the name(s) of the holder(s), the order of the holders and the mode of holding are the same.
2. Please furnish names of all applicants. The name of all the applicants should be mentioned in the same manner in which it appears in the Permanent Account Number (PAN) Card.
3. Please note that your address on our records would be automatically updated with your address appearing in the records of the KRA. If your address in the application form is different from what appears in the records of the KRA, please ensure that your latest address is updated in the records of the KRA.
4. The mobile number and e-mail ID provided should belong to the investor or family of the investor. Family means self, spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor. If the mobile number and/ or email ID provided by the investor, belongs to the family of the investor, the investor has to declare the same. Kindly note that contact details of intermediaries (MFD, RIA, RTA, AMC) or their employees in folios which do not belong to such persons/entities shall be removed. Please note that the contact details will be automatically updated from the records for the KRA if not mentioned on the application form.
5. In case of non-individual applicants, i.e. HUF/ Companies/ AOP/ Trusts/ Societies/ FPIs etc. the name, designation, e-mail ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
6. In case of minor applicant, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. It is mandatory to provide the minor's date of birth, the name of the guardian and the relationship with minor in the space provided. While applying on behalf of minor, one of the following supporting documents should be provided to substantiate the date of birth and the relationship with guardian i.e. birth certificate of the minor or school leaving certificate / mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc. or Passport of the minor or any other suitable proof evidencing the date of the birth of the minor. In case of court appointed legal guardian, supporting documentary evidence should be provided. Prior to minor attaining majority, the Mutual Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit "Form for minor attaining majority" available on our website www.unionmf.com along with prescribed documents to change the status of the folio to "Major". The folio shall be frozen for operation by the guardian on the day the minor attains the age of majority and the guardian will not be able to undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) (if applicable under the Scheme) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are received by the Mutual Fund. The standing instructions like SIP, STP, SWP registered prior to the minor attaining majority will be suspended when the minor attains majority, till the status is changed to major. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. Investors shall additionally note that, upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major.

Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account

the minor may hold with the parent/ legal guardian after completing all KYC formalities.

7. If there is more than one applicant and the mode of holding is not specified, the default mode of holding would be Joint.
8. Please indicate the investor profile of the first applicant at the time of investment.
9. Investors should ensure to write the word 'DIRECT' in the column 'ARN No.' or 'Broker Code' in their applications for purchase / additional purchase / switch in cases where such applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the ARN No. or 'Broker Code' is already printed, alterations, if any, in the column 'ARN No.' or 'Broker Code' should be counter signed by 1st unit holder, failing which, the application will be processed as if no alterations were made. Any subsequent change/ updation/ removal of broker code will be based on the written request from the unit holders and will be on a prospective basis, only from the date when the registrar executes such written instructions.
10. To help us service you better, please provide your email ID and mobile number.

## C. PERMANENT ACCOUNT NUMBER (PAN) AND KNOW YOUR CLIENT (KYC) PAN

Please furnish the PAN and KYC details of each applicant / unit holder, including the guardian and /or Power of Attorney (POA) holder as explained in the paragraphs below. It is mandatory for all investors to quote their PAN and submit self 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 of the scheme. Investors will be required to submit the original PAN card for verification, wherever applicable. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of a minor, PAN details of the guardian must be submitted.

As per SEBI circular no. MRD/ DoP/MF/Cir - 08/2008 dated April 3, 2008 and circular no. MRD/ DoP/Cir20/2008 dated June 30, 2008 investors residing in the state of Sikkim and Central Government, State Government and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) respectively are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this 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. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

### Micro investments exempt from PAN Requirement:

Investments in the schemes (including investments through Systematic Investment Plan (SIP)) of less than ₹ 50,000/- (Rupees Fifty Thousand) per year per investor shall be exempted from requirement of PAN.

PAN requirement shall be exempted if the aggregate of the lump sum investments (fresh purchases & additional purchases) and SIP installments by an investor in rolling 12 months period or in a financial year i.e. April to March does not exceed ₹ 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

The above exemption for PAN will be available to Micro investments made by eligible investors, being individuals [including Joint holders who are individuals, Non-Resident Indians (NRIs) but not Persons of Indian Origin (PIOs)], Minors, Sole proprietary firms, Hindu Undivided Family (HUFs) and other categories of investors will not be eligible for this exemption. For the purpose of identifying Micro investments, the value of investments at the investor level will be aggregated and such aggregation shall be done irrespective of the number of folios / accounts under which the investor has invested.

Investors residing in the state of Sikkim are also exempted from the mandatory requirement of PAN proof submission; however sufficient documents shall have to be submitted, in accordance with the process as per the KYC guidelines for verifying that they are residents of the State of Sikkim i.e. a) Proof of address of Sikkim state and application form should mention the same address. b) Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

## 2) KYC COMPLIANCE WITH ANTI MONEY LAUNDERING (AML) REGULATIONS

In accordance with requirements under the Prevention of Money Laundering Act, 2002, (PMLA) the Rules issued there under and the guidelines and circulars on Anti-Money Laundering issued by SEBI, (collectively "AML Regulations"), mutual funds are required to formulate and implement Client Identification Programme to verify and maintain the record of identity and address(es) of investors. This is commonly referred to as 'Know Your Client' guidelines (KYC).

With a view to streamline implementation of KYC procedures and ensure compliance with the AML Regulations, the mutual fund industry had collectively put in place arrangement with an independent agency (CDSL Ventures Limited) that acted as central record keeping agency ('Central Agency'), and as Central Agency had the responsibility for collection of documents relating to identity and address of investors.

In order to avoid duplication of KYC process with every SEBI registered intermediary and with a view to bringing about uniformity in the KYC requirement and a mechanism for centralization of the KYC records in the securities market, SEBI has vide its various circulars and the SEBI (KYC Registration Agency) Regulations 2011, introduced common KYC across market intermediaries.

With effect from January 01, 2012 ("Effective Date"), SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc.

**Following are the KYC requirements for new / prospective investors and existing investors:**

### i. KYC requirements for new / prospective investors:

New/ Prospective Investors are requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on the website www.unionmf.com.

The Mutual Fund shall perform the initial KYC of its new investors and may also undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforesaid circulars / Prevention of Money Laundering Act, 2002, and circulars thereto. The Mutual Fund shall



upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. On receipt of initial/updated KYC documents from the Mutual Fund, the KRA shall send a letter to the investor within SEBI prescribed timelines, confirming the details thereof.

It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. The AMC and National Institute of Securities Markets (NISM)/Association of Mutual Funds in India (AMFI) certified distributors who are Know Your Distributor (KYD) compliant are authorised to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Further, the Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI), to act as, and to perform the functions of, the Central KYC (CKYC) Records Registry under the PML Rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a client, as defined in the Prevention of Money Laundering Act, 2002. Every reporting entity is required to capture the KYC information for sharing with the Central KYC Records Registry (CKYCR). Accordingly, the investors shall be required to provide requisite KYC information/ documents as prescribed by CERSAI and the AMC from time to time. Investors who have already completed CKYC and have a KYC Identification Number (KIN) can invest in the Mutual Fund by quoting the KIN and by submitting a self certified copy of PAN and by completing In-Person Verification (IPV) as mentioned above

## ii. KYC requirements for existing investors:

Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, pursuant to SEBI circular no. MIRSD/ Cir-5 /2012 dated April 13, 2012 and subsequent SEBI communication, investors who had completed the erstwhile Centralised Mutual Fund KYC through CDSL Ventures Limited, are required to provide KYC details and complete IPV as per the new KYC requirements, which was not mandated earlier.

It is mandatory for all categories of investors to be KYC compliant for any amount of investment.

AMC reserves the right to reject application forms for transactions in units of the Mutual Fund not accompanied by common KYC Application Form or letter/ acknowledgement issued by the KRA/KIN issued by CERSAI. The KYC compliance status of the investors will be validated with the records of the KRA/CERSAI. For units held in demat form the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC. In relation to implementation of the SEBI Guidelines on identification of Beneficial Ownership, the AMC reserves the right to call for such information / documents from the investors that the AMC deems fit.

For further details, please refer to the Section on "Prevention of Money Laundering and Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI).

## D. BANK ACCOUNT DETAILS / MULTIPLE BANK ACCOUNTS REGISTRATION

1. To protect the interest of the applicants / investors from fraudulent encashment of cheques and as per the SEBI Regulations, it is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected.

2. The investor agrees that the proceeds towards redemptions and Income Distribution cum Capital Withdrawal (IDCW) will be despatched by the AMC or its Registrar & Transfer Agent through a reasonable mode of despatch like courier, post etc. in case of cheque/ demand draft or directly credited to the bank account (as per the details mentioned by the applicant) by using direct credit facility, RTGS or NEFT entirely and solely at the risk of the investor. The Fund may from time to time commence / discontinue Direct Credit arrangements with various banks for direct credit of redemption / IDCW.

3. Multiple Bank Accounts Registration Facility:

(i) Mutual Fund offers its investors facility to register multiple bank accounts for pay-in (except SIP, if any) & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated "Bank Accounts Registration Form". 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 the 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 IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

(ii) For registering bank details, please enclose cancelled cheque leaf for each of such banks accounts which will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered. If the bank account number on the cheque leaf is handwritten or first unit holders name is not printed on the face of the cheque, bank passbook with current entries not older than 3 months having the name, address and the account number of the account holder should be enclosed.

(iii) Any request without the above mentioned documents will be treated as invalid and will not be acted upon and any financial transaction, including redemptions will be carried with the previous details only. The AMC reserves the right to observe a cooling-off period of 10 calendar days for validation and registration of new bank account and to disallow redemption payouts into such bank accounts till completion of such cooling-off period.

(iv) Investors holding units only in non-demat form can avail the facility of registering multiple bank accounts by filling in the 'Bank Accounts Registration Form' available at our Investor Service Centres (ISCs).

4. In respect of new subscription/new folio creation, in case the bank mandate mentioned in the application form by the Investor for effecting payouts is not the same as the bank account from which the investment is made, the Investor would be required to provide additional documents i.e. either a **Cancelled original cheque of the bank account with first unit holder's name and bank account number printed on the face of the cheque; or Bank Passbook with current entries not older than 3 months having the name, address and**

**account number of the account holder**, in relation to the bank mandate, to enable the AMC to validate that the bank mandate belongs to the Investor. **Where such additional documents are not provided for the verification of bank account mentioned in the application form, the AMC reserves the right to consider the bank account used towards subscription payment as the registered bank account (bank mandate) for the purpose of effecting payouts such as redemptions and Dividend.** For more details in this regard please refer to **Point viz. 'Bank account details mandatory for all Investors'** under section 'How to Apply?' of the SAI.

5. Proceeds of any redemption request will be sent only to a bank account that is already registered in the folio at the time of redemption transaction processing. 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. If redemption request is received together with a change of bank account (unregistered new bank account) or before verification and validation of the new bank account, the AMC reserves the right to www.unionmf.com

## E. APPLICATION THROUGH ASBA (APPLICATION SUPPORTED BY BLOCKED AMOUNT) - ONLY DURING THE NEW FUND OFFER (NFO)

1. Application Supported by Blocked Amount is a facility by which an application can be made for subscribing to the NFO along with an authorisation to SCSB (Self Certified Syndicate Bank) to block the application money in a bank account. SCSBs are registered with SEBI, which offers the facility of ASBA.

2. Eligible applicants for ASBA maintaining their account in any of the banks as displayed on the website of SEBI, may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.

3. The investor is required to submit a copy of the acknowledgment receipt of the ASBA form submitted to the SCSB along with the NFO application form to Union Mutual Fund.

4. Investor should ensure that sufficient balance is there in the account mentioned in the ASBA form; else the application shall be rejected.

5. If the details provided in the ASBA form are incorrect or incomplete or if any required details are not provided, the application shall be liable to be rejected and Union Mutual Fund or SCSB shall not be liable for losses, if any, to the applicant. process the redemption request to the currently registered default old bank account.

## F. INVESTMENT & PAYMENT DETAILS

1. Investors subscribing under Direct Plan will have to select "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form for opting for Direct Plan. Investors purchasing / subscribing units in the Scheme through a distributor are requested not to select "Direct Plan" in the application form but select Regular Plan. In case the investor does not select the desired Plan properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default Plan will be considered and applied.

Scenario	Broker Code mentioned by the investor (Provided broker is empanelled with AMC)	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

In case distributor is un-empanelled and transaction is initiated through Exchange Platforms then the amount will be refunded to investor.

2. Investors/ Applicants should clearly indicate the desired Option/ Facility/ Frequency (as may be applicable under the Scheme) in the space provided in the Application Form. In case investor wishes to opt for multiple options (as may be applicable under the Scheme), separate application form will have to be filled.

3. In case the investor does not fill the desired Option/ Facility/ Frequency properly and clearly and in case of incomplete details, lack of clarity or ambiguity, the default option/ facility/ frequency will be considered and applied.

Options/ Facility/ Frequency	Default Option/ Facility/ Frequency
Growth/ IDCW	Growth
Payout of IDCW/ Reinvestment of IDCW/ Transfer of IDCW	Reinvestment of IDCW

4. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

5. The following modes of payments are not valid and applications accompanied by such payments are liable to be rejected, except in case of any specific facility offered by the AMC which permits otherwise: i) Multiple cheques with single application (ii) Single cheque with multiple applications (iii) outstation cheque/ demand draft (iv) cash / money order / postal order (v) post dated cheques (post dated cheque for investment under SIP will be accepted) (vi) Third party payments (except in certain cases) (vii) Pre-funded instruments such as demand draft, pay order etc.

6. The cheque or other payment instrument as permitted should be payable locally at the centre where the application is submitted and should be drawn on any bank that is a member of the Bankers' Clearing House.

7. Dishonoured cheques are liable not to be presented again for collection and the accompanying application forms are liable to be rejected.

8. The subscription payment instrument(s) should be drawn in favour of the Scheme Name except in case of any specific facility offered by the AMC where the instructions to that facility prescribe a different requirement.

### a. Non - acceptance of "Third Party Payment" instruments for subscriptions/ investments

1. "Third Party Payment Instruments" means a payment made through an instrument issued from an account other than that of the beneficiary investor. Applications to scheme of Union Mutual Fund accompanied by a Third Party Payment Instrument shall not be accepted by the AMC except in the following cases:

- a. Payments made by an Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through payroll deductions or deductions out of expense reimbursements.
- b. Custodian making investments on behalf of an FPI or a Client.
- c. Payment by Asset Management Company 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 such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
- d. Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

The AMC reserves the right to exercise extra due diligence in terms of ensuring the authenticity of the above arrangements from a fraud prevention perspective and ensuring compliance with the provisions of PMLA regarding prevention of moneylaundering etc.

In case a payment is covered under above exceptions, the following additional documents are required to be mandatorily provided together with the application form:

- i. KYC acknowledgement letter/ printout of KYC compliance status of the Investor and the person making the payment.
  - ii. Duly filled "Third Party Payment Declaration Form" from the Investor and the person making the payment i.e. third party. The said form shall be available on the AMC's website/ at the Customer Services Centres.
2. In case of payments from a joint bank account, the sole /first holder of the Mutual Fund folio should be one of the joint holders of the bank account from which payment is made. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with details on payment cheque/ debit mandate/ payment instrument). Where the payment instrument/ advice does not mention the bank account holder's names, investors should attach bank pass book /bank statement / bank letter to substantiate that the first unit holder is one of the joint holders of the bank account.
  3. The AMC/Mutual Fund/RTA will not accept any subscription/ purchase application from Investors if accompanied by a pre-funded instrument (demand draft, pay order etc.) under any scheme of Union Mutual Fund.
  4. In case of subscriptions payment through RTGS, NEFT, NECS, bank transfer etc investor is required to provide an acknowledgement copy of the instruction which has been provided to the bank indicating the account number and the debit instructions. The bank details mentioned on the instruction letter should be registered bank account or the first applicant/ unit holder should be one of the account holders of the bank account.
  5. For payments through net banking and debit cards/ transactions through website, the AMC shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC/RTA reserves the right to reject the transaction with due intimation to the investor.
  6. The AMC reserves the right to reject the transaction or call for additional details, if pay-in bank account and other details are not mentioned on the form and/or do not match with payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient.

#### b. NRI Investors

NRIs and PIOs may purchase units of the Union Mutual Fund on a repatriation or non-repatriation basis, while FPIs may purchase units only on a repatriation basis. A subscription by FPIs / Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board (FIPB).

**Repatriation basis** - In case of NRIs and PIOs residing abroad, investing on repatriable basis, payments may be made either by inward remittance through normal banking channels or out of funds held in a Non-Resident (External) Rupee account (NRE)/ Foreign Currency (Non-Resident) account (FCNR). NRIs shall be required to furnish such documents as may be necessary and as desired by the Fund in connection with the investment in the Scheme(s). FPIs may pay their subscription amounts either by inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non-Resident Rupee Accounts maintained with a designated branch of an authorised dealer. Payments shall be made by cheques / other payment instruments as permitted crossed "Account Payee Only". AMC may at its discretion accept subscription accompanied with foreign currency instrument. NAV applicable in such case would be of the date when the funds get credited into the Fund's account.

**Non Repatriation basis** - In the case of NRIs investing on non-repatriable basis, payment may be made either by inward remittance through normal banking channels or cheque/other payment instrument as permitted drawn out of funds held in an NRE / FCNR / Non-Resident ordinary Rupee Account (NRO). FPIs are not allowed to make payment on Non repatriable basis. The Trustee/AMC, at its discretion, may choose from time to time to alter or add other modes of payment.

**For more details please refer to the SID.**

#### G. SYSTEMATIC INVESTMENT PLAN (SIP) AND OTHER FACILITIES

1. Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
2. Investors can choose any preferred date of the month as SIP debit date. In case the chosen SIP date falls on a non-business date or a date which is not available in a particular month. The SIP will be processed on the immediate next business day.
3. Units will be allotted on the applicable dates. In case the date falls on a non-business day, the immediate next business day will be considered for the purpose of determining the applicability of NAV.
4. The SIPs by an investor where the aggregate of instalment value does not exceed ₹ 50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However, in lieu of PAN, Investor (including joint holders) has to submit any one of the photo identification documents along with the application (Refer Section C). This exemption will be applicable only for investment by individuals (including NRIs but not PIOs), minors and sole proprietary firms. HUFs and other categories will not be eligible for this exemption. Please refer Section C for details relating to exemption from PAN.

5. The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured.
  6. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the Customer Service Centre. Notice of such discontinuance should be received at least 15 days prior to the due date of the next SIP instalment. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s), if any, will be returned to the unit holder.
- SIP through debit facility**
7. In case the investor wishes to opt for SIP payments through auto debit facility, please indicate the preference in the box provided for the purpose in the application form and fill in the "SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT FORM".
  8. The 'Mandate Instruction for Auto Debit' in the SIP Auto Debit Form needs to be filled in and signed by the bank account holders in the same order and manner in which the bank account is held by them.
  9. There should be a minimum gap of 30 days from the date of submission of SIP application for SIP Auto Debit to start.
  10. Investors will not hold Union Mutual Fund or its registrar and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/ Auto Debit/ ECS and the investor assumes the entire risk of using this facility and takes full responsibility for the same.

#### SIP transactions in dematerialised (demat) mode:

11. In case of SIP transactions in demat mode, the units will be allotted based on applicable Net Asset Value (NAV) as per the SID of the scheme and will be credited to the investor's Demat (Beneficiary) Account on a weekly basis upon realization of funds. For example, units will be credited to investor's Demat (Beneficiary) Account every Monday (or next business day, if Monday is a non-business day) for realization status received in the previous week from Monday to Friday.
12. For details of SIP Top up facility and Trigger Facility please refer to the SID of the Scheme.
13. Investors intending to opt for these facilities should fill up the relevant application form as may be available on the website [www.unionmf.com](http://www.unionmf.com). Please refer to the Scheme Information Document (SID) of the scheme for complete details.

#### H. ALLOTMENT OF UNITS IN DEMAT MODE/DEMAT ACCOUNT DETAILS

1. Applicants/Unitholders/Investors who wish to hold units in dematerialized form must have a beneficiary account with National Securities Depository Limited (NSDL) or Central Depository Services (India) Ltd. (CDSL) prior to making the application.
2. Please fill in the DP ID number, DP name and Beneficiary Account number with the DP in the application form. In case of no details/ incorrect / incomplete details, allotment will be made in physical form provided KYC acknowledgement proof is attached.
3. **Ensure that names in the application form should be identical to those appearing in the account details in the depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository.**
4. For allotment in electronic form, units will be credited directly in the demat account of the investor.
5. The details available with the DP regarding demat account of the investor will be updated in the folio of the investor.
6. The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link [www.nsd.co.in](http://www.nsd.co.in) or [www.cdslindia.com](http://www.cdslindia.com).
7. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.
8. The applicant shall mandatorily attach a self-attested copy of the latest demat account statement/client master statement along with the application forms at the time of initial subscription.
9. **The facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), if applicable under the Scheme, are currently NOT available in the dematerialised mode.**
10. Submission of KYC acknowledgement proof is optional.
11. In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action.
12. The investor who holds units in the demat mode is required to place an order for redemption (subject to applicable limits prescribed in SID, if any or as may be communicated from time to time) directly with the DP.
13. For those investors who hold units in Demat mode, all non-financial transaction such as Change in Address, Bank Mandate, Nominee Registration etc should be routed directly through their DP's as per the format defined by them.
14. It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.
15. If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unitholder need to contact the DP for detailed procedure.
16. **For the detailed procedure and other provisions on holding units in the Demat mode investors may refer to the SID/ SAI/ KIM and addendums thereto.**

#### I. NOMINATION DETAILS

To avoid any cumbersome procedures for the legal heirs to transfer the investment of the deceased holder, it is recommended to register nomination. Investor can change the nominee as many times as he/she/they wish by registering a revised nomination form.

1. As per SEBI Regulations, applicants/unit holder may nominate a maximum of 3 person(s) to whom the amounts will be payable in the event of death of the sole or all unit holders as the case may be, in respect of investment under a folio.
2. Investors who desire to make nomination in respect of multiple nominees should fill the Multiple Nomination Form available on our website [www.unionmf.com](http://www.unionmf.com). If no percentages are mentioned, nomination will be done equally for all the nominees.



3. Where a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".
  4. **Nomination shall be mandatory for new folios / accounts opened by individuals (optional for jointly held Mutual Fund folios). Even those investors who do not wish to nominate must separately confirm their non-intention to nominate. Investors are requested to note that applications for new folios / accounts for individuals without nomination and applications without separate confirmation from investors who do not wish to nominate are liable to be rejected.**
  5. Every new nomination for a folio will overwrite the existing nomination.
  6. Nomination can be made only by investors who opt for allotment in physical form (non demat form). In case the units are held in demat form, the nomination details as recorded with the depository account will be applicable.
  7. The nomination may be only by individual's applying for/holding units on their own behalf, singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of HUF, holder of POA cannot nominate. Nomination is also not allowed in a folio held on behalf of a minor.
  8. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. However, in such cases, the Unitholder cannot be the guardian of the nominated minor. If no Guardian is provided, nomination of minor will be invalid. Nomination can also be in favour of the Central Government, State Government and a local authority, any person designated by virtue of his office or a religious or charitable trust.
  9. 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.
  10. A Non-Resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
  11. Transfer of units in favour of a nominee shall be valid discharge by the AMC against the legal heir.
  12. The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Further, nomination in respect of the units stands rescinded upon the transfer of units.
  13. The rights in the units will vest in the nominee(s) only upon the death of all unit holders.
  14. The applicant(s) / investor(s) by signing this nomination form is / are deemed to have read and understood the provisions of Regulation 29A of the SEBI (Mutual Funds) Regulations, 1996, and/or any amendments thereto or any rules / regulations framed in pursuance thereof governing the nomination facility and agree/s to be bound by the same.
  15. The Nomination facility extended under the scheme is subject to existing laws. The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment / transfer to the Nominee(s). Transfer of Units / payment to the nominee(s) of the sums shall discharge the Mutual Fund / AMC of all liability towards the estate of the deceased Unit holder and his / her / their successors / legal heirs.
- J. OTHER FACILITIES / E-MAIL COMMUNICATION.**
1. Account statements/ Consolidated Account Statement, newsletters, Annual Reports/ abridged summary thereof and other kinds of communication will be sent only through e-mail instead of physical, for investors who have provided their e-mail address on the application forms. However, in case the investors wish to get the hard copy of these documents, they are requested to specifically indicate their preference in the application forms or send an e-mail to investorcare@unionmf.com or contact the customer service centre.
  2. It is deemed that the unit holder is aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.
- K. DEDUCTION OF TRANSACTION CHARGE FOR INVESTMENTS THROUGH EMPANELLED DISTRIBUTORS OF THE FUND:**
- With effect from April 01, 2024, no transaction charges will be deducted from the investment amount for transactions/applications received through distributors (i.e. under Regular Plan) and full subscription amount will be invested in the Schemes, subject to the statutory levies.
- L. DECLARATION AND SIGNATURE(S)**
1. Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
  2. Thumb impressions (left hand for males and right hand for female) and signatures in languages not specified in the Eighth 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.
  3. Applications by minors should be signed by their guardians.
  4. In case of an HUF, the Karta should sign on behalf of the HUF.
  5. If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted with the application, which will be returned after verification. The PoA document must contain the signatures of both the applicant and the constituted Attorney. If the PoA is not submitted with the application, the application form will be rejected.
  6. In case of non-individual investors, a list of authorised signatories should be submitted along with application form or in case of any change in the authorised signatories list; the AMC/ Registrar must be notified within 7 days.
  7. **Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the application form.**
- M. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN):**
- As per clause 15.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/ declaration stating that the transaction is an "execution-only" transaction,**

**mentioned below the box/ space provided for the ARN Number/ EUIIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

- N. Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards (CRS) Details and Terms & Conditions:** 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 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. Please note that you may receive more than one request for information if you have multiple relationships with FIs or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are a tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach it to this form.

**O. TRANSACTIONS THROUGH MUTUAL FUND DISTRIBUTORS (STOCK EXCHANGE PLATFORM)**

Investors may note that, SEBI vide its Circulars no. CIR/MRD/DSA/32/2013 dated October 4, 2013 and CIR/MRD/DSA/33/2014 dated December 9, 2014, permitted Mutual Fund Distributors to use recognized Stock Exchange infrastructure to purchase/ redeem units directly from Mutual Fund/Asset Management Companies on behalf of their clients. Accordingly, Mutual Fund Distributors registered with the Association of Mutual Funds in India (AMFI) and who have been permitted by NSE, are eligible to use "NSE Mutual Fund Platform II (NMF II)" which is an online Mutual fund Platform of National Stock Exchange of India Ltd. (NSE)" to purchase and/or redeem units of the schemes in physical (non-demat) mode and/or demat (electronic) mode. For further details please refer the SID of this Scheme.

**P. LEVY OF STAMP DUTY ON APPLICABLE MUTUAL FUND TRANSACTION**

Investors/ Unit holders of all Schemes of Union Mutual Fund are requested to note that, pursuant to Part I of Chapter IV of the Notification dated February 21, 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications including Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund investment transactions such as purchases (including switch-in, Reinvestment of Income Distribution cum Capital Withdrawal) with effect from July 1, 2020. For further details in relation to levy of stamp duty, investors are requested to refer the SID of respective scheme.

**Q. TERMS & CONDITIONS FOR UNION SMART-STAGGER PLAN (USP)**

1. Under **Union Smart-Stagger Plan (USP)**, investors/unit holders can opt to spread their investments in a staggered manner from the **Source Scheme i.e., Union Money Market Fund to the Target Scheme i.e., Union Gold ETF Fund of Fund** over a tenure of 3, 6, 9 or 12 months (as opted by the investor) to weather market volatility with a defined fall in the Target Scheme's NAV (currently defined as a 3% fall).
2. At the time of making the application, a defined % of the investment amount (currently defined as 20% of the investment amount) will be invested in the Target Scheme (**Union Gold ETF Fund of Fund**) and the remaining 80% will be invested in the Source Scheme (Union Money Market Fund) when the smart stagger application and credit is received. The triggers will be activated to switch the investments from Source Scheme to the Target Scheme over the selected tenure
  - Under the 3 months trigger option, 40% of the initial investment amount will be switched over the next 2 months each, on every 3% fall in the Target Scheme's NAV,
  - Under the 6 months trigger option, 16% of the initial investment amount will be switched over the next 5 months each, on every 3% fall in the Target Scheme's NAV,
  - Under the 9 months trigger option, 10% of the initial investment amount will be switched over the next 8 months each, on every 3% fall in the Target Scheme's NAV,
  - Under the 12 months trigger option, 7.25% of the initial investment amount will be switched over the next 11 months each, on every 3% fall in the Target Scheme's NAV,

The first trigger after the initial investment will start from the subsequent month after the registration of the Facility.

3. There will be only one instalment per month under this Facility
4. In case the above-mentioned trigger does not occur, the switch will happen on the 2nd last business day of that particular month. Under this scenario, the fall percentage for the next trigger will be calculated from the previous trigger NAV or initial investment NAV, whichever is applicable.
5. **The Eligible Source Scheme is Union Money Market Fund**
6. **The Eligible Target Scheme is Union Gold ETF Fund of Fund**
7. **The minimum investment amount to register for this facility is ₹ 1 Lakh and in multiples of ₹ 1**
8. Additional purchases under the Source Scheme will be allowed during the Facility.
9. Redemption, Switch, SWP and STP are allowed for the Source Scheme as long as there is sufficient balance. In case the value is less than the defined amount for the trigger, the available balance will shift to the Target Scheme and the Facility will terminate.
10. In case the investor is a first-time investor in the Source Scheme, the appreciation earned from the Source Scheme/balance, if any, through this facility in the Source Scheme will be switched to the Target Scheme at the time of the last instalment.

The AMC reserves the right to change, modify or withdraw this facility at any point of time. However, the change will be effective only on a prospective basis.

# APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

[To be submitted to Self Certified Syndicate Bank (SCSB)]

**NFO OPENS ON : FEBRUARY 10, 2025 CLOSSES ON : FEBRUARY 24, 2025**

## UNION GOLD ETF FUND OF FUND

(An open-ended Fund of Fund Scheme investing in units of Union Gold ETF.)



(Please read the Scheme Information Document/Key Information Memorandum/ Statement of Additional Information and instructions carefully before filling up this form.)

Date:                      ASBA Application No.

DISTRIBUTOR INFORMATION			FOR OFFICE USE ONLY			
Broker Code/ ARN	Sub-Broker ARN/ Branch Code	EUIIN* (Refer instruction No. 14 of instructions)	SCSB	SCSB IFSC Code	Syndicate Member Stamp & Code	SCSB Branch Sr. No.
			Name & Code	11 digit Code	Name & Code	

\*I/We hereby confirm that the EUIIN 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.

Signature: Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory; Signature: Second Applicant/ POA/ Authorised Signatory; Signature: Third Applicant/ POA/ Authorised Signatory

1. Folio No. (If you have an existing Folio No, please mention the No. here)

2. APPLICANT INFORMATION [Please tick (✓)] (Name should be as available in demat account)

NAME OF FIRST / SOLE APPLICANT  Mr.  Ms.

PAN OF FIRST APPLICANT

3. INVESTMENT DETAILS [Please tick (✓)]

UNION GOLD ETF FUND OF FUND Plan  Regular  Direct  Option  Growth  IDCW

Sub Option  Payout of IDCW  Reinvestment of IDCW  Transfer of IDCW (Default option/sub option will be applied in case of no information, ambiguity or discrepancy)

Sub Option/ Facility

DEMAT ACCOUNT DETAILS

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

Depository Participant (DP) Name  Depository Participant (DP) Name

DP ID No:  DP ID No:

Beneficiary Account Number  (16 digit Beneficiary Account No to be mentioned above)

It may be noted that the combination/ sequence of names and mode of holding in the application form must match exactly with the account held with the Depository participant.

4. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS [Please tick (✓)] (Bank account should be in the name of first applicant only)

Bank Account No  Account Type [Please shade (●)]  Savings  Current  NRE  NRO  FCNR

Bank Name

Branch Name  Bank City

Total Amount to be blocked ₹ (Figures)

₹ (words)

5. CONTACT DETAILS OF THE FIRST APPLICANT/GUARDIAN/CORPORATE

Mobile No.  E-mail

Tel. (Off.)  Country/ Area code  Tel. (Res.)  Country/ Area code  Fax  Country/ Area code

I/ we wish to receive the Account Statement, Annual Report or Abridged Report, Consolidated Account Statement and other statutory documents in  Physical  E-mail

6. UNDERTAKING BY ASBA INVESTOR & SIGNATURE

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Union Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Union Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Union Mutual Fund or Union Asset Management Company Private Limited or Union Trustee Company Private Limited or SCSBs or Sponsor shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

7. DECLARATION AND SIGNATURES

1. I/We have read, understood and hereby agree to comply with the terms and conditions (T & C) of the scheme related documents, the T & C and policies on the AMC's website and hereby apply for Units of the Scheme. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that Union Mutual Fund (the Fund)/ Union Asset Management Company Private Limited (the AMC) and its empanelled broker(s) have not given me/us any indicative portfolio and indicative yield, in any manner whatsoever. I/We hereby confirm that at the time of investment, I/We have the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund / Sponsor will not be responsible if such investment is ultravires the relevant constitution.

2. I/We hereby confirm that the information provided hereinabove is true, correct and complete to the best of my/ our knowledge and belief and that I/ we shall be solely liable and responsible for the information submitted. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc. of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ we also confirm that I have read and understood the FATCA & CRS T & C and hereby accept the same. I/ We also undertake to keep you promptly informed in writing about any changes/modifications to the above information in future and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators/ tax authorities. I/We hereby authorize the Fund/ the AMC/ the RTA to share any information provided by me/ us to the Fund, its Sponsor, the AMC, Trustee, their employees, RTAs, authorized agents, third party service providers, my/ our distributor(s), SEBI registered Intermediaries or any Indian or foreign governmental or statutory or judicial or tax/ revenue authorities/ agencies and other investigation agencies in or outside India, and/ or to withhold and pay out any sums from my/ our account(s) or close or suspend my/our account(s), without any obligation of advising me/ us of the same, as may be required by regulators/ tax authorities.

**Applicable to Micro Investments only:** I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

**Applicable to NRIs only:** I/We confirm that I am / we are Non-Resident(s) of Indian Nationality / Origin and I/we hereby confirm that the funds for subscriptions have been remitted from abroad through normal banking channels or from fund in my/our Non Resident External / Ordinary account/ FCNR account(s).

**Important alert:** In case there is any change to your KYC information, please update the same by using the prescribed "KYC Change Request Form" and submit the same at the point of service of any KYC Registration Agency.

Signature of Bank Account Holder

Signature of Bank Account Holder

Signature of Bank Account Holder

### ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form) ASBA Application No.

UNION GOLD ETF FUND OF FUND (An open-ended Fund of Fund Scheme investing in units of Union Gold ETF.)

NFO OPENS ON : FEBRUARY 10, 2025 CLOSSES ON : FEBRUARY 24, 2025

Date:

Plan  Regular  Direct  Option  Growth  IDCW  Sub Option  IDCW Pay Out  Reinvestment  Transfer

Received from Mr./Ms:

Address

SCSB Account Details  Account Number

Bank Name  Branch Name

Total Amount to be blocked ₹ (Figures)

Total Amount to be blocked ₹ (words)



SCSB Receipt  
Signature Stamp and Date

ASBA Forms should be submitted only with an authorized branch of designated SCSBs. Copy of acknowledgement receipt of the ASBA form issued by SCSB should be submitted with the NFO form to Union Mutual Fund or its Registrar, CAMS.

## INSTRUCTIONS FOR FILLING ASBA FORM

1. Please visit [www.sebi.gov.in/pmd/scsb.html](http://www.sebi.gov.in/pmd/scsb.html) or [www.nseindia.com](http://www.nseindia.com) for list of currently available Self Certified Syndicate Banks (SCSB) offering ASBA facility with their designated branches.
2. The investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB. Investors should check with their bank branch to confirm whether the branch is offering ASBA facility.
3. Investors shall ensure that the Bank Account number in the ASBA Form is correct and funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
4. ASBA Application Form will not be accepted by any of the offices of Union Mutual Fund or its Registrar & Transfer Agent, i.e. Computer Age Management Services Ltd.
5. Upon submission of an ASBA Form with the SCSB, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
6. The SCSBs shall block the subscription money based on the authorisation given by the account holder in the ASBA Form. The subscription money shall remain blocked in the bank account till allotment of units under the scheme or till rejection of the application, as the case may be.
7. If the bank account specified in the ASBA Form does not have sufficient credit balance to meet the subscription money, the ASBA Form shall be rejected by the SCSB.
8. The ASBA Form should not be accompanied by cheque or other mode of payment, other than authorisation to block subscription amount in the bank account.
9. During the processing of the NFO application, if the application is found to be incomplete or incorrect, the SCSB will be informed on the same who shall then unblock the investor account with appropriate remarks in the investor account.
10. On the closure date of the NFO, the ASBA Form should be submitted to the SCSBs before 3.00 p.m. or such other time as may be decided by respective SCSBs.
11. Union Mutual Fund or its' Registrar, CAMS shall not be liable for any negligence or mistake committed by the SCSBs.
12. Investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to Union Mutual Fund or any of its official point of acceptance.
13. All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving complete details such as name & address of the applicant, number of units applied for, counterfoil or the application reference given by the SCSBs, amount paid on application and the collection centre of the SCSB where the application form was submitted. If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent, M/s. Computer Age Management Services Limited (CAMS), Chennai, with a copy to Union Asset Management Co. Pvt. Ltd.
14. **EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):**

As per clause 15.11 of SEBI Mater Circular for Mutual Funds dated June 27, 2024 and AMFI Guidelines on implementation of EUIN, it is mandatory to state the Employee Unique Identification Number (EUIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/space provided for the ARN Number/ EUIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

15. **Investors are requested to read the undertakings/ declarations carefully, before providing their signature(s) in the ASBA Form.**

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the Scheme:

**Computer Age Management Services Ltd.,**

Unit: Union Mutual Fund

Rayala Tower 2, 5th Floor, # 158 Anna Salai, Chennai - 600002.

**Email:** [enq\\_uk@camsonline.com](mailto:enq_uk@camsonline.com) | **Website:** [www.camsonline.com](http://www.camsonline.com)



**Union Asset Management Company Pvt. Ltd.**

Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059

**Toll Free :** 1800 200 2268/1800 572 2268 | **Tel No. :** 022 67483333

**Website:** [www.unionmf.com](http://www.unionmf.com) | **Email :** [investorcare@unionmf.com](mailto:investorcare@unionmf.com)

Give a missed call from your registered mobile number on 08010421326 and get an Account Statement via SMS.





**4. Contact Details** (All communications will be sent to Mobile number/Email-ID provided including for validation purpose) (Please refer instruction C at the end)

Tel. (Off)  -  Tel. (Res)  -  Mobile

Email ID

\*mandatory and subject to validation, hence provide the valid information in legible manner

**5. Remarks (If any)**

**6. Applicant Declaration**

I hereby declare that the details furnished above are true and correct to the best of my knowledge/belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.

I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address..

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/KRA to share this KYC data / applicable Aadhaar XML data with CKYCR, download the information from CKYCR and share the data to other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

[Signature/Thumb Impression]

Date:  -  -

Place:

Signature/Thumb Impression of Applicant

**7. Attestation For Office Use only**

- Documents Received  Certified Copies  E-KYC data received from UIDAI  Data received from Offline verification  Digital KYC Process  
 Equivalent e-document  Video Based KYC

**KYC documents verification carried out by**

Date:  -  -   
 Emp. Name   
 Emp. Code   
 Emp. Designation   
 Emp. Branch

[Employee Signature]

**Institution details**

Name   
 Code

[Institution Stamp]

**In-Person Verification (IPV) carried out by**

Date:  -  -   
 Emp. Name   
 Emp. Code   
 Emp. Designation   
 Emp. Branch

[Employee Signature]

**Institution details**

[Institution Stamp]

## Instruction / Check list / Guidelines for filling individual KYC Application Form

### General instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

### A. Clarification / Guidelines on filling 'Personal Details' section

1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

### B. Clarification / Guidelines on filling 'Current Address details' section

1. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
2. PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 2, one of I, II and III is to be selected. In case of online E-KYC authentication, II is to be selected.
5. In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
6. List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8. "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
9. "Digital KYC process" has to be carried out as stipulated in the PML Rules, 2005.

### C. Clarification / Guidelines on filling 'Contact details' section

1. Email/Mobile is mandatory for upload into KRA system and please provide.
2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
3. Do not add '0' in the beginning of Mobile number.

### D. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person, if available.

### E. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only
2. However, in case guardian details are available for minor 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

### F. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

### G. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

### H. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

## List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

## List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
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Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
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Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
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Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
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Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
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Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire   Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion   Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao   Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy   Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

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