



# TERMS AND CONDITIONS

- Please refer Scheme Information Document (SID) and Key Information Memorandum (KIM) for applicable NAV, Risk Factors, Load (exit/entry) and other information before investing.
- Completed Application form and SIP Enrollment Form along with the first cheque should be submitted to the AMC Branches/CAMS ISCs
- Investors can either submit a cheque for the first Installment or can submit a photocopy of a cancelled cheque of the bank/branch for which NACH is to be registered.
- The SIP Enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the bank account is closed and no request for change in bank account has been submitted
- NACH/eNACH mode of payments will be available for investments in SIP.
- Investors can avail NACH facility by duly filling up and submitting the SIP Enrolment cum NACH Mandate Form. The cheques should be in favor of "Helios Flexi Cap Fund" and crossed "Account Payee Only", and the cheques must be payable at par.
- In case of fresh/additional purchases, if the name of the Scheme on the application form/ transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/ transaction slip.
- In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft. The Option that will be considered in such cases if not specified by the customer will be the default option of the Scheme as per the SID. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.
- Further, Investors/ unitholders subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date. SIP start date shall not be beyond 100 days from the date of submission of request.
- All terms and conditions for SIP/STP, including Exit Load, if any, prevailing in the date of SIP/ STP enrolment/ registration by the fund shall be applicable.
- Units will be allotted for the amount net of the bank charges, if any. On receipt of the post-dated cheques, the Registrar/AMC will send a letter to the Unitholder confirming that his/her name has been included in the Systematic Investment Plan. The cheques will be presented on the dates mentioned on the cheque and Units will be allotted accordingly. A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the Systematic Investment Plan, subject to giving 15 days prior notice to the subsequent SIP date.

Minimum number of instalments and amounts under various frequencies are as below:

Frequency	Specified date*	Minimum amounts per instalments	Minimum number of instalments
Weekly	Any day (Monday to Friday) (If no day is selected Monday will be the default day)	Rs. 500/- and in multiples of Re. 1 thereafter	24
Fortnightly	1st and 16th day of each month, as applicable (1st and 16th of the month will be the default date).	Rs. 500/- and in multiples of Re. 1 thereafter	24
Monthly (Default Frequency)	Any date (10th will be the default date)	Rs. 1000/- and in multiples of Re. 1 thereafter	12
Quarterly	Any date (10th will be the default date)	Rs. 3000/- and in multiples of Re. 1 thereafter	4

\*In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

- New Investor - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application. In case multiple schemes are mentioned in the main application form, Fund reserves the right to reject the SIP request.
- Existing Investor - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the investor's Folio. In case Multiple Schemes or Equity Linked Savings Scheme (ELSS) are available in the folio then Fund reserves the right to reject the SIP request.
- In case SIP date is not selected, if multiple SIP dates are opted for or if the selection is not clear then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case the SIP 'End period' is incorrect OR not mentioned by the investor in the SIP form, then the end period will be captured as 30 Years from the start date.
- For SIP applications received during NFO Period, the SIP start date shall be at least 30 days after the NFO allotment date.

**SIP TOP UP Facility:** Investors can opt for SIP TOP UP facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered.

The Fixed TOP up amount shall be in multiple of Rs 1000/- and in multiple of Rs 100 thereafter.

Variable TOP UP would be available in at 10%, 15% and 20% and such other denominations (over and above 10%, 15% and 20%) as opted by the investor in multiples of 5%.

The frequency is fixed at Yearly and Half Yearly basis. In case the top up frequency is not specified, Default will be considered as yearly frequency.

In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

SIP Top-Up facility shall also be available for the existing investors who have already registered for SIP facility without Top-Up option. The SIP Top-up request shall be registered within 15 days before the next trigger of the existing SIP

SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP. If the end- date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the

SIP. For example, if the SIP is registered up till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.

The top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top up option.

In case, the SIP Top up is cancelled, the SIP will not be ceased. The existing SIP will not be ceased and SIP will be continue with the last topped up amount.

All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP. The Trustee / AMC reserves the right to change / modify the terms of the SIP from time to time on a prospective basis.

**Fixed TOP-UP:** With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.100 and in multiples of Rs.100 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

Please see the below given illustration for Fixed Top-up.

Instalment No(s)	From Date	To Date	Monthly SIP Instalment Amount	SIP Top-Up Amount	SIP Amount with TOP-UP
1 to 12	10-Oct-23	10-Sep-24	5000	N.A	5000
13 to 24	10-Oct-24	10-Sep-25	5000	1000	6000
25 to 36	10-Oct-25	10-Sep-26	6000	1000	7000
37 to 48	10-Oct-26	10-Sep-27	7000	N.A	7000
49 to 60	10-Oct-27	10-Sep-28	7000	N.A	7000

**Variable TOP-UP:** With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also, the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10.

Please view below illustration for Variable Top-up.

Instalment No(s)	From Date	To Date	Monthly SIP Instalment Amount	SIP Top-Up Amount	SIP Amount with TOP-UP
1 to 12	10-Oct-23	10-Sep-24	5000	N.A	5000
13 to 24	10-Oct-24	10-Sep-25	5000	500	5500
25 to 36	10-Oct-25	10-Sep-26	5500	550	6050
37 to 48	10-Oct-26	10-Sep-27	6050	N.A	6050
49 to 60	10-Oct-27	10-Sep-28	6050	N.A	6050

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, then Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered and the other % will be ignored.

**Micro Systematic Investment Plan (Micro SIP):** The unit holder will have the facility of Micro SIP under the current Systematic Investment Plan facility. The Minimum Investment amount per installment will be as per applicable minimum investment amount of the respective Scheme. The total investment under Micro SIP cannot exceed Rs. 50,000/-.

**Micro Investment:** With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed 50,000/- it shall be exempt from the requirement of PAN. However, requirements of PEKRN ( KYC ) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro Investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

## INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

- Along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate, failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.
- Please mention the amount in figures and words.
- Please fill all the required details in the Debit Mandate Form for NACH. The sole/first holder must be one of the holders in the bank account.
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

As per the mandate circular dated August 18, 2023, mandate can be for maximum duration of 30 years from date of application.

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