

## HDFC InstaInvest Registration Form

Investors must read the Instructions and Terms and Conditions before completing this Form.  
All sections should be completed in English and in BLOCK LETTERS only.

Enrolment Form no.

**KEY PARTNER / DISTRIBUTOR INFORMATION** (Investors applying under Direct Plan must mention "Direct" in ARN column.) (Refer instruction 30)

ARN	Name	Sub-Distributor's ARN and Bank Branch Code	Internal Code for Sub-Distributor/Employee	Employee Unique Identification Number (EUIN)	FOR OFFICE USE ONLY (TIME STAMP)
ARN-					

**EUIN Declaration (only where EUIN box is left blank) (Refer Instruction 30)**

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign Here

Sign Here

Sign Here

First/ Sole Applicant/ Guardian

Second Applicant

Third Applicant

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer instruction 31)**

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges for the scheme type, Rs.100 will be deducted and paid to your Distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the distributor.

NEW REGISTRATION  Cancellation  Change in Mobile Number (To Cancel the facility or Change the Mobile Number, please fill Section 1 only and sign the Form)

**1. UNIT HOLDER INFORMATION (Refer instruction 5)**

Folio No. / Mobile No. + 9 1

(The details in our records under the folio number mentioned alongside will apply for this application.)

**NAME OF FIRST / SOLE UNIT HOLDER (Refer instruction 5)**

Mr. / Ms. / M/s.

**2. INVESTMENT DETAILS [Please tick (✓)] (Refer instruction 8)**

Scheme/Plan/Option	<input type="checkbox"/> HDFC Low Duration Fund - Regular Plan	<input type="checkbox"/> HDFC Low Duration Fund - Direct Plan	
	<input type="checkbox"/> HDFC Liquid Fund - Regular Plan	<input type="checkbox"/> HDFC Liquid Fund - Direct Plan	
	<input type="checkbox"/> HDFC Overnight Fund - Regular Plan	<input type="checkbox"/> HDFC Overnight Fund - Direct Plan	
Sub-Option	<input type="checkbox"/> Growth	<input type="checkbox"/> Income Distribution cum Capital Withdrawal (IDCW) Option	
		<input type="checkbox"/> Daily (Reinvestment Only)	
		<input type="checkbox"/> Weekly	<input type="radio"/> Reinvestment <input type="radio"/> Payout
		<input type="checkbox"/> Monthly	<input type="radio"/> Reinvestment <input type="radio"/> Payout



### OTM Debit Mandate Form NACH/DIRECT DEBIT/SI

[Applicable for Lumpsum Additional Purchases as well as SIP Registrations received through various modes]

UMRN  OFFICE USE ONLY  Date  D  D  M  M  Y  Y  Y  Y

Utility Code  OFFICE USE ONLY  Create  Modify  Cancel

Sponsor Bank Code  OFFICE USE ONLY I/We authorize  HDFC Mutual Fund

To debit (tick✓)  SB/CA/CC/SB-NRE/SB-NRO/OTHER Bank A/c number

With Bank  IFSC/MICR

an amount of Rupees  ₹

**Debit Type**  Fixed Amount  Maximum Amount **Frequency**  Monthly  Quarterly  Half Yearly  Yearly  As & when presented

PAN/PEKRN  Reference 2

1. 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 the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity/ corporate or the bank where I have authorized the debit.

From 

D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y

To 

D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y

Signature of Primary Account Holder

Signature of Account Holder

Signature of Account Holder

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

1.  Name as in Bank Records 2.  Name as in Bank Records 3.  Name as in Bank Records

Phone No.

### ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

#### HDFC MUTUAL FUND

Enrolment

Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, Form No.  
165-166, Backbay Reclamation, Churchgate, Mumbai - 400020

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

an application for HDFC InstaInvest Facility

Folio no.

ISC Stamp & Signature

### 3. BANK DETAILS (Refer instruction 6, 7 and 9)

OTM Bank Details to be debited for Insta Invest (OTM already Registered)

Bank Name:

Account Number:

Note : The First/Sole Unit holder(s) should be the one of the Bank account holder. In case the OTM is not registered, please fill in the attached OTM Debit Mandate.

### 4. DECLARATION AND SIGNATURE(S)

I/We hereby declare and confirm that I/we have read and understood and hereby agree to abide by the Terms and Conditions of the HDFC InstalInvest. I/We further declare and confirm that the information provided in this application form is true and correct and hereby agree to furnish such other additional information as may be required by the AMC/Fund from time to time. I/We hereby confirm and agree that I/we shall not hold the AMC/Fund/Trustees responsible and/or liable for any loss or damage that I/we may suffer or incur in the event my/our transaction is delayed/rejected/interrupted due to any technical reasons, failure of the mobile network, any fault on the part of the mobile service provider and/or the Bank and/or dispute the AMC's decision in processing my/our transaction.

If the transaction is delayed or not effected at all for reasons of incomplete, incorrect or/and inappropriate information or due to any force majeure event, I/ We shall not hold the Fund, the AMC, the Trustee or their representatives or the Bank liable for the same. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall keep the Fund/ the AMC/ the Trustee indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by the Fund/ the AMC/ the Trustee by reason of their acting upon the instructions issued by me/us.

#### SIGNATURE(S)

(Refer instruction 5)

First Unitholder

Second Unitholder

Third Unitholder

### INSTRUCTIONS TO FILL ONE TIME MANDATE (OTM)

1. Investor may register for the One Time Mandate (OTM) for NACH/ECS/DIRECT DEBIT/Standing Instruction (SI), as applicable, for payment towards any future purchase transactions (eg lumpsum, SIP) received through any mode i.e. physical or electronic ("OTM facility"). Investors who have already submitted a One Time Mandate (OTM) form i.e. already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number: Unit holder(s) should mandatorily provide their mobile number on the mandate form.
4. Where the mode of holding in the bank account is "Joint", the OTM mandate is to be signed by all Jointholders. Unit holder(s) need to provide 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.
5. **PAN/PEKRN:** Investors should provide the PAN/PEKRN of the First Holder in the space provided.
6. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.
7. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
8. Utility Code of the Service Provider will be mentioned by HDFC Mutual Fund
9. Tick on the respective option to select your choice of action and instruction.
10. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
11. Please mention the Name of Bank and Branch, IFSC / MICR Code.
12. The maximum amount per transaction that can be processed must be mentioned in words. The amount in figures should be same as the amount mentioned in words. In case of ambiguity, the mandate will be rejected.
13. If the investor wishes to opt for more than one dates / frequencies for debit from the bank account as in case of Systematic Investment Plan, it is advisable to select - "As & when presented".
14. As per NPCI Circular NPCI/NACH/OC No.012/2023-24, mandate can be registered for a maximum duration of 40 years. An investor has to mandatorily enter the 'End Date' of the mandate by filling the date for a maximum period of 40 years from the start date or less.
15. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
16. Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM.
17. Date has to be filled in mandatorily.

**Declaration:** I/We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the NACH/Direct Debit/Standing Instructions (SI) and make payments through the NACH platform according to the terms and conditions thereof. I/We further hereby agree and acknowledge that I/we will not hold the AMC and/or responsible for any delay and/or failure in debiting my bank account for reasons not attributable to the negligence and/or misconduct on the part of the AMC I/We hereby declare and confirm that, irrespective of my/our registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We hereby consent to the Bank/AMC communicating with me/us in any manner whatsoever on the said mobile number with respect to the transactions carried out in my/our aforementioned bank account(s). I/We will inform the AMC about any changes in my bank account. I/We hereby agree to abide by the terms and conditions that may be intimated to me/us by the AMC/Bank with respect to the NACH/Direct Debit/SI from time to time.

**Authorisation to Bank:** This is to inform that I/We have registered for NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my/our investments in the Schemes of HDFC Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We hereby authorize the representatives of HDFC Asset Management Company Limited, Investment Manager to HDFC Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the Bank to debit my/our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my/our participation in NACH/Direct Debit/SI.

## TERMS AND CONDITIONS OF HDFC INSTAINVEST AND INSTRUCTIONS TO FILL UP THE APPLICATION FORM

1. HDFC InstaInvest is a facility wherein an investor can transact (i.e. purchase/redeem only) in Units of various Scheme(s) of HDFC Mutual Fund ("the Fund") by sending instructions through Short Messaging Service ("SMS") from a registered mobile number to a dedicated number specified by the Fund/ HDFC Asset Management Company Limited ("the AMC"). Currently, this facility is offered under HDFC Low Duration Fund - Regular Plan & Direct Plan, HDFC Liquid Fund - Regular Plan & Direct Plan and HDFC Overnight Fund - Regular Plan & Direct Plan thereunder. This facility may be extended to other schemes of HDFC Mutual Fund and **the list of eligible scheme(s) will be updated from time to time (eligible scheme(s) hereinafter referred to as "the Scheme(s)").** Please contact the nearest Investor Service Centre (ISC) or the website ([www.hdfcfund.com](http://www.hdfcfund.com)) of the Fund for the updated list of eligible scheme(s).
2. Currently, this facility can be registered only in one folio, one Scheme, one Plan & one Option per mobile number. The mobile number provided for this facility shall overwrite the existing mobile number(s) registered in the folio, if any.
3. This facility can be availed only by existing KYC compliant resident individual Unitholder(s) including sole proprietors and HUFs, not holding units in demat form and having the mode of operation of the folio as 'single' or 'anyone or survivor' (hereinafter referred to as **'eligible Unitholder'**). This facility is not available to Minors, Unitholder(s) with folio(s) having the mode of operation as 'joint', or to Unitholder(s) of any other category other than those mentioned above for e.g. Non Resident Indians (NRIs), Person of Indian Origin (PIOs) / Overseas Citizen of India (OCI), Corporates and Partnership Firms, etc.
4. Eligible Unitholder is required to submit a duly filled and signed HDFC InstaInvest Enrolment Form ("the Form") to avail this facility. Form must be filled in English in BLOCK letters only and should be submitted at any of the Official Points of Acceptance of the Fund.
5. Eligible Unitholder should specify full name of the first Unitholder, folio no and mobile number in the 'Unitholders Information' section in the Form. Eligible Unitholder's name and signature(s) should match with the details in the existing folio, failing which, the Form is liable to be rejected.
6. All redemption payouts under this facility or IDCW payout, if any, for units purchased under this facility shall be credited to the default bank account registered under the folio.
7. Eligible Unitholder should indicate the desired investment option(s) in the application form, failing which the default option(s) as indicated in the Scheme Information Document/ Key Information Memorandum shall apply.
8. The mode of purchase for this facility is through OTM/ Direct Debit/ Electronic Clearing Service (Debit Clearing) available with the following Banks:
  - List of Banks offering Direct Debit:** Axis Bank, Bank of Baroda, Bank of India, Corporation Bank, Federal Bank, ICICI Bank, IDBI Bank, Indian Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, South Indian Bank, State Bank of India, State Bank of Patiala, UCO Bank, Union Bank of India and United Bank of India
  - List of Banks offering Electronic Clearing Service (Debit Clearing):** HDFC Bank
 This list is subject to change from time to time. Please check with any of our ISC's / visit our website [www.hdfcfund.com](http://www.hdfcfund.com) for the updated list.
9. The facility will be activated approximately within 30 days of receipt of a valid Form. If the 'One Time Debit Mandate' is rejected by the eligible Unitholder's bank for any reason whatsoever, the Form will get automatically rejected. The eligible Unitholder will be intimated accordingly regarding successful registration/rejection of the Form. Upon receipt of intimation of successful registration, the eligible Unitholder may start availing the facility.
10. All terms and conditions of the Scheme Information Document/ Key Information Memorandum of the Scheme(s) and the Statement of Additional Information will be applicable for this facility including minimum amount for purchase / additional purchase and redemption except that the request should be in multiples of Re.1/- only. **Further, Purchase request cannot exceed Rs. 5 lakh per SMS.**
11. To transact through this facility, the eligible Unitholder is required to send the purchase/ redemption request(s) from the registered mobile number to a dedicated number specified by the Fund only in below mentioned format:
 

To Purchase, type "**INV <Amount>**" and send SMS to **5676725**

To Redeem, type "**RED <Amount>**" and send SMS to **5676725**

For e.g.: To invest Rs.10,000/-, the eligible Unitholder has to type **INV 10000** and send the SMS to 5676725.

SMS not received in the above format will be rejected. **Transaction request(s) should only be in multiples of Re 1/-.** The Transaction requests can be sent only in value terms (i.e. Rupees) and not in terms of Units. **Any transaction request received will be processed in value terms only.**
12. Eligible Unitholder will have to bear the SMS charge, including special SMS charges, if any, levied by his cellular service provider.
13. On successful receipt of the transaction request by the Fund, a confirmation SMS will be sent to the eligible Unitholder's registered mobile number along with a unique transaction reference number. In the event, the eligible Unitholder receives multiple transaction reference numbers against a single transaction request, the eligible Unitholder should immediately intimate the Fund/Registrar and Transfer Agent (RTA) (currently, Computer Age Management Services Private Limited). In the event the eligible Unitholder does not receive any confirmation from the Fund/RTA within an hour of his sending the request or receives a different confirmation vis-à-vis his request, the eligible Unitholder may contact us at 1800 3010 6767 / 1800 419 7676 during business hours to enquire about the status of the request.
14. The time and date of receipt of the transaction request as recorded in the server of AMC/ RTA shall be the "time stamping" of the transaction as per SEBI (Mutual Funds) Regulations, 1996 under this facility. This time and date will be treated as the time and date of the submission of the transaction request by the eligible Unitholder. The eligible Unitholder confirms that he shall not dispute such time-stamping.
15. If the eligible Unitholder notices any discrepancy in the transaction processed and/or the amount debited vis-à-vis the eligible Unitholder's request, the same should be intimated to the AMC/RTA immediately but not later than 15 days of the receipt of transaction request by the Fund.
16. **Applicable Net Asset Value (NAV) (for all schemes other than liquid schemes):**

**For Purchase (including switch-in) of any amount:**

  - In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable.
  - In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either at any time 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
17. Under this facility, for purchase transactions received within the applicable cut-off time, the request for realizing funds will be initiated only after cut-off time. Credit of funds to the scheme is expected to be received normally after three Business Days from the date of transaction. Accordingly, the applicable NAV for applications of Rs.2 lakh and above would be based on realization of funds.
18. The eligible Unitholder may approach his bank for receiving SMS alerts from the bank upon successful debit from his bank account, if such facility is provided by his bank.
19. Eligible Unitholder is advised to register his email id under the folio (through a separate request) if not already registered, to receive transaction alerts from the Fund.
20. The AMC / Fund at its absolute discretion and in the interest of eligible Unitholder may request oral, fax and/or written confirmation of the transaction request and/or request for any additional information.
21. The AMC/Fund may reject any transaction request without assigning any reason thereto and the AMC / Fund will not be responsible/ liable for any consequences resulting therefrom.
22. The eligible Unitholder should ensure to keep sufficient clear funds in his bank accounts when submitting purchase transaction requests. The AMC/RTA shall not be responsible/ liable for any unsuccessful purchase transaction request due to non-availability of sufficient funds in the bank account. In case the funds are not realized, the transaction shall be rejected and the Units allotted, if any, shall be reversed. Further, the allotment of Units will be subject to realization of funds in the Scheme's bank account and not based on the date of debit from the bank account of the eligible Unitholder.
23. If the value of redemption request exceeds the value of investments in the folio, **ALL FREE UNITS** in the Scheme will be redeemed.
24. The eligible Unitholder should take sufficient care to prevent unauthorized usage of the registered mobile phone number and hereby confirms that any transaction undertaken using the registered mobile number shall be deemed to be that of the eligible Unitholder. The AMC / Trustee / Fund / RTA shall not be liable for transactions processed in case of unauthorized usage.
25. In case of change in mobile number, the eligible Unitholder may submit this Form to update the mobile number in the folio by ticking the "Change in Mobile Number" Option and filling up Section 1.
26. In case the eligible Unitholder wishes to update/change the bank account details under the facility, the eligible Unitholder must cancel the existing registration and re-register with the new bank account details to avail the facility.
27. This facility cannot be used for non-financial requests such as request for change in bank account details, nomination, mode of holding, address etc.
28. Eligible Unitholder may cancel the registration under the facility at any time by sending a written request to the Official Points of Acceptance of the Fund. On receipt of a valid request, the facility will be discontinued within 15 days. A confirmation of discontinuation of the facility will be sent to the eligible Unitholder.
29. **Investments through distributors:** As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by AMFI. Further, no agents/ distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

## TERMS AND CONDITIONS OF HDFC INSTAINVEST AND INSTRUCTIONS TO FILL UP THE APPLICATION FORM

**Employee Unique Identification Number (EUIN):** Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

**Direct Investments:** Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned on the form, but "Direct Plan" under the Scheme / Plan is chosen for investment, the Distributor code will be ignored. In case of valid application received without any Distributor Code, the application will be processed under "Direct Plan".

### 30. Transaction Charges

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time HDFC Asset Management Company Limited ("the AMC")/ HDFC Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive Transaction Charges based on the type of product.

Transaction Charge of Rs. 150/- (for a first time investor across mutual funds) or Rs. 100/- (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000/- and above will be deducted from the purchase / subscription amount and paid to the Distributor. The balance amount shall be invested.

For complete details please refer SID.

31. These Terms and Conditions and/or the use of the facility shall be governed by the laws of the Republic of India.

32. The data/information provided by the eligible Unitholder pursuant to dealing with the AMC/Fund could be shared by the AMC with its authorised agents, representatives, trustees etc.
33. The AMC may disclose in strict confidence to other institutions the personal information of the eligible Unitholder as may be reasonably necessary for reasons inclusive of but not limited to the following:
  - (a) In compliance with legal directive
  - (b) For fraud prevention purposes
  - (c) Statutory reporting, etc
34. The availing of the facility by the eligible Unitholder is not transferable/ assignable under any circumstances and shall be used only by the eligible Unitholder.
35. The eligible Unitholder hereby confirms that the AMC/Trustee/Fund/RTA shall under no circumstances be liable for any direct, indirect, incidental, consequential damages/losses etc suffered and/or incurred by the eligible Unitholder due to:-
  - Disruption and/or non-availability of this facility due to natural calamity, flood, earthquake, legal restraints, technical fault/error or virus, failure of service provider, failure of telecommunication network etc and any other reason beyond the control of the AMC/RTA/Fund;
  - Any transaction carried out in good faith by the AMC under this facility based on the instructions of the eligible Unitholder;
  - Any unauthorized usage/transactions and/or erroneous transactions;
  - Any error, defect, failure or interruption of the facility;
  - Non-receipt/delayed receipt of SMS by the AMC / RTA
  - Any negligence/mistake or misconduct by the eligible Unitholder including breach/non-compliance of the terms and conditions of the SID, SAI, this facility or any instructions of the AMC;
36. The eligible Unitholder agrees to indemnify the AMC/Trustee/ Fund/ RTA for any and all liabilities, losses, damages and expenses which the AMC/ Trustee/ Fund/RTA may sustain or incur either directly or indirectly as a result of:
  - a. Providing the facility that enables the eligible Unitholder to send transaction requests via SMS to the AMC/RTA and/or by reasons of the AMC/RTA in good faith taking or refusing to take any action on the SMS received from the eligible Unitholder;
  - b. any unauthorized usage / unauthorized transactions under the facility;
  - c. fraud or dishonesty relating to any instruction by the eligible Unitholder;
  - d. non adherence to or breach of the terms and conditions set out herein;
  - e. incorrect / erroneous details provided by the eligible Unitholder;
  - f. non-availability of funds in the bank account of the eligible Unitholder at the time of debit;
  - g. technical failure or default of cellular service provider of the eligible Unitholder and/or the AMC/ RTA/its service providers;
  - h. any error, defect, failure or interruption in the provision of the facility;
  - i. any negligence, omission, mistake or misconduct by the eligible Unitholder;
37. The AMC, at its sole discretion, reserves the right to suspend/ terminate/ vary/ modify the terms and conditions of the facility, at any time, without prior notice/intimation to the eligible Unitholder, as may be deemed necessary. Use / Continued usage of the facility by the eligible Unitholder shall be deemed acceptance of the terms and conditions by such eligible Unitholder.