



## TERMS AND CONDITIONS FOR SMART SWP FACILITY

1. **Eligible Schemes:** HDFC Hybrid Equity Fund, HDFC Balanced Advantage Fund, HDFC Equity Savings Fund, HDFC Hybrid Debt Fund, HDFC Multi - Asset Fund and HDFC Multi-Asset Active FOF. The AMC reserves the right to change the Eligible Schemes from time to time.
2. **Selection of option:** Investor has to select either REGISTRATION or CANCELLATION by ticking the appropriate box. In case no option or both the options are selected the application will be considered for REGISTRATION by default. To register SMART SWP in more than one Scheme, please use separate forms.
3. **Specified Amount:** "Specified Amount" is the amount specified by the investor on which the "Percentage of Withdrawal per annum" will be applied. The Specified Amount shall not be less than Rs. 25,000/-, else the form is liable to be rejected.
4. **Percentage of Withdrawal per annum:** SMART SWP amount per annum will be fixed at 6%, 7%, 8% or 9% of the Specified Amount as indicated by the investor. In case percentage of withdrawal per annum is not selected/not legible/ not clear, 8% p.a will be default percentage of withdrawal per annum for HDFC Hybrid Equity Fund and HDFC Balanced Advantage Fund; 7% will be default percentage of withdrawal per annum for HDFC Equity Savings Fund, HDFC Hybrid Debt Fund, HDFC Multi- Asset Fund and HDFC Multi-Asset Active FOF.
5. **Frequency of Withdrawal:** Under this facility investors can opt to withdraw their investments systematically on a Monthly/Quarterly basis. In case frequency of withdrawal is not selected/not legible/not clear, monthly frequency will be default frequency of withdrawal. Withdrawals will be made/ effected on the specified withdrawal date of the applicable calendar Quarter/month and would be treated as redemptions.
6. **Withdrawal Date:** Investors can choose from any date of the month as SMART SWP Withdrawal Date. In case the chosen date falls on a non-Business Day, SMART SWP will be processed on the immediate next Business Day. In case Withdrawal Date is not selected/not legible/not clear, 25th of the month will be the default Withdrawal Date.
7. **Commencement Date:** Investor can opt for this facility from the following month (from the date of request) onwards or from any other specified date as opted by the investor, provided that the Investor submits SMART SWP registration request at least 30 days prior to the date of 1st installment for both monthly and quarterly frequencies. In case Commencement Date is not selected/not legible/not clear, SMART SWP will start from next month from the date of request (default).
8. **Last Withdrawal Date:** Investors can opt to specify the month to end SMART SWP facility or select "Till Further Notice". In case the investor opts for "Till Further Notice", 31st December 2099 shall be considered as the Last Withdrawal Date.
9. **Load structure:** In respect of amount withdrawn under SMART SWP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units in case of lumpsum investments and date of registration in case of units allotted under all Systematic Investment facilities i.e. all types of SIPs / STPs, shall be levied.
10. **Units in Non-Demat form:** This facility is available only for non-demat units and conversion of physical units to demat mode will automatically cancel any existing / future SMART SWP registration request(s).
11. **Cancellation of facility:** Unitholders can discontinue the facility by giving ten (10) working days written notice to any of the Fund's Investor Service Centres (ISCs). Once registered, the facility cannot be modified. Investor may cancel an existing registration and register afresh under New / Separate Form.
12. **Cessation of facility:** The SMART SWP facility will terminate automatically if no balance is available in the respective scheme on the date of installment trigger or if the enrolment period expires; whichever is earlier.
13. **If you decide to opt for this facility, you should be aware of the possibility that the withdrawals may take place from the principal amount invested.** Please seek appropriate advice, if any, prior to enrolling for this facility.
14. All other terms and conditions of the Normal SWP facility shall apply mutatis mutandis to the SMART SWP facility.
15. The AMC/Trustee reserves the right to change / modify the terms and conditions of SMART SWP facility or withdraw the facility from time to time.
16. Unitholders are advised to read the Scheme Information Document / Key Information Memorandum of the concerned scheme(s) and Statement of Additional Information carefully and will be bound by the terms and conditions of this facility and of the concerned scheme(s).

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#
<b>HDFC Equity Savings Fund</b> An open ended scheme investing in equity, arbitrage and debt	<ul style="list-style-type: none"> <li>Capital appreciation while generating income over medium to long term</li> <li>Provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments</li> </ul>	<p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;"><i>The risk of the Scheme is Moderately High</i></p>
<b>HDFC Hybrid Debt Fund</b> An open-ended hybrid scheme investing predominantly in debt instruments	<ul style="list-style-type: none"> <li>to generate long-term income /capital appreciation</li> <li>investments primarily in debt securities, money market instruments and moderate exposure to equities</li> </ul>	<p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;"><i>The risk of the Scheme is Moderately High</i></p>
<b>HDFC Multi-Asset Active FOF</b> An open ended Fund of Funds scheme investing in equity oriented, debt oriented and gold ETFs schemes	<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment predominantly in equity oriented, debt oriented and Gold ETF schemes.</li> </ul>	<p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;"><i>The risk of the Scheme is High</i></p>
<b>HDFC Multi-Asset Fund</b> An open ended scheme investing in Equity and Equity related instruments, Debt & Money Market Instruments and Gold related instruments	<ul style="list-style-type: none"> <li>To generate long-term capital appreciation/income</li> <li>Investments in a diversified portfolio of equity &amp; equity related instruments, debt &amp; money market instruments and Gold related instruments</li> </ul>	<p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;"><i>The risk of the Scheme is High</i></p>
<b>HDFC Balanced Advantage Fund</b> An open ended Balanced Advantage Fund	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income</li> <li>investments in a mix of equity and debt instruments</li> </ul>	<p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;"><i>The risk of the Scheme is Moderately High</i></p>
<b>HDFC Hybrid Equity Fund</b> An open ended hybrid scheme investing predominantly in equity and equity related instruments.	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income</li> <li>investments predominantly in equity &amp; equity related instruments. The Scheme will also invest in debt and money market instruments</li> </ul>	<p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;"><i>The risk of the Scheme is Very High</i></p>

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

# For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com)

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**