



COMMON APPLICATION FORM (Continuous Offer of units at Applicable NAV)

Quantum Long Term Equity Fund

(An Open-ended Equity Scheme)

Quantum Liquid Fund

(An Open ended Liquid Scheme)

Quantum Tax Saving Fund

(An Open ended Equity Linked Savings Scheme)

Quantum Equity Fund of Funds

(An Open-ended Equity Fund of Funds Scheme)

Quantum Gold Savings Fund

(An Open-ended Fund of Fund Scheme)

Quantum Multi Asset Fund

(An Open Ended Fund of Funds Scheme)

Quantum Dynamic Bond Fund

(An Open-ended Debt Scheme with Defined Credit Exposure and Dynamic Maturity Profile)

and only
India's 1st Direct to Investor
Mutual Fund

505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021. www.QuantumMF.com

Application No: QMFP

INTERMEDIARY INFORMATION			FOR OFFICE USE ONLY
Name & ARN Code	Sub-Broker Code	EUIIN	E- Code
67723			

Please refer instruction No. 5 for EUIIN. Please read the instructions carefully, before filling up the application. Kindly use this form if you are making a one time investment. For SIP investments please use the separate SIP Form. Investors should consult their financial advisers if in doubt whether the product is suitable for them.
(All sections to be filled in English and in BLOCK LETTERS). **Fields marked with (*) are mandatory.**

2 EXISTING UNIT HOLDER INFORMATION (Please note that Applicant details & mode of holding will be as per existing Folio Number) (Refer Instruction No. 3)

Folio No.	Name of First Applicant	*PAN (Refer Instruction No. 4A) Please attach certified PAN copy	*Know Your Customer (KYC) (Refer Instruction No. 4B)	AADHAAR Number
1st Applicant /Guardian			Yes (Please submit Proof)	
2nd Applicant			Yes (Please submit Proof)	
3rd Applicant			Yes (Please submit Proof)	
POA Holder			Yes (Please submit Proof)	

4 *APPLICANT INFORMATION (Refer Instruction No. 6) (TO BE FILLED IN BLOCK LETTERS)

Name of Sole/ 1st Applicant	☐ Mr. ☐ Ms. ☐ M/s. ☐ Others	Please Specify	Date of Birth/ Date of Incorporation
			DDMMYYYY
Proof of Date of Birth (In case of Minor)	☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Others	Please Specify	
Mobile No.	Email ID		
Parent/ Guardian Name of 1st Applicant - (in case of Minor)/Contact person (in case of non individual applicant)			Relationship with Minor/ Designation
If the sole / first applicant is differently abled; then please tick the preferred mode of communication:			☐ Email & SMS ☐ Voice ☐ Both
Name of 2nd Applicant	☐ Mr. ☐ Ms. ☐ M/s.		Date of Birth
			DDMMYYYY
Mobile No.	Email ID		
Name of 3rd Applicant	☐ Mr. ☐ Ms. ☐ M/s.		Date of Birth
			DDMMYYYY
Mobile No.	Email ID		
Mode of Holding	Single ☐ Joint ☐ Any one or survivor(s) (Default option in case of more than one applicant)		
1 st Holder	Legal Status Please (✓)		
	Resident Individual ☐ Minor ☐ FII ☐ Society/Club ☐ AOP/BOI ☐ LLP ☐ HUF ☐ NRI/PIO Repatriation Basis ☐		
	NRI/PIO Non-Repatriation Basis ☐ Partnership Firm ☐ Trust ☐ Bank ☐ Body Corporate ☐ Company ☐ Others Please Specify		
	Occupation Please (✓)		
	Private Sector Service ☐ Public Sector / Gov. Service ☐ Business ☐ Professional ☐ Agriculturist ☐ House Wife ☐ Student ☐		
	Politically Exposed Person ☐ Related to Politically Exposed Person ☐ Forex Dealer ☐ Retired ☐ Others Please Specify		
	Income Please (✓)		
	Upto 1 Lac ☐ 1 to 5 Lacs ☐ 5 to 15 Lacs ☐ 15 to 25 Lacs ☐ 25 Lacs & above ☐		
	Individuals (optional) ☐ Non-Individuals (mandatory) ☐ Network as on date is `		
2 nd Holder	Legal Status Please (✓)		
	Resident Individual ☐ NRI/PIO Non-Repatriation Basis ☐ NRI/PIO Repatriation Basis ☐		
	Private Sector Service ☐ Public Sector / Gov. Service ☐ Business ☐ Professional ☐ Agriculturist ☐ House Wife ☐ Student ☐		
	Politically Exposed Person ☐ Related to Politically Exposed Person ☐ Forex Dealer ☐ Retired ☐ Others Please Specify		
	Income Please (✓)		
	Upto 1 Lac ☐ 1 to 5 Lacs ☐ 5 to 15 Lacs ☐ 15 to 25 Lacs ☐ 25 Lacs & above ☐		
	Individuals (optional) ☐ Network as on date is `		
3 rd Holder	Legal Status Please (✓)		
	Resident Individual ☐ NRI/PIO Non-Repatriation Basis ☐ NRI/PIO Repatriation Basis ☐		
	Private Sector Service ☐ Public Sector / Gov. Service ☐ Business ☐ Professional ☐ Agriculturist ☐ House Wife ☐ Student ☐		
	Politically Exposed Person ☐ Related to Politically Exposed Person ☐ Forex Dealer ☐ Retired ☐ Others Please Specify		
	Income Please (✓)		
	Upto 1 Lac ☐ 1 to 5 Lacs ☐ 5 to 15 Lacs ☐ 15 to 25 Lacs ☐ 25 Lacs & above ☐		
	Individuals (optional) ☐ Network as on date is `		

Address: Mailing Address of Sole/First Applicant (P.O. Box alone may not be sufficient). This address will be replaced with the address as per your KYC records on validation of your KYC data.

Overseas Investor must provide Indian Address

City	State	Country	INDIA	Pin code
Contact Details of Sole/ First Applicant				
Tel No - STD Code	Res.	Off.	Fax	
Overseas Address (mandatory for NRI/FII applicant).			Address for correspondence (for NRI applicants)	
Applications from investors residing in USA or Canada shall not be accepted			☐ Indian ☐ Overseas	
City	Country	Zip code		

5 POWER OF ATTORNEY (POA) (Refer Instruction Nos. 2(i) & 7)

POA Name Mr./Ms.	
Address	
City	Pin code

If investment is being made by a Constitutional Attorney, please submit notarised copy of POA



ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application No: QMFP



Quantum Mutual Fund-505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021. www.QuantumMF.com

Please scan this code, and fill in your details. Our representative will get in touch with you.



Date DDMMYY Received from: Mr. / Ms. / M/s _____
an application for allotment Scheme _____
vide Cheque No./ RTGS / NEFT / IMPS Reference No. _____ Dated ____/____/____
Amount (₹) _____
Drawn on Bank and Branch _____
Please note: All purchases are subject to realization of cheques (please refer Scheme Information Document)

Collection Center's Stamp
&
Receipt Date and Time

6 ★ BANK ACCOUNT DETAILS (Refer Instruction No. 10)

A/c Type [please ✓]	☐ SB	☐ Current	☐ NRO	☐ NRE	☐ FCNR
Account No					
Bank Name					
Branch					
Branch Address					
City					Pin code
IFSC					MICR Code

Preferred mode of payment Electronic Credit. RTGS IFSC/NEFT code will help us transfer the amount to your bank account quicker, electronically.

★ Mandatory – Please attach either a Cancelled Cheque with first applicant name and account number pre-printed on the face of the cheque or a Bank Statement with current entries not older than 3 months or a Certified Bank Passbook with current entries not older than 3 months or a Bank Letter/Certificate duly signed by Bank Branch Manager/Authorized Personnel.

ALP/PAYEE PAY	QUANTUM MUTUAL FUND PAN XXXXXXXX		OR BEARER
RUPEES			
11 DIGIT IFSC Code	9 DIGIT MICR Code		
IFSC QTMF7654321	"4153872" 265291538 123456" 23		

7 ★ INVESTMENT DETAILS (Please ✓) Choice of Scheme/Option/Facility (Refer Instruction No. 1)

Scheme			
Option	Facility		

8 ★ PAYMENT DETAILS (Refer Instruction No. 11)

Mode of Payment	☐ RTGS/NEFT	☐ Transfer Letter / Direct Credit (DC)	☐ Cheque	☐ DD	☐ IMPS
RTGS/NEFT/IMPS/DC Ref. No. & Date					Date D D M M Y Y Y Y
Cheque No. & Date:					Date D D M M Y Y Y Y
Gross Amt (₹)	DD Charges (₹)		Net Amt (₹)		
Bank /Branch & City					
Account Type	☐ SB	☐ Current	☐ NRO	☐ NRE	☐ FCNR

9 ★ NOMINATION DETAILS (If you wish to nominate more than one nominee please fill up separate form for nomination) (Refer Instruction no. 12)

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

Name of Nominee	Date of Birth of Nominee		D D M M Y Y Y Y	
Address	PAN No. of Nominee			
City	Relationship With Applicant	☐ Mother	☐ Father	
Pin Code	State	☐ Spouse	☐ Others	
Name of Guardian/Parent (If Nominee is minor)	Relationship With Nominee (If Nominee is minor)	☐ Mother	☐ Father	
Address of Guardian	PAN No. of Guardian/Parent	☐ Legal Guardian		
Proof of Date of Birth*	☐ Birth Certificate	☐ School Leaving Certificate	☐ Passport	☐ Others
Proof of Relationship*	☐ Birth Certificate	☐ School Leaving Certificate	☐ Passport	☐ Others
I do not wish to Nominate ☐				
Please Specify				

10 DEMAT ACCOUNT DETAILS (Please ✓) (Please Refer Instruction No. 13)

I would like to be allotted units in DEMAT mode. Yes ☒ No ☐ (Please ✓) (Non - ticking of this box would result in allotment of units in physical form).

Please ensure that the name of the investor in the application form matches with the account held with the depository participant.

NSDL ☐ I N BENEFICIARY Account No. (NSDL Only)

CDSL ☐ I N

Endorse for Demat Option: ☐ Client Master List ☐ Transaction / Holding Statement ☐ DIS Copy

11 SOURCE OF INFORMATION How did you come to know about Quantum Mutual Fund?

Name & ARN Code of Intermediary ☐ Advertisement ☐ Friend/Relative ☐ Sales Team ☐ IFA / Intermediary ☐ Others

intermediary(s) and hereby confirm having understood the same before investing with Quantum Mutual Fund.

Name of the Invested Scheme(s):

☐ I/We have asked, and have been explained and understood to my/our satisfaction all the features of the scheme(s) from the scheme related Documents (KIM/SID/SAI) that I/We have chosen to invest in and have understood all the Terms and Conditions of the scheme(s).

☐ I/We confirm that I/We have reviewed and understood the Expense Ratio, Tax Implication, Cut-off time for subscription / redemption / Switch, Turnaround time for processing of transactions, Exit Load which will be calculated on First in First Out (FIFO) basis, product label and riskometer of the scheme(s).

☐ I/We am/are also aware that investing in Mutual Fund schemes come with an inherent risk which I/We have also understood from the product label and Riskometer of the Scheme(s). I / We have not been paid any incentive or have not been promised any assured returns while investing in this scheme(s).

☐ I/We am/are aware of my own risk appetite, my/our time horizon for investment, my/our objective for investment and the investment objective, performance of the Scheme(s) and performance of the Benchmark of the scheme(s) and it is appropriate for me / us to undertake investment in the scheme(s). I/we confirm that the scheme(s) in which I/we am/are investing is appropriate for me / us keeping in mind the investment objective and risk of the scheme(s).

☐ I/We am/are also aware of the Charter of Investor Rights, Privacy Policy Grievance Redressal and Dispute Resolution Policy and procedure at Quantum Mutual Fund and am/are aware of whom to contact in case of any discrepancies.

☐ I/We hereby declare that I/We have understood the nature of questions in the Application Form and the importance of disclosing all the material information required. I/We declare the facts disclosed in the application and the acknowledgement forms are true and correct to the best of my/our knowledge.

☐ I / We hereby authorize you to verify / confirm details and documents submitted by me / us independently from my Banker and / or any source and / or through the independent third party appointed by you. In case, if any of the information / documents provided is found to be incorrect, you have the right to reject my application.

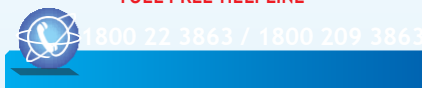
TO COMPLETE THE FORM, PLEASE SIGN IN THE APPROPRIATE BOX AT THE BOTTOM OF THE FOLLOWING PAGE.

Contact Us

WEBSITE



TOLL FREE HELPLINE



Missed Call Facility



EMAIL



SMS



DECLARATION: I/We have read and understood the terms & contents of the Scheme Information Document(s) of the respective scheme(s) and Statement of Additional Information and Addenda of Quantum Mutual Fund thereto. I/We hereby apply to the Trustee of Quantum Mutual Fund for purchase/allotment of units of the scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We further declare, I am / we are authorized to invest the amount & that the amount invested by me/us in the above mentioned scheme is derived through legitimate sources and legally belong to me/us and not of any third party and is not held or designed for the purpose of contravention of any acts, rules, regulations or any statute or legislation or any other applicable laws or notifications, directions issued by the governmental or statutory authority in India or of the country where I/we for the time being reside from time to time. It is expressly understood that I/We have the express authority from our constitutional documents to invest in the units of the scheme and Quantum AMC/Trustee/Fund would not be responsible if the investment is ultra vires thereto and the investment is contrary to the relevant constitutional documents. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the scheme, then Quantum Asset Management Ltd., Investment Manager to the Quantum Mutual Fund has full right to refund the excess to me/us to bring my/our investment below 25%. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making these investments. I/We hereby authorize Quantum Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s) / Quantum Mutual Fund's bank(s) or to any authority / agency, statutory or otherwise. I/We authorize this Fund to reject the application, revert the units credited/redeem units created at applicable NAV(less exit load, if any), restrain me/us from making any further investment in any of the schemes of the fund, recover/debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/ payment instrument is/are returned by my/our banker for any reason whatsoever. I/We undertake that these investments are my/our own and acknowledge that Quantum AMC reserves the right to call for such other additional information/ documents as required to comply with KYC norms. I/ We understand that and further authorize Quantum AMC, Quantum Mutual Fund to source my data / documents / information specimen signature from third party / KRA and Quantum Mutual Fund, Quantum AMC has the right to use the same / specimen signature for validation to process any future transactions that are submitted by me / us; besides Quantum Mutual Fund / Quantum AMC can further insist on seeking verification of my signature by my / our default bank. I/We hereby, further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above. I/We hereby declare that the particulars above are correct. I/We further agree not to hold Quantum Mutual Fund liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I/We hereby undertake to promptly inform Quantum Mutual Fund of any changes to the information provided hereinabove and agree and accept that Quantum Mutual Fund, their authorized agents and representatives are not liable or responsible for any loss, costs, damages arising out of any actions undertaken or activities performed by them on the basis of information provided by me/us as also due to not intimating/delay in intimating such changes. I/We hereby authorize Quantum Mutual Fund to disclose, share, remit in any form, mode or manner, directly to them or indirectly through any entity, the information provided by me to any Regulatory Authority(ies); including Financial Intelligence Unit, India (FIU-IND) and/or any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authority and other investigation agencies; including all changes, updates to such information as and when provided by me without any obligation of advising me/us of the same. I/We hereby authorize Quantum AMC to verify/validate with my/our Bankers or with any entity/source, the bank account details provided by me/us in the initial /additional subscription as well as any subsequent multiple bank mandate registrations submitted by me/us while investing in Schemes of Quantum Mutual Fund. FATCA/ Foreign tax laws: I/We understand that Tax Regulations relevant under Foreign Account Tax Compliance Act Provisions (commonly known as FATCA) contained in the US Hire Act 2010, require Quantum Mutual Fund to collect information about each investor's tax residency. I/We authorize Quantum Mutual Fund to share information on my/our account with relevant tax authorities, if I/We provide a valid self-certification / information on US Tax Identification Number etc under the relevant FATCA/Foreign Tax Laws to Quantum Mutual Fund. In case no information on US Tax Identification Number etc is provided by me / us, it will be deemed that I/We are not a US citizen or resident and Quantum Mutual Fund under certain circumstances may be obliged to share information on my / our account with relevant tax authorities. I/We have read the contents of the SAI, SID, KIM which is for informational purposes only and does not have any regard to my /our specific investment objectives, financial situation or my / our particular needs. I/We have understood that the past performance of any fund or manager/ sub-manager of the fund are not necessarily indicative of future performance. Opinions and any other contents which are provided by Quantum Mutual Fund are for personal use and informational purposes only and are subject to change without notice. I/We hereby confirm that nothing contained in the SAI, SID, KIM or website constitutes investment, legal, tax or other advice nor is it to be relied on while making an investment or other decision. I/We hereby confirm that descriptions or questions answered by me/us in the questionnaire which is used to understand my profile are fair, clear and not misleading. I/We also confirm that all investments made by me either on my own and / or on the advice of the relationship manager are after evaluating my/our investment objective and analyzing my/our risk profile and have been explained all the features of the scheme(s) to my/our satisfaction. I/We have understood the nature and risk of the products selected for my/our investments based on my investment objective/s and financial situation as provided by me/us. I/We hereby confirm that purchase of units of any particular scheme either independently and / or if and whenever a recommendation is given to me/us to purchase a particular scheme, it is based upon a reasonable assessment i.e. whether the structure and risk reward profile of the scheme is consistent with my experience, knowledge, investment objectives, risk appetite, time horizon for investment and capacity for absorbing loss. I/We hereby confirm that I have independently understood either on my own and / or through the AMC's relationship manager (if any) assigned to me/us who has disclosed all material information about the business, fund's history, the terms and conditions on which advisory services are offered (if any), affiliations with other intermediaries, any actual or potential conflicts of interest arising from any connection to or association with any issue of products/ securities, including any material information or facts that might compromise its objectivity or independence in carrying out of investment advisory services, key features of the products or securities, particularly, performance track record, transaction norms such as cut off time for subscription / redemption, TAT for redemption, activation of SIP/STP/SWP, NAV applicability, the expense ratio of the scheme(s), the exit load structure of each scheme as well as the exit load that will be charged and calculated on FIFO basis and such other information as is necessary so as to take a decision on investing and the services that will be provided in future. I/We am aware about the product label warnings, disclaimers in documents, advertising materials relating to an investment product which is/are recommended to me/us and Tax implications of my/our investment pertaining to all schemes of Quantum Mutual Fund as explained to me/us by my relationship manager. I / We also confirm that the Scheme in which I / we have invested is appropriate for me / us keeping in mind my investment objective and my risk appetite and the investment objective and inherent risk of the Scheme. I / We also confirm that I / We have not been paid any incentive or have not been promised any assured returns while investing in the scheme(s). 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 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 in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." I/We hereby declare that I have understood the nature of questions in the KIM / application form and the importance of disclosing all the material information required and the facts disclosed in the application and the details provided by me/us in the Investor Awareness section are true and correct. I / We hereby agree and authorize Quantum AMC / Mutual Fund to provide my / our Personal / Investment(s) details to intermediaries by ways of feeds or such other means / medium for my / our investment that are routed / executed by me / us through the intermediaries. I/We am also aware of the Grievance Redressal and Dispute Resolution policies and procedures at Quantum Mutual Fund and am aware of whom to contact in case of any discrepancies in understanding or otherwise.

Applicable to NRI only: I/We confirm that I am / we are Non Resident of Indian Nationality/Origin but not a person residing in Canada or a United States within the meaning of Regulation(s) under the United States Securities Act of 1933, as amended from time to time or of any country not compliant under the FATF Agreements and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. (Including amount of Additional Purchase Transaction made in future). I/We authorize this fund to reject the application, revert the units crediting/redeem units created at applicable NAV (less exit load, if any), restrain me/us from making any further investment in any of the schemes of the fund, in case I/we have not provided details of me/us being resident of Canada or USA or any country not compliant under the FATF Agreements either at the time of investment or subsequently.

Date DD MM YYYY

Place _____

Signature(s)

Sole/1st Applicant/Guardian / Authorised Signatory	POA Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory
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The terms and conditions (hereinafter referred to as "Terms and Conditions") and any other information referred or linked to in these Terms and Conditions will apply to a person (hereinafter referred to as the "User" which expression shall, where context so requires, include more than one User) or who may execute any transaction for the purchase, sale and switching of units or for change in personal profile data (hereinafter referred to as "Transaction(s)") of any scheme offered by Quantum AMC (hereinafter referred to as "Units") irrespective of the commercial value via any service offered by Quantum AMC either through its website, who may access the website (www.QuantumMF.Com/www.QuantumAMC.com) hereinafter referred to as "Website") call centers, mobile phones, fax or any other electronic or other medium (hereinafter referred to as a "Facility"). A Facility shall be capable of transmitting or communicating any communication or information using devices having access to such media with the use of personal identification number (hereinafter referred to as "PIN") or telephone personal identification number (hereinafter referred to as "TPIN") or any other secure information or method provided by Quantum AMC or Kavya Computershare Private Limited, its registrar (hereinafter referred to as "Registrar") or by any other entity as authorized by Quantum AMC, to the Users generated by or at any medium as aforesaid. A Facility may be provided by the Registrar and Quantum AMC, its affiliates and subsidiaries or by any outsourced service provider / partner / agent of Quantum AMC either individually, jointly or severally (hereinafter referred to as "QUANTUM AMC").

ANY USER ENTERING INTO ANY TRANSACTION BY USING A FACILITY IS REQUIRED TO READ THESE TERMS AND CONDITIONS AND WILL BE BOUND BY THESE TERMS AND CONDITIONS AND IS ADVISED NOT TO ENTER INTO ANY TRANSACTION IF HE HAS NOT READ OR UNDERSTOOD ANY OF THESE TERMS AND CONDITIONS. IF ANY TRANSACTION HAS BEEN ENTERED INTO BY ANY USER, THAT ACT OF ENTERING INTO THE TRANSACTION SHALL ITSELF EVIDENCE THAT THE USER HAS READ AND UNDERSTOOD THE TERMS AND CONDITIONS STATED

- ON THE WEBSITE;
- IN THE SCHEME INFORMATION DOCUMENT ("SID") READ WITH ADDENDUM'S ISSUED FROM TIME TO TIME BY QUANTUM AMC;
- IN THE STATEMENT OF ADDITIONAL INFORMATION ("SAI") READ WITH ADDENDUM'S ISSUED FROM TIME TO TIME BY QUANTUM AMC
- IN THE KEY INFORMATION MEMORANDUM ("KIM") READ WITH ADDENDUM'S ISSUED FROM TIME TO TIME BY QUANTUM AMC
- IN ANY SUCH MARKETING DOCUMENTS ISSUED FROM TIME TO TIME BY QUANTUM AMC

AND THAT SUCH TERMS AND CONDITIONS WILL APPLY TO EVERY SUCH USE OR ACCESS TO A FACILITY. ANY USER WHO DOES NOT WISH TO ACCEPT ANY OF THE AFORESAID TERMS AND CONDITIONS HE MAY NOT USE ANY FACILITY PROVIDED BY QUANTUM AMC.

If the User is availing any Facility, then, the Terms and Conditions shall govern all dealings between the User and Quantum AMC with respect to the Transactions made by the User using such Facility as also any other Facility. If the User has already registered with Quantum AMC for utilizing a Facility then the Terms and Conditions shall be in addition to and not in derogation of the existing terms and conditions governing the use of such Facility.

PRE-REQUISITES

The User acknowledges that he/she shall provide Permanent Account Number ("PAN")/Know Your Customer Compliance Letter ("KYC Letter")/Bank Account Details / Email ID / Mobile No. such other personal details like date of birth, specimen signature, mother's maiden name etc. and such other documents/supporting required for verifying the identity and the address of the User as well as required by the laws/statutes/regulatory requirements from time to time to allow a Facility to the User. The User understands that a Facility can be used only after receipt of necessary documents and to the satisfaction of Quantum AMC.

The user further agrees & understands that such documents/information including his specimen signature may be obtained by Quantum AMC directly from the user or from any other source to whom such documents have been submitted by the user (for any other purpose); such source may include (in addition to any other source) any R & T agent, any other Mutual Fund, Depository Participant, KRA (KYC Registration Agency), Bank(s) etc. The User authorises Quantum AMC to rely on such documents/information including his specimen signature obtained from such third party source without counter checking/validating the same with the user and the user shall be deemed to have acknowledged the validity/accuracy of the same. While the specimen signature or such other identity proof would be used by Quantum AMC while handling a transaction request from the user other than through the facility, Quantum AMC can ask for additional Documents/Information including his specimen signature validated/verified by a third source like his Default Bank, etc.

REFERENCE

The User acknowledges that he/she has reviewed/studied the SID / KIM of the scheme(s), the SAI and the addendum, if any to the SID / KIM and SAI carefully and in its entirety and shall not construe the contents thereof or regard the summaries contained therein or information contained in a Facility as advice relating to legal, taxation, or financial/investment matters and is advised to consult his/her own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to the subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of Units within his/her jurisdiction / nationality, residence, domicile etc. or under the laws of any jurisdiction which is applicable to such User, and (also) to determine possible legal, tax, financial or other consequences of subscribing to, purchasing or holding, selling, redeeming or switching any Units before making an application for Units of Quantum AMC's fund

PERMISSIONS

Quantum AMC permits the User to access, use and interact with a Facility subject to the Terms and Conditions contained herein.

ESTABLISHING A FACILITY

Quantum AMC covenants to exercise reasonable care in establishing a Facility and make reasonable endeavours to make the Facilities available to the User at all times.

ASSOCIATED BANK ACCOUNT

The User can mention upto 5 bank names, address of the branch and Bank A/C numbers in the application form for facilitating payments to the User. The User agrees that the default Bank A/C or any of such 5 Bank A/C s for payment of redemption/dividend, etc. would be the Bank A/C from where the User is making payment for subscribing to the units of the fund for the purposes of investment.

The User may maintain at all times, one or more (upto 5) associated bank account and shall provide details thereof with Quantum AMC along with instructions to the respective banks to make payments to Quantum AMC on execution of a Transaction for purchasing any Units. The User undertakes to comply with the procedure defined by Quantum AMC for submission of such documents (including screenshot of online Bank A/c statement, scanned copy or cancelled original cheque leaf/copy of Bank A/C statement, etc.) to make/receive payment through the associated bank accounts. In case the units are held under Demat Form then the Bank account details should match with that in the Demat account.

EXCLUSIONS AND LIMITATIONS

- Quantum AMC does not represent or warrant that:-
 - access to a Facility by the User; or any part of it will be uninterrupted, reliable or fault free;
 - a Facility or any of its contents will be accurate, complete or reliable;
 - any services (whether or not provided by Quantum AMC) will be provided with due care and skill; and
 - it acknowledges receipt of any Transactions or verifies such Transactions.
- Quantum AMC shall not be liable for:-
 - any technical, factual, textual or typographical inaccuracies, errors or omissions on or relating a Facility or any information on a Facility;
 - the unavailability of a Facility (or any part of it), products or services;
 - any delay in providing, or failure to provide or make available, products or services or any negligent provision of products or services;
 - any misrepresentation on or relating to a Facility, services (other than a fraudulent misrepresentation made by Quantum AMC or on their behalf).
 - the non-execution of any Transaction where Quantum AMC has a reason to believe that the Transactions are not genuine or unclear or doubtful or otherwise cannot be put into effect.
- The User agrees and acknowledges that he/she will take full responsibility for any Transactions executed using a Facility, abide by the records of Transactions maintained by Quantum AMC and that such records shall be conclusive proof of such Transaction and shall be binding on the User and may be used as evidence in any proceedings.
- The User agrees that each of these exclusions and limitations are reasonable having regard to the nature of a Facility.
- None of the above exclusions and limitations shall affect any statutory rights which are not capable of being excluded. However, in such case the obligation of Quantum AMC, where permitted by law, will be limited to the re-supply of a Facility, products or services to the User.
- Each of the above exclusions and limitations shall be construed as a separate and severable provision of these Terms and Conditions

ACCESS

Quantum AMC reserves the right in its sole discretion to deny the User, access to any Facility or any part of a Facility without notice and to decline to provide the products or services to the Users who are in breach of these Terms and Conditions of use.

OPERATION OF USER ACCOUNT

- If the mode of holding of Users account with Quantum AMC is 'Single': a Facility will be available only to such sole User.
- If the mode of holding is 'Joint', Quantum AMC shall send/make available the PIN/TPIN/secure information for executing Transactions to the first User under the folio. If the mode of holding is 'Anyone' or 'Survivor', Quantum AMC shall send/make available the PIN / TPIN / Secure information for executing Transactions to the first User under the folio. The PIN / TPIN / secure information allotted to the first User will be sufficient for executing Transactions.
- The User of any such folios agrees and confirms that Quantum AMC shall not be in a position to verify the User of a Facility and thereby not be responsible or liable for any Transactions arising out of misuse of the PIN / TPIN / secure information by any of the joint User(s), survivor or any other person.
- If the User is a minor, his/her parents / legal guardians shall be eligible to avail of a Facility till such User attains majority. In such case, the personal details of the parents / legal guardians shall be submitted to Quantum AMC/Registrar. The parents / legal guardians hereby agree not to use a Facility on behalf of the User once he/she attains majority.
- Not more than three joint holders will be permitted.
- The Facility is not offered to those categories that are other than individuals and to those willing to transact electronically either through a Power of Attorney in their favour or through online arrangement with any broker or intermediary or by use of any third party website.

In a case, where, the mode of holding is 'Anyone' or 'Survivor' or 'Joint', any use shall be deemed to have been carried out jointly by all the joint Users. The joint Users agree and confirm that the every User has the full and absolute authority to act for and on behalf of all and each of the other joint Users in all matters relating to a Facility. Liability of all the joint Users shall be joint and several and shall be binding on each of the joint Users, their respective legal heirs, successors, executors and permitted assigns. The joint User(s) shall be deemed to have confirmed and ratified all the acts done by any other joint User(s) in relation to a Facility.

SUBSCRIPTION AND CHARGES

The subscription for a Facility is offered by Quantum AMC to the User at no cost. However, Quantum AMC reserves the right to levy and/or review such charges, fees, interests and costs wherever applicable at regular intervals and inform the User of the date from which such charges will be applicable, if any. The User may agree to pay such charges in order to continue using a Facility and / or Quantum AMC has the explicit authority from the Users to debit the Unit holding account of the Users to recover such charges. If the User fails at any time to pay the applicable subscription charges becoming due, Quantum AMC may, in its discretion and without prejudice to its other rights, deny such User who has not paid the applicable charges access to a Facility. Quantum AMC need not provide the Users with any advance notice in such circumstances.

LINKS TO OTHER SITES

Certain links, including hypertext links, in a Facility shall take the User outside the Facility. Links are provided for the Users convenience and inclusion of any link does not imply endorsement or approval by Quantum AMC of the linked site, its operator or its content. Quantum AMC is not responsible for the content of any third party which is outside a Facility.

TERMINATION

Quantum AMC may terminate access to a Facility for any User if he/she is in breach of any of these Terms and Conditions and in particular upon any failure by such User to pay his/her subscription charges, if any, in accordance with these Terms and Conditions.

SUSPENSION

Quantum AMC may temporarily suspend access to a Facility for the User if he/she fails to comply with the KYC norms, delay in making the payment for a Transaction, delay in receipt of documents/information etc from third party source, or fails to comply with any rules, regulations, procedures or formalities notified by SEBI or any other regulation authority with respect to a Transaction or commits breach of any of the Terms and Conditions.

EVENT OF DEATH

In the event of death of the User (or any of them), all the Units in the name of such deceased User shall stand transferred to the nominee of such deceased User and if there are more than one nominees, then the Units shall be transferred in equal proportions to each nominee.

TAXES

Quantum AMC has endeavored to make clear whether the prices for Units of a scheme and services available through a Facility include any relevant tax or duty or do not. Where in any case it is not clear, the User must take note that after he/she enters into any Transaction, he/she might be required to bear a liability to tax or duty imposed or which may be imposed in future by operation of law that is in addition to the price of the Units.

PAYMENT MODES

Online transfer from the User's Bank Account or credit through RTGS/NEFT/IMPS from the User's Bank A/C is the only acceptable method of payment for executing any Transaction on any Facility. The payment must be made in full and should be derived through legitimate sources and legally belonging to the user and not of any third party. Quantum AMC may introduce such other payment modes or method of payment like Debit Card, Mobile Wallet, Virtual Currency, etc. As and when such payment modes are introduced such payment modes shall also be acceptable method of payment for executing any transaction.

ISSUANCE OF UNITS

- According to SEBI Guidelines under The Prevention of Money Laundering Act, 2002, Mutual Funds are required to follow enhanced Know Your Customer (KYC) norms. Accordingly, it will be mandatory for all categories of users to be KYC Compliant, irrespective of the amount of investment either through the central agency KYC Registration Agency ("KRA") or through the Aadhar UID. Users have to further ensure that the manner of name as verified in the application form matches with that on the PAN (as the same would be matched as per PMLA guidelines) Please refer to our website www.QuantumMF.com and AMFI website www.amfiindia.com for the KYC Compliance application form and POSs of the Central Agency KYC Registration Agency ("KRA") where the completed forms and the relevant documents are to be submitted. Applications for subscriptions without a valid KYC Compliance for the relevant category of users may be rejected.

Provided further, where it is not possible to verify the KYC Compliance status of the user at the time of allotment of units, Quantum AMC shall verify the KYC Compliance status of the user within a reasonable time after the allotment of units. In case during first time purchase the user's KYC verification/ Compliance is under process, subsequent purchase shall not be permitted till the user is KYC Compliant.

In the event of non compliance of KYC requirements, Quantum AMC reserves the right to freeze the folio of the user(s) for any kind of transactions or affect mandatory redemption of unit holdings of the users at the Applicable NAV, subject to payment of exit load, if any. Users, who have obtained MIN allotment letter by submitting the PAN copy, are deemed to be KYC Compliant. Users should note that on completion of KYC Compliance all details of the user in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the user to the KRA. Any change in this details like change of Name / Address /Status /Signature, etc. should be given by user directly to KRA (POS) in the prescribed Change request form quoting the KYC acknowledgement number / PAN number. Quantum AMC reserves the right to call for any additional information from the users/applicant/reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulations from time to time.

- Quantum AMC shall issue Units to a User only when the User makes payment for the amount of Transaction executed by such User. If, however, a payment has not been made Quantum AMC shall not issue any Units to the User and the Transaction will be recorded as cancelled.
- Users who have applied for allotment of units in their Demat Account will be issued units in demat form. Those users whose KYC status is invalid/not complete would be issued units in their Demat Accounts only. Users have to ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/ incorrect, not matching with the Depository data, then Units will be issued in Physical mode and Statement of Account will be issued to the Unit holder or the allotment would be rejected.

Investors have to ensure that the Bank account through which the investment is being done matches with the bank account details in the demat account, otherwise the application is liable to be rejected. In case of holding in demat account, the bank mandate, mode of holding, nomination details, contact details, etc., will be as per the details stated in the demat account and not as per the application.

In case the user desires to redeem, the dematerialized units have to be converted into physical form (represented by statement of account issued by Quantum AMC) by submitting an application for Re-materialization of units to the Depository Participant, in such case application for redemption would be considered on the date when physical redemption slip is provided duly signed to Quantum AMC. As an alternative, redemption request can be placed through Depository Participants & Exchanges specified intermediaries where NSE MFSS/ BSE STAR platform is available for trading of Mutual Fund Units.

USER OBLIGATIONS

- The User of a Facility shall not:
 - violate any applicable law or encourage or provide instructions to another to do so;
 - defame, abuse, harass, stalk, threaten, or otherwise violate the legal rights (such as rights of privacy and publicity) of others;
 - post any infringing, obscene, indecent, or unlawful material or information;
 - misrepresent his/her identity;
 - collect or store personal information about any other person;
 - send "spam" messages to any other person or Quantum AMC;

- upload files that contain viruses, corrupted files, or any other similar software or applications that may damage any other persons computer;
 - falsify the meta data of the file that is uploaded;
 - download any file posted by another User;
 - legally distribute any content from a Facility; or
 - exit any Facility without logging -off at any time when he/she is not using such Facility (Email ID & Mobile No.)
- The User acknowledges and agrees that
 - he/she is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties;
 - understands that the use of any Email ID, Mobile, Facility is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information or misuse by any third party of his/her account and Quantum AMC shall, in no way, be held responsible for the same and shall not be considered as a breach of its or its constituent company's User confidentiality provisions;
 - even though his/her Mobile No. is registered under the National Do Not Call Registry (NDNC), he/she explicitly permits Quantum AMC to send and he/she would like to receive various communications (for products or otherwise), updates, alerts, notifications & Quantum AMC shall in no way be held responsible for & the same shall not be considered as a breach of such TRAI Regulations/Guidelines;
 - he/she will not use any Facility on an electronic device which belongs to any other person or which is provided to the User by his/her employer, except with such person's or, as the case may be, his/her employer's previous permission. In the event the User does not comply with this provision, Quantum AMC shall not be held responsible for any harm or loss caused to any person/User. Quantum AMC shall not be held responsible if the electronic device via which the User utilizes a Facility contains software applications, due to which any conflict which may arise resulting into loss of information or any other damage;
 - he/she is solely responsible to ensure that the PIN/TPIN/secure information is kept confidential and not revealed/disclosed to any third party, including any person claiming to represent Quantum AMC and shall take all possible care to prevent discovery of the PIN/TPIN/secure information by any third person. The User shall immediately communicate to Quantum AMC in writing on becoming aware of any loss, misuse or wrongful disclosure to any third party of the /PIN /TPIN/secure information. Quantum AMC may in its absolute discretion, issue to the User, a new PIN/TPIN/secure information on similar terms and conditions or under such terms and conditions as Quantum AMC may deem fit;
 - he/she is aware of the fact that PIN/TPIN/secure information is generated randomly at the back-office of Quantum AMC or of the Registrar or such authorized entity and shall be changed by the User when accessing a Facility for the first time;
 - Quantum AMC may require him/her to define and maintain electronic (including digital) signatures from such service providers including authentication of the electronic transaction record by "click"/"I Accept"/"Submit" affirmation etc. as Quantum AMC may require to authenticate all electronic Transactions made through the website of Quantum AMC and he/she shall be responsible for keeping the said electronic signatures confidential and secure and that Quantum AMC shall not be held responsible for any misuse of such signatures and any loss or damage arising therefrom;
 - He/she shall be bound by all the provisions and notifications issued by SEBI Information Technology Act 2000 or any other regulatory body. He/she shall be bound by his 'signature' that Quantum AMC may seek from KRA as part of his additional documents/information for doing any transaction outside the usage of the facility. He/she further agrees that he/she will provide such verification/validation as Quantum AMC may desire.

In relation to the Transactions entered into by the User using a Facility and any additional right or obligation created therein.

He/she shall be bound by his declarations and authority provided to KRA while seeking compliance under the KYC procedure including disclosing/sharing/remitting his/her information to the Mutual Fund.

REPRESENTATIONS AND WARRANTIES

User represents and warrants that:

- he/she is above 18 years of age and capable of executing the Transactions using the Facilities offered by Quantum AMC;
- the requisite power and authority and all necessary permits, authorizations, consents, and approvals to execute, deliver and perform obligations by every User and to consummate the Transactions contemplated herein and to be entered into by every User under or in connection with the purchase/sale/switching of Unit have been obtained and are in full force and effect without any modification or variation;
- his/her performance does not: (i) conflict with or result in any material breach or violation of any of the Terms and Conditions of, or constitute (or with notice or lapse of time or both constitute) a default by a User of any of the Terms and Conditions of which it is a User or by which it is bound; (ii) violate any court order, judgment, injunction, award, decree or writ against, or binding upon any of the User or upon the securities, properties or business of any User; or violate any applicable Law or any other jurisdiction in which any User maintains a residence or business presence; and (iii) each of the User has read and understood the Terms and Conditions which constitute a valid and binding obligation on part of the User being enforceable against him/her in the event of any breach by any of him/her of any of the provisions stated herein.

SMS AND EMAIL ALERTS

SMS alerts and email notifications of the Transactions executed by a User in addition to various communications, updates etc. may be provided by Quantum AMC to the User on providing information like the email address and the mobile number (even if the user has registered his/her mobile number under the National Do Not Call Registry) of the User. The User must inform Quantum AMC immediately about any change in the email address and/or mobile number. Quantum AMC shall not be held responsible for any damage or loss of information or breach of confidentiality in relation to providing such service to the User and the User hereby acknowledges that he/she will take full responsibility with regard to SMS alert and email notification services provided by Quantum AMC.

COPYRIGHT

All rights in the design, text, graphics, process/procedure, communication and other material on any Facility and the selection or arrangement thereof are the copyrights of Quantum AMC or other third parties. Permission is granted to the User to copy and print (to the extent permitted) in hard copy portions of any Facility solely in connection with the Transactions through a Facility. Any other use of the content on the Facility (including reproduction for purposes other than those noted above and alteration, modification, distribution, or republication) without prior written permission of Quantum AMC is strictly prohibited.

The User hereby grants to Quantum AMC, a perpetual royalty-free, irrevocable licence to copy, issue copies, communicate to the public, make publicly available and include in a cable programme service (either in whole or in part or in a modified or edited form) any material the User up-loads or posts or communicate to a Facility (whether to a chat room, bulletin board or otherwise). The User acknowledges and agrees that such material is not up-loaded or posted subject to any obligation of confidence.

ADVERTISEMENT

Quantum AMC may advertise and promote its products & services and those of third parties to investor(s)/subscriber(s) Email ID and Mobile Nos. Any dealings that the User may have with any advertisers and other third parties found on or through the Mobile No., Email ID, Website are solely between the User and the third party. Quantum AMC disclaims all liability in connection therewith.

NO COMMERCIAL USE

The User agrees that he/she will use any Facility only for his/her personal use and that he/she shall not exploit such Facility or any of its contents for any commercial purpose.

THIRD PARTY RIGHTS

The User acknowledges and agrees that the representations and warranties are intended to grant rights to, and operate for the benefit of, all the service providers to a Facility and that each such service provider may rely upon and enforce such representations and warranties against the User.

VARIATIONS

Quantum AMC reserves the right at any time without notice to revise the content of any Facility (including the products and services offered by them) and these Terms and Conditions. Any changes to these Terms and Conditions will be posted / updated on such Facility / SID / SAI / KIM and notified by an email to User on best effort basis and by continuing to use a Facility following any such change, the User will signify that he/she has read and understood the changes and would be bound by the revised Terms and Conditions of use of a Facility for any Transactions.

EVENTS BEYOND CONTROL

Quantum AMC shall not be liable to the User for any breach of these Terms and Conditions of use or any failure to provide or delay in providing the products or services through a Facility resulting from any event or circumstance beyond reasonable control of Quantum AMC including, without limitation, strikes, lock-outs and other industrial disputes, breakdown of systems or network access, fire, explosion or accident.

FACILITY ACCESS LOCATION

Quantum AMC operates the Facilities from its back office currently from Mumbai (and from such other location as feasible from time to time) in India, and makes no representation that a Facility used by the User is appropriate or available for use beyond India. If the User uses any Facility from outside India, he/she would be responsible for compliance with applicable local laws.

UNENFORCEABILITY

The enforceability or otherwise of any of the Terms and Conditions shall not affect the enforceability of the rest of the Terms and Conditions

NO TRANSACTIONS

No Transactions on any Facility shall be executed

- by the User who is below 18 years of age; or
- by any User acting through a Power of Attorney; or
- by arrangements with brokers/Intermediaries/third party websites.
- by the user who is residing in Canada or a United States person within the meaning of Regulation(s) under the United States Security Act of 1933, as amended from time to time or of any country not compliant under the FATF Agreements.

Quantum AMC reserves the right to reject and pay the investment amount or the NAV value less load (as the case may be) (unless specifically permitted) the Transactions executed by any of the persons or methods provided in this provision.

DISCLAIMER OF CONSEQUENTIAL DAMAGES

Quantum AMC is not responsible or liable for any damages whatsoever (including, without limitations, incidental and consequential damages, lost profits, or damage to computer hardware or loss of data information or business interruption) resulting from the use or inability to use a Facility and its content, whether based on warranty, contract, tort, or any other legal theory, and whether or not, such organisations or entities were advised of the possibility of such damages.

NO ENDORSEMENT

The User shall not publicly represent or imply that Quantum AMC is participating in, or has sponsored, approved, or endorsed the manner or purpose of the User's use or reproduction of the contents on a Facility. Quantum AMC reserves the right to prosecute, to the fullest extent of the law, any use of Quantum AMC's Facility contents in a manner that falsifies, misrepresents, disparages, or fraudulently uses the contents.

INVESTIGATION

Quantum AMC may investigate any suspected breaches of its Facilities security or its information technology or other systems or networks, breaches of these Terms and Conditions and may involve with law enforcement authorities in investigating such matters, prosecuting the violators to the full extent of the law, and discontinue a Facility or terminate access to it for any User at any time, without notice, for any reason and without any obligation to the User whatsoever.

LOG FILES

Quantum AMC uses IP addresses to administer a Facility and track User movements.

COOKIES

Facility provided by Quantum AMC uses cookies / recordings / images etc. to retrieve User details for each visit which are used in some areas of such Facility. Some of our affiliate / service partners may also use cookies.

CONFLICT

Where any conflict or contradiction appears between the Terms and Conditions of a Facility and any other relevant terms and conditions, policies or notices, the Terms and Conditions of such Facility shall prevail.

CESSION

Quantum AMC shall be entitled to cede, assign and delegate all or any of its rights and obligations in terms of any relevant Terms and Conditions, policies and notices to any third party. No User shall cede, assign or delegate any of his/her rights or obligations under any Facility.

CONFIDENTIALITY

Quantum AMC shall not copy or distribute any User's information maintained by him/her for any purpose other than providing access to the User for using any Facility or to communicate with the User or to identify the User. However, the User acknowledges that Quantum AMC is authorized to provide any information or details relating to the User or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or any competent / statutory authority or as is required under applicable law.

APPLICABLE LAW AND JURISDICTION

These Terms and Conditions shall be governed by the laws of India. All or any dispute or differences arising between Quantum AMC and the User, to the extent possible, be settled amicably by prompt negotiation between his/her respective representatives. In the event of any failure to settle the dispute by mutual negotiations within 30 days of the commencement of the negotiations, the same shall be referred to arbitration in accordance with the provisions for the time being in force of the Arbitration and Conciliation Act, 1996 of India or any amendment or reenactment thereof.

Quantum AMC and the User to the dispute shall jointly appoint a sole arbitrator. If within 15 days from the date of reference of the dispute to the arbitration, they are unable to jointly appoint a sole arbitrator, then, in that event, the appointment of the arbitrator shall be made in accordance with the Arbitration and Conciliation Act, 1996 of India or any amendment or reenactment thereof. The arbitration proceedings shall be conducted in the city of Mumbai and the language of the arbitration shall be English.

COMMENTS AND QUESTIONS

Quantum AMC may be contacted if the User has any questions, comments or concerns arising from any Facility or these Terms and Conditions.

INDEMNITY

The User agrees to defend, indemnify, and hold harmless Quantum AMC, his/her officers, directors, employees and agents, from and against any claims, actions or demands, including without limitation legal and accounting fees, alleging or resulting from

- the use of a Facility; or
- the breach or non compliance of any of the Terms and Conditions of; or
- any illegal, unauthorized, fraudulent usage or misuse of User's PIN/TPIN/secure information; or
- all requests carrying the User's PIN/TPIN/secure information as evidenced by electronic records available at Quantum AMC; or
- the use of a Facility on an electronic device which belongs to any other person or which is provided to the User by his/her employer without such person's or, as the case may be, his/her employer's previous permission.

WAIVER

No delay, neglect or forbearance on the part of Quantum AMC in enforcing against the User any term or condition of these Terms and Conditions shall either be or be deemed to be a waiver or in any way prejudice any right of Quantum AMC under these Terms and Conditions. No right, power or remedy in these Terms and Conditions conferred upon or reserved for Quantum AMC is exclusive of any other right, power or remedy available to Quantum AMC.

RISKS

The User acknowledges that he/she is utilizing Facilities at his/her own risk. These risks would, among others, include the following:

- Misuse of PIN/TPIN/secure information: The User acknowledges that if any third person obtains access to his/her PIN/TPIN/secure information, such third person would be able to execute Transactions using a Facility.
- Internet/Electronic Frauds: Every electronic medium per se is susceptible to a number of frauds, misuse, hacking, other actions, which could affect the Transactions. There can be no guarantee/warranty by Quantum AMC to indemnify the User from such Electronic frauds like hacking, back door entry or any such unlawful acts. The User shall separately evaluate the risks arising out of Transactions executed using a Facility.
- The technology for enabling the availability of a Facility could be affected by virus or other malicious, destructive or corrupting code, programme or macro. Besides, Data/Documents/Information sourced from third party sources may be effected by poor image quality, virus, etc including tagging of wrong information to the user, or availability of old/ unupdated data of the user. This could result in non-execution of Transactions or delays in the processing the Transactions or failure in processing of Transactions and other such failures and inabilities. The User understands that Quantum AMC disclaims all and any liability, whether direct or indirect, arising out of any failure or inability by Quantum AMC to honour the User's instructions for executing a Transaction through a Facility or not. The User understands that Quantum AMC shall not be responsible for any of the aforesaid risks. The User also understands that Quantum AMC shall disclaim all liability in respect of such risks.
- Any disclosure of PIN/TPIN/secure information by Quantum AMC to any other person, for any reason whatsoever, including for the service of viewing a family portfolio, or disclosure to any person for conducting any transactions.

TRANSACTION DISCREPANCY

In case of any discrepancy in the details of any Transaction executed in respect of the User Accounts, the User shall be obliged to intimate such discrepancy to Quantum AMC in writing within 10 (ten) days of receipt of the Statement of Account in respect of the his/her account, failing which, such Statement will deemed to be correct and accepted by the User.

INVESTOR GRIEVANCE

Quantum AMC has established an Investor Grievance Cell for redressal of the User grievances in relation to the Transactions executed by the Users using any Facility. The User has an option either to write an email on CustomerCare@QuantumAMC.com or call on 1800-22-3863 / 1800-209-3863 (toll free) detailing the grievance so as to allow Quantum AMC to take appropriate action on the same.