



Personal Identification Number (PIN)/ Telephone Personal Identification Number (TPIN) Request Form

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

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

Please fill this form in ENGLISH in BLACK/DARK COLOURED INK in CAPITAL LETTERS.

1 EXISTING UNIT HOLDER INFORMATION (Please note that Applicant details & mode of holding will be as per existing Folio Number)

Folio No.

2 APPLICANT INFORMATION (TO BE FILLED IN BLOCK LETTERS)

Name of Sole/ 1st Applicant Mr. Ms.

Mobile No. Email ID

Parent/ Guardian Name of 1st Applicant - (in case of Minor)

Relationship with Minor

Name of 2nd Applicant Mr. Ms.

Mobile No. Email ID

Name of 3rd Applicant Mr. Ms.

Mobile No. Email ID

3 ELECTRONIC COMMUNICATION/ TRANSACTIONS

I/ We have read and understood the Electronic Communication/ Transactions : Terms & Conditions, listed below in this Request Form for transactions, etc using Quantum AMC website or any electronic/ other medium (Facility) and agree to be bound and governed by the same on availing/ using any Facility. I/ We authorize the Quantum Mutual Fund, Quantum AMC to issue Username; Personal Identification Number (PIN); etc on my registered email id / mobile number as stated in this Request Form.

PLEASE NOTE THAT THE EMAIL ID & MOBILE NO. PROVIDED IN THIS REQUEST FORM WILL BE CONSIDERED AS THE REGISTERED CONTACT DETAILS FOR ALL FUTURE COMMUNICATION.

SIGNATURES (All Applicants/ Unitholders must sign here)

| | | |
|---------------|---------------|---------------|
| | | |
| 1st Applicant | 2nd Applicant | 3rd Applicant |

Place: _____

Date:

ELECTRONIC COMMUNICATION/ TRANSACTIONS TERMS AND CONDITIONS

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 Karvy Computershare Private Limited, its registrar (hereinafter referred to as "Registrar") 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 ADDENDUMS ISSUED FROM TIME TO TIME BY QUANTUM AMC;
- IN THE STATEMENT OF ADDITIONAL INFORMATION ("SAI") READ WITH ADDENDUMS ISSUED FROM TIME TO TIME BY QUANTUM AMC
- IN THE KEY INFORMATION MEMORANDUM ("KIM") READ WITH ADDENDUMS 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, 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.

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 endeavors to make the Facilities available to the User at all times.

ASSOCIATED BANK ACCOUNT

The User may maintain at all times, one or more 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 to make/receive payment through the associated bank

accounts.

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 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 the PIN/TPIN/secure information for executing Transactions to the first User under the folio.
- The User of any of 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 User(s), 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.
- 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 distributor 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 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 is the only acceptable method of payment for executing any Transaction on any Facility. The payment must be made in full.

ISSUANCE OF UNITS

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.

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 No.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;
 - 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 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 digital signatures from such service provides 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 digital signatures confidential and secure and that Quantum AMC shall not be held responsible for any misuse of the digital signatures and any loss or damage arising there from;
 - he/she shall be bound by all the provisions and notifications issued by SEBI or any other regulatory body in relation to the Transactions entered into by the User using a Facility and any additional right or obligation created therein.

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 business presence; and (iv) 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 may be provided by Quantum AMC to the User on providing information like the email address and the mobile number 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/distributors/third party websites.

Quantum AMC reserves the right to reject (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 of 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. 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 incapacities. 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. 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 be 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 1-800-22-3863 (toll free) detailing the grievance so as to allow Quantum AMC to take appropriate action on the same.