



## INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

1. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques.
2. Only one card shall be issued per folio/ account. The card will be sent only after the realisation of the subscription cheque.
3. In order to avail the ATM Card facility the investor needs to mandatorily have investments in Reliance Liquid Fund-Treasury Plan or Reliance Money Manager Fund. The investor can treat either of the schemes as Primary scheme account in the folio. The investor can also link other schemes to this folio.
4. In case the investor has investments in both Reliance Liquid Fund Treasury Plan and Reliance Money Manager Fund and has not selected either of the schemes as the Primary Scheme Account then by default Reliance Liquid Fund Treasury Plan will become the Primary Scheme Account.
5. The card will offer instant liquidity to the unitholder upto a permissible limit as fixed/determined by the Bank for ATM/POS withdrawals or 50% of withdrawal limit as set by RMF, from time to time, whichever is lower.
6. Processing the redemptions through any Point of Service or ATM (other than HDFC Bank ATMs) the withdrawals would be made from Primary Scheme Account (Reliance Liquid Fund -Treasury Plan / Reliance Money Manager Fund) .If the balance is not available in the primary scheme, the withdrawal/PoS transaction would be declined. Further, the investor will have an option to withdraw from any of the scheme of his choice linked to the ATM card through HDFC Bank ATMs after knowing the consequences of such a withdrawal.
7. The card shall be issued only to the 1<sup>st</sup> holder where the mode of holding is Single or any one or survivor. No card shall be issued where mode of operation is Joint.
8. Cash withdrawal & Balance Enquiry at ATM and Transaction at POS terminals are currently not chargeable if transactions are done within India International transactions will be charged. Please refer to the Tariff Card in the Welcome Kit for the applicable charges.
9. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
10. Your Personal Identification Number (PIN) shall be mailed to you separately. Please ensure that you receive the PIN after you receive your card. In case you do not receive the same it please contact the RCAM/ Karvy branch Investor Service Center or call 30301111 or send an e-mail to customer\_care@reliancemutual.com. Please change your PIN immediately on receipt.
11. Please sign on the reverse of the card on the signature panel.
12. Withdrawals through ATM or POS terminals can be stopped temporarily or permanently for want of any statutory compliance.
13. Please retain a copy of transaction slip generated by the ATM Machine after completion of transaction as confirmation of the transaction done.
14. If your card ever gets lost or stolen, please contact us immediately on 3030 1111 or toll free no. 1800 300 1111. We will hot list your card (no transactions shall be possible thereafter through the hot listed card).
15. In order to receive the credit back on void transactions done on your card, you need to send/fax a copy of void transaction slip to the address mentioned at the back of the card.
16. Your card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
17. Please ensure that while using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
18. Please read the terms and conditions carefully, which will be provided in the Welcome kit of the card.
19. RMF/RCAM reserve the right to discontinue/modify/alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.