

FLEX SYSTEMATIC TRANSFER PLAN (FLEX STP)



Please read the instructions carefully and strike off any sections that are not relevant or not applicable.

Application No.:

Please Note: All field marked with asterisk (*) to be mandatorily filled

1. DISTRIBUTION INFORMATION* (Refer Section 1 under instructions)					
ARN code	RIA /PMRN code**	ARN / RIA / PM Name	Sub broker ARN code	Sub broker code	EUIN*
ARN 24952	RIA -		ARN -		E347831

** By mentioning RIA /PMRN code, I/We authorize you to share with the Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of WhiteOak Capital Mutual Fund. (Please ✓ if applicable) In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Upfront commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

2. EXISTING UNIT HOLDER INFORMATION

Investor Name Mr. Ms. M/s.

Folio No.

PAN/PERN* Enclosed: PAN/PERN Proof KYC Complicane


3. FLEX SYSTEMATIC TRANSFER PLAN (To be submitted 15 days before the due date for transfer for Weekly Frequency and 10 days for Monthly & Quarterly Frequency) Refer Flex STP Instructions

From Scheme _____ Plan _____	To Scheme _____ Plan _____ (Only Growth Option)
Option (Please ✓ any one) <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment	
*IDCW Frequency (In case of IDCW Option) _____	
Flex STP Amount: _____ (The transfer amount shall be determined by the formula in instruction 8 from the 2nd installment onwards)	No. of Installments : _____
Flex STP Frequency: <input type="checkbox"/> Weekly (Any day from Monday to Friday) <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly (*Default Option)	
<small>(If the frequency under Weekly is not selected, Wednesday will be the default day of transfer)</small>	
<small>(Any date from 1st to 28th of the month. If no date is selected 10th will be the default date for Monthly/Quarterly Options)</small>	
Flex STP Date <input type="text"/> <input type="text"/> Flex STP Start <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Flex STP End <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

4. DECLARATION AND SIGNATURE(S)

Having read and understood the content of the SID / SAI of the scheme, I/we hereby apply for units of the scheme. I have read and understood the terms, conditions, details, rules and regulations governing the scheme. I/we hereby declare that the amount invested in the scheme is through legitimate source only and does not involve designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/we confirm that the funds invested in the Scheme, legally belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Mutual Fund, (I/we hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.) The ARN holder has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds amongst which the Scheme is being recommended to me/ us. I/we confirm that I/we do not have any existing Micro SIP/Lumpsum investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year (Applicable for Micro investment only.) with your fund house. For NRIs only - I / We confirm that I am/ we are Non Residents of Indian nationality/origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/ our Non Resident External / Non Resident Ordinary / FCNR account. I/we confirm that details provided by me/us are true and correct.

Signature(s) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

 Sign of 1st Applicant / Guardian / Authorised Signatory / POA	Sign of 2nd Applicant / Guardian / Authorised Signatory / POA	Sign of 3rd Applicant / Guardian / Authorised Signatory / POA
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ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No.:

Folio No.

From

Scheme Plan

Amount Cheque No. Date

Signature, Stamp & Date

TOLL FREE NUMBER: 1800 3000 3060 | EMAIL: clientservice@whiteoakamc.com | WEBSITE: https://mf.whiteoakamc.com

TERMS & CONDITIONS OF FLEX STP

Flex Systematic Transfer Plan (Flex STP) is a facility wherein unit holder(s) holding units in non demat form of designated open-ended Scheme of WhiteOak Capital Mutual Fund can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated open-ended Scheme of WhiteOak Capital Mutual Fund (hereinafter referred to as "Transferor Scheme") to the Growth Option of designated open-ended Scheme of WhiteOak Capital Mutual Fund (hereinafter referred to as "Transferee Scheme"). Currently all open ended schemes (including Direct Plan thereunder) except ETFs are eligible Transferor/ Transferee Schemes for this facility. The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of WhiteOak Capital Mutual Fund for updated list.

3. One Flex STP Enrollment Form can be filled for transfer into one Scheme/Plan only.
4. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of WhiteOak Capital Mutual Fund and displayed at the WhiteOak Capital Mutual Fund website i.e. <https://mf.whiteoakamc.com>.
6. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name should match with the details in the existing folio number, failing which the enrollment form is liable to be rejected.
- Units will be allotted under the same folio number. Unitholders' name should match with the details in the existing folio number, failing which the enrollment form is liable to be rejected.
7. Flex STP offers transfer facility at weekly, monthly and quarterly intervals. Unit holder is free to choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.

8.a Under Flex STP, the amount to be transferred in the Transferee Scheme on the date of transfer shall be higher of:

Fixed amount to be transferred per installment; or

The amount determined by the formula: (fixed amount to be transferred per installment X number of installments including the current installment) – market value of the investments through Flex STP. In case the amount (as specified above) to be transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.

b. The Dates of transfers shall be as under:

FLEX Systematic Transfer Plan (FLEX STP)	
Particulars	Frequency
Weekly Option	Any day from Monday to Friday
Monthly & Quarterly Option	1st to 28th of every month/quarter

In case the day/date of transfer falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

c. The first Flex STP installment will be processed for the fixed installment amount specified by the Unitholder in the enrollment form. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.

d. The total Flex STP amount invested in the Transferee Scheme shall not exceed the total enrollment amount i.e. amount per installment X number of installments.

e. The redemption/ switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption/ switch-out of any units allotted under Flex STP, the balance installments under Flex STP will be processed for the fixed installment amount specified by the unitholder at the time of enrollment subject to clause 8(d) above.

f. Illustrations

Illustration 1: How to calculate the transfer amount?

Flex STP Enrollment Details :

Transferor Scheme	:	WhiteOak Capital Liquid Fund
Transferee Scheme	:	WhiteOak Capital Flexi Cap Fund
Date & Frequency of Flex STP	:	15th Monthly Interval
Amount of Transfer per Installment	:	Rs. 5000
Number of Installments	:	12
Enrollment Period	:	January - December

Calculation of Flex STP installment amount on the date of the fourth installment i.e. April 15:

* Total units allotted upto the date of last installment i.e. March 15 is assumed as 1,371.22;

* The NAV of WhiteOak Capital Equity Fund - Growth Option on April 15 is assumed as Rs. 9/- per unit;

* Hence the market value of the investment in the Transferee

Scheme on the date of transfer is Rs.12,340.91 [1,371.22 X 9].

The installment amount will be calculated as follows:

Fixed amount specified : Rs. 5,000/-	:	Fixed amount specified : Rs. 5,000/-
	:	or
As determined by the formula	:	$[(5,000 \times 4) - 12,340.91] = \text{Rs. } 7,659.09$
	:	whichever is higher

Hence, on April 15, the installment amount transferred to the Transferee Scheme will be Rs. 7,659.09

Illustration 2: How to calculate the transfer amount?

FLEX STP Enrollment Details :

Transferor Scheme	:	WhiteOak Capital Liquid Fund
Transferee Scheme	:	WhiteOak Capital Flexi Cap Fund
Date & Frequency of Flex STP	:	1st, Monthly Interval
Amount of Transfer per Installment	:	Rs. 5000
Number of Installments	:	12
Enrollment Period	:	January - December

Calculation of Flex STP installment amount on the date of the seventh installment i.e. July 1:

* Total units allotted upto the date of last installment i.e. June 1 is assumed as 4,196.43;

* NAV of WhiteOak Capital Equity Fund Growth Option on July 1 is assumed as Rs.10/- per unit;

* Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs. 41,964.29 [4,196.43 X 10].

The installment amount will be calculated as follows :

Fixed amount specified : Rs. 5,000/-	:	Fixed amount specified : Rs. 5,000/-
	:	or
As determined by the formula	:	$[(5,000 \times 7) - 41,964.29] = \text{Rs. } -6,964.29$
	:	whichever is higher

Hence, on July 1, the installment amount transferred to the Transferee Scheme will be Rs. 5,000/-.

Note : The Flex STP installment dates in the illustrations above are assumed to be Business Days.

9. a. The minimum amount per Flex STP installment is as follows:

* Flex STP - Weekly Interval: Minimum Rs. 500 and any amount thereafter.

* Flex STP - Monthly Interval: Rs. 1,000/- and any amount thereafter.

* Flex STP - Quarterly Interval: Rs. 3,000/- and any amount thereafter.

b. The minimum number of installments for enrollment under Weekly Flex STP: where installment amount is less than Rs. 1,000/- : 12 where installment amount is equal to or greater than Rs. 1,000/- : 6

c. There should be a minimum of 6 installments for enrollment under Monthly Flex STP and 2 installments for Quarterly Flex STP.

d. The minimum Unit holder's account balance or a minimum amount of application at the time of Flex STP enrollment in the Transferor Scheme should be Rs. 12,000. In case the amount to be transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.

e. In case of Flex STP - Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.

f. The application for enrollment for Flex STP - Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement date.

In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.

In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.

g. In case of Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrollment period respectively in the Enrollment Form, failing which the form is liable to be rejected.

h. In case Day of Transfer has not been indicated under the Weekly frequency, Wednesday shall be treated as Default day of transfer.

i. In case, the Enrollment Period has been filled, but the Flex STP Date and/or Frequency (Monthly/Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.

j. There is no maximum duration for Flex STP enrollment. Flex STPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Flex STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

10. In respect of Flex STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the Flex STP.

Load structure for investments through Flex STP to the Schemes eligible for this facility:

Exit Load of the Transferor Scheme(s)

The amount transferred under the Flex STP from the Transferor Scheme to the Transferee Scheme shall be effected by redeeming units of Transferor Scheme at applicable NAV, after payment of any Exit Load, if any, and subscribing to the units of the Transferee Scheme at Applicable NAV.

Exit Load of the Transferee Scheme(s)

Applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of enrollment will also be levied.

For Load structure please refer to KIM or contact the nearest Investor Service Centre (ISC) of WhiteOak Capital Mutual Fund or visit our website <https://mf.whiteoakamc.com>

11. Flex STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.

12. The provision of 'Minimum Redemption Amount' as specified in the SIDs of the respective designated Transferor Scheme(s) and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Scheme(s) will not be applicable for Flex STP.

13. Unit holders will have the right to discontinue the Flex STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the Flex STP facility will be terminated. In case of Flex STP - Interval, termination of Flex STP will be effective not later than the 7th Business Day from the date of receipt of written request.

14. WhiteOak Flex STP in any manner whatsoever is not an assurance or promise or guarantee on part of WhiteOak Capital Mutual Fund/ WhiteOak Capital Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.

WhiteOak Capital Asset Management Limited.

Mumbai Investor Service Center: F5, 1st Floor, Electric Mansion Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025.

Toll Free Number: 1800 3000 3060 | Fax +91-22 62301191 | <https://mf.whiteoakamc.com>

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