

MAF T&C

I/We have agreed to avail the Medical Advantage Feature (the Facility) offered by ICICI Prudential Mutual Fund (the Fund)/ICICI Prudential Asset Management Company Limited (the AMC) to utilize the investment in the designated scheme(s) of the Fund which shall enable me/ us for meeting my/our health care expenses or of such persons designated by me/us (the Designated Persons). In this regard, I/We have read and understood below terms and conditions and agree to abide by the same at all points of time:

- The benefits of the Facility are provided through a Service Provider, currently being Vidal Healthcare Services Private Limited (Service Provider).
- Under this Facility the investment in the designated scheme(s) of the Fund shall be available for meeting my/our/Designated Persons' health care expenses at the hospitals and diagnostic centres empanelled by the Service Provider. As and when the need arises, the Service Provider shall submit the redemption request on my/our behalf to the Fund for meeting the health care expenses and the Fund shall process such redemption request and credit the redemption proceeds to the designated account of the Service Provider.
- The Facility is available only under the designated scheme(s) of the Fund. AMC reserves the right to designate the scheme(s) as eligible under the Facility from time to time without prior intimation. List of such designated schemes shall be available on the website of the Fund.
- A separate Folio may be opened for investment under the Facility or an existing folio can be mapped under the Facility once the Terms and Conditions of the Facility are accepted by me/us (hereinafter referred to as "MAF Folio"). The Fund/AMC reserves the right to reject the purchase/additional purchase in the schemes other than designated scheme(s) or to consider such investment in MAF Folio or to process such transaction without MAF mapping. In case of individual investor, the mode of holding shall be 'single' or 'Anyone or survivor'.
- It shall be sole responsibility of the investor to produce necessary proofs/documentation as may be required by the Service Provider to avail the Facility for self/Designated Persons.
- I/We agree and understand that I/We shall be solely responsible to co-ordinate with the Service Provider for enrolment of Designated Persons for this Facility or for any changes in the list of such Designated Persons. AMC/Fund shall not be held liable for any disputes in this regard.

- The card under the Facility shall be issued by the Service Provider either in physical or electronic form on the registered contact details as per MAF folio. In case of unavailability of / incomplete contact details/non receipt of card, I/we shall coordinate directly with Service Provider for updation of details.
- I/We agree and understand that in case of the Facility being used for the Designated Persons, Redemption Request Form under the Facility shall be signed only by me/the Authorised Signatories of the MAF Folio.
- Under the Facility, I/We hereby authorise Service Provider to submit the Redemption Request Form on my/our behalf to Fund/AMC/ Registrar and Transfer Agent of the Fund (R&T). I/We also authorise the Service Provider to submit the instructions to the Fund/ AMC/R&T to block/freeze the units in the Folio to be utilised towards the Facility. I/We understand that the Service Provider shall provide transaction feeds of such redemption request to the AMC/Fund and the AMC/Fund shall rely and act upon such transaction feeds/request.
- I/We agree and understand that in case of blocked/freezed units, redemption request(s) by me/us shall not be processed and can be rejected by the AMC. I/We hereby authorise the Service Provider to submit unfreeze/unblocking request for processing the redemption under the Facility.
- For the purpose of processing redemption under this Facility, only specific redemption request form in the prescribed format shall be used.
- In case of my/our inability on account of medical reasons to specify the scheme for redemption and / or to sign the redemption request form under the Facility for any reason, I/We hereby authorise the Service Provider to submit the redemption request on my/our behalf and the AMC/Fund is authorised to process such redemption request. In such case if the holding is in multiple designated schemes, I/we explicitly authorize the Service Provider to submit redemption request on my/our behalf in such order as mutually agreed between the AMC and the Service Provider. Such order matrix is subject to change from time to time and same shall be available on the website of the Fund and /or of the Service Provider.

The above process shall not be applicable in case of Sole Proprietor and HUF. AMC/Fund reserves the right to reject the redemption request raised by the Service Provider on behalf of Sole Proprietor / HUF under the Facility.

- I/We also understand that Service Provider shall submit the redemption request on my/our behalf in such order of designated schemes as mutually agreed between the

AMC and the Service Provider, if such request is specifically given by me/us while signing the redemption request form.

- The AMC/Fund reserves the right to call for confirmation from the hospital authority about my/ our inability of to sign the redemption request and to carry out further checks to validate the authenticity of the transaction/application by seeking further information or reject the transaction.
- I/We hereby explicitly authorise the AMC/the Fund to credit the redemption proceeds under the Facility to the designated bank account of the Service Provider.
- I/We hereby explicitly authorise the Service Provider to access my/our/designated persons' medical details from hospitals/diagnostic centres during utilisation of the Feature.
- I/We hereby explicitly authorise the Service Provider to refund excess amount into my/our bank account in case, the actual hospitalisation expenses are less than the redemption request as submitted by the Service Provider and processed under the terms of this Facility. I/We agree and understand that Service Provider shall be solely responsible to refund such excess redemption amount to me/us and AMC/Fund/R&T shall not be liable for such refund.
- The Service Provider/the Fund is authorised to call/sms/email me/us with regard to this Facility. Such call/sms made by the Service Provider/ the Fund shall override the Do not Disturb (DnD) registrations, if any, made earlier or anytime hereinafter by me/us.
- I/We shall read the details of services offered by Service Provider as available on the website of ICICI Prudential Mutual Fund i.e. www.icicipruamc.com and/or on the website of the Service Provider currently www.health4sure.in/iprumf.
- As part of this Facility, I/We authorise the Fund/ the AMC to share with the Service Provider the Folio related information including but not limited to contact details, demographic details, available balance in folio (units and valuation), scheme details.
- In terms of this Facility, the AMC and/or the Fund is authorised to receive and execute instructions on my/our behalf to redeem such number of units held in my/our folio. Further, the AMC and/or the Fund is authorised to redeem the units in my/our Folio and pay the redemption amount to the designated bank account of the Service Provider.

- The AMC acting in good faith, shall take necessary steps in connection with such redemption requests received from the Service Provider regardless of the value involved and the same shall be binding on me/us.
- I/We understand that my/our investments in schemes other than designated scheme(s) will not be available for medical redemption, and medical redemption request in such schemes may be rejected by the AMC and/or R&T.
- In case of any discrepancies between the transaction feeds submitted by Service Provider and Redemption Request, the AMC/Fund reserves the right to rely on the transaction feeds and process the redemption request based on the same.
- The Service Provider shall be solely responsible for meeting the health care expenses on my/ our behalf out of the redemption proceeds. Further, the AMC shall not be held responsible in the event of any discrepancy / delay on the part of the Service Provider in making the payment to the hospital for the Facility availed by me/us.
- This Facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time.
- All the transactions received in respect of my/our Folio shall be processed by the R&T in its normal course of business. In other words, in case the redemption request is received from both, me/us and the Service Provider, the R&T shall not prioritize either of the redemption request over the other.
- In case of my/our demise, if the AMC receives the redemption request (where there are joint holders in the folio) OR transmission request from my/our legal heirs/joint holder(s)/nominees, prior to the Redemption Request Form from the Service Provider, the AMC shall process the request from the joint holders/legal heir/nominee, after considering any existing requests for blocking the additional units provided by the Service Provider. Balance, if any in the Folio of the Investor after processing redemption request of the Service Provider shall be available for Transmission/redemption request from other joint holders.
- In case of my/our demise, the nominee(s)/legal heir(s) in the folio will not be eligible to avail this Facility.
- Any redemption pay-out made to the Service Provider will be the valid discharge of the AMC's obligation towards the investor.

- Any dispute/complaint regarding the services offered by the Service Provider, its agents or representatives shall be addressed directly to the Service Provider and the AMC and/or the Fund shall not be held responsible for any dispute arising out of services rendered by the Service Provider. The AMC does not warrant, guarantee or ensure efficiency of any services provided by the Service Provider.
- The Fund, its Trustees, the AMC, its directors, affiliates, promoters, employees, successors in interest and permitted assigns shall not be responsible or liable in any manner whatsoever for any acts or omission or negligence, misrepresentation, fraud or mistake, deficiency or inadequacy in the services rendered by Service Provider, its agents or representatives or for any actions, claims, demands, losses, damages, costs, charges and expenses that I/We may suffer on account of the services rendered by the Service Provider.
- The Fund, its Trustees, the AMC, its directors, affiliates, promoters, employees, successors in interest and permitted assigns shall at all times be indemnified and held harmless by me/us from and against all actions, suits, proceedings, loss, damages, claims, charges, costs, which the AMC and/or the Fund may incur, sustain or suffer in consequence of or by reason of processing redemption request submitted by the Service Provider on my/our behalf.
- The AMC reserves the right to change the terms and conditions of the Facility and/ or the Service Provider without assigning any reasons. I/We understand that, in case of termination of the agreement with the Service Provider, this Facility shall be terminated and the AMC and/or the Fund shall inform me/us about discontinuation of the Facility.
- In case of non-availability of signatures in the Medical Advantage Feature Terms & Conditions, AMC reserves the right to reject to the application and initiate the refund within the appropriate time-line (not more than 5 business days).
- Terms and conditions of the Facility shall be applicable to current and future investment in the designated scheme(s) in the MAF folio.
- It shall be deemed that I/We have read, understood and accepted the terms and conditions of the Facility as may be amended from time to time.