FAQs on Invest Online for QUANTUM MUTUAL FUND

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1. What can I do in the Invest Online section?

The Invest Online Section allows Investors to invest in schemes offered by Quantum Mutual Fund online without any paperwork.

Through www.QuantumAMC.com investors can place a request for Purchase, Redemption, Switch, SIP registration/cancellation, STP registration/cancellation and SWP registration/cancellation. Investors can also view their account details, transaction details, asset class wise summary of their investments, estimated capital gains and exit load calculations, change their Email Id and mobile number and view/download their Statement of Account(s) Online etc. Our invest online section allows various commercial and non-commercial transaction facilities to our investors for investors ease

2. Which Browsers can I use to view the Invest Online section?

The Invest Online section is best viewed in Internet Explorer 7, Mozilla 3.6, Chrome 8 or equivalent browsers. The ideal screen resolution should be 1024 x 768. We advise you not to use beta versions of the browsers mentioned above.

3. What are the features available?

The Invest Online section allows financial and non- financial transactions.
Financial transactions:

- New Purchase
- Additional Purchase
- Redemption
- Switch
- Online SIP Registration/Cancellation
- Online STP Registration/Cancellation
- Online SWP Registration/Cancellation
- One Time Mandate Registration/Cancellation

Non-Financial transaction:

- Map a folio
- Remove a Folio
- Change password
- Forgot user id
- Forgot password

- Unlock user id
- Change PIN
- Obtain PIN
- Unlock PIN
- Change of user profile email id
- Edit Personal Details (Change Email Id / Mobile Number / Residential No / Office / Fax No)
- Generate Account Statements
- Generate Capital Gain Statement
- Multi Bank Account Details Updating
- Default Bank Updating
- FATCA Details submission
- SMILE
- Q-Mitra
- Nominee Updation
- Folio Consolidation
- Modify Resident Status
- Update Income Slab

4. Is there any charge for opening an online account?

No. This service is absolutely free.

5. Are there any documents/agreement to be executed by the investor to transact Online?

There is neither a need for any physical agreement to be executed, nor any documents to be submitted before or after investing. However, the investor has to read and accept the Terms and Conditions, Disclaimer(s) while investing. The investor is also required to read the Scheme Information Document/Statement of Additional Information before investing.

6. If there are no documents taken from me then how will the AMC verify my details?

The AMC will verify your details in the backend but will not ask you for any paperwork. We will access your details available with KYC REGISTRATION AGENCY(S) (KRA) (including your specimen signature). This is as per the authority granted by you to KRA to share the details while completing the KYC procedure.

7. You are not taking my signature or anything on paper, is this legally valid?

We assure you that any process we undertake is as per the strict adherence of the law. Under the Information Technology Act of 2000, any authentication of an electronic record by a subscriber by means of the electronic technique is an electronic signature. Therefore, any click made by the person or any action undertaken by the person online which is under

the control of the person (who is the signatory) and can be recorded is an electronic signature. Electronic records are now admissible under the Indian Evidence Act of 1872.

8. Why should I go online? Is it safe to transact online?

Quantum Mutual Fund website uses SSL technology to ensure that the information transmitted across the internet is safe and secure. Secure Sockets Layer (SSL) is a common and the most effective protocol for sending confidential information securely over the Internet. SSL works by using a private, mathematical key to encrypt (or scramble) data that's transferred between your Web browser and the website you are visiting. This Digital Security certificate has one 256-bit encryption level and is obtained from Verisign (Safescript), an organization that is considered pioneers in such technology. Click here to refer to our security FAQ.

We also wish to bring to your kind notice that Quantum Asset Management Company Private Limited is also an ISO 27001 certified company and has implemented the ISO/IEC 27001:2005 standard which is designed to ensure the selection of adequate and proportionate security controls that protect information assets thus giving confidence to investors.

9. Who can transact online? Are there any restrictions on who can invest?

Only the below mentioned categories of investors can invest in Quantum Mutual Fund through the online module:

- Adult Resident Indian Individuals, either single or jointly (not exceeding three)
- Non - Resident Indians and persons of Indian origin residing abroad, on a non-repatriable/full repatriation basis. Excluding investors residing in the US, Canada and non-compliant FATF Countries.
- Parents / Lawful guardians on behalf of Minors

Note : Only investors who are KYC compliant as per latest KYC norms can invest through the Invest Online Module.

You may visit the FAQ section on our website www.QuantumAMC.com to know more on E-KYC & E-IPV.

10. I am the Karta of an HUF, why can't I Invest in Quantum funds via your website?

Generally an HUF is not a separate legal entity for the purpose of Law and is created for tax purposes under the Income Tax Act by way of a Deed/Declaration wherein the Coparceners

who agree to share assets and net income therein on an agreed proportion, authorizes the Karta to make investments on behalf of the HUF.

There is no express binding in writing, but indirectly by way of action, the Karta binds the Coparceners through his actions into the profits or otherwise of the investments/ financial actions of the HUF. The Karta is not an agent of the HUF within the meaning of the Indian Contract Act but his position is like more of a Trustee of the HUF. The action of Karta will be binding on the HUF and its members unless it is proved otherwise. With effect from January, 2019 the web transaction facility is available to Hindu Undivided Family (HUF) investors also. Currently an HUF investor will only be able to apply for an access to the online facilities.

The below is the procedure to map an HUF folio online.

- Visit www.QuantumAMC.com
- Click on Login/Invest
- Click on 'HUF Registration'
- Enter your folio number
- Click on 'Send OTP'
- Enter the OTP which has been triggered to your registered email id & mobile number
- Click on 'Submit'
- The HUF details will be displayed on the screen. Check the details and click on 'Submit'
- Enter the Co-parceners details and click on 'Submit'(the co-parceners need to KYC complaint)
- An on-screen acknowledgement message will be displayed for the successful submission of the request. Also an email and SMS acknowledgement will be triggered to your registered email id and mobile number respectively.

11. I am an existing Quantum offline investor, how do I invest online?

To begin your online journey, please refer the below steps:

i) Visit www.QuantumAMC.con
ii) Click on 'Map your offline folio' under the Invest Online section
iii) Enter your offline folio and captcha code
iv) Click on 'I Accept' after reading the terms and conditions
v) Fill the required details and create a User Id and password
vi) Click on 'Register Me'
vii) An email with the user id will be triggered to your registered email id.

Once you have mapped your folio, you are now free to transact on the Invest Online Section.

Alternatively, you may also transact using your PAN and OTP to login and transact.

12. How do I transact online? I want to invest for the first time with Quantum Mutual Fund.

Below given are step by step guide for you as you take your first step towards investing in India's first and only Direct to Investor Mutual Fund.

- Visit www.QuantumAMC.com
- Click on 'Invest Online'
- Click on 'Click Here' under the 'Create New Folio' tab.
- Enter your PAN, Email Id, mobile number, Date of Birth and click on 'Save & Proceed'. Incase of minor investor, the minor PAN to be entered in this page (incase available). Incase minor PAN not available, the guardian PAN is mandatory to be provided under 'Personal Details' section.
- **Enter your personal details –**
  - Personal Information – Mode of Holding, Occupation, Annual Income.
  - Regulatory Details – FATCA
  - Nominee Details
- **Enter the Investment details –**
  - Scheme Details – Scheme category, scheme name and plan
  - Investment Type – Lumpsum/ Lumpsum with SIP/ Only SIP. Enter the SIP details if opted for SIP. The investment type has to be selected for each scheme if opted for multiple scheme facility.
  - SMILE Facility
  - Holding Type – Demat/Non-Demat
  - Distributor/RIA details
  - Bank details – Bank name, IFSC code, Mode of Payment, Account number, etc and click on 'Save & Continue'.
- Enter the OTP (triggered on your email id and mobile number) and click on 'Save' option
- Click on 'Make Payment' on the on-screen purchase confirmation message and initiate the payment, if opted for lumpsum investment
- You will receive a New Purchase/SIP registration acknowledgement mail with your login details and SMS

- Register the URN at your bank site as per the instructions provided in the SIP registration mail (incase opted for SIP)
- The SIP will be registered within 15 days.

13. How much time do I have on every page to fill in my details?

For security reasons there is a stipulated time limit on every page. Rest assured anyone with moderate typing speed can fill up the form in the stipulated time. However if there is a large break while filling up a form then your account will be logged out due to session time out and all the details will have to be entered once again.

14. How to transfer the funds while making the purchase?

While making the purchase, upon confirming the scheme, and amount details, the page will be redirected to the selected bank's website. If you have Net Banking facility with the selected bank, you can transfer the funds as per the Net Banking procedure of the bank.

15. What are the different modes through which I can make an online purchase?

You can place a purchase request through the below payment modes:

- Net Banking
- RTGS/NEFT Fund Transfer
- One Time Mandate
- Interbank Mobile Payment Service (IMPS)
- Unified Payment Interface (UPI)

Note: The list of or banks may be modified/updated/changed/removed at any time in future at the discretion of the Mutual Fund without assigning any reasons or prior notice.

16. What is net banking? How do I make payments for purchases through net banking?

You can purchase units of Quantum Mutual Fund through Electronic fund transfer arrangements made with select banks; the list is available on our website - www.quantumamc.com. You need to have a net-banking facility with any one of these banks (please refer Question 17 for list of banks available to transact online) for transferring funds to effect a purchase transaction.

17. Through which banks can I purchase units in your Fund?

We have tie-ups with several banks and will keep on adding many more banks. Please find below the current list of activated banks. However you need to have Net Banking facility for your bank account with any of these following banks:

The list of the banks available for online purchases may be modified at any time without any prior notice at the discretion of Fund House.

Internet Banking List

AU Small Finance Bank	Lakshmi Vilas Bank
ICICI Bank	Gujarat State Cooperative Bank
IDBI Bank	Capital Bank
Indusind Bank	Sutex Bank
Indian Overseas Bank	Union Bank of India
Karur Vysya Bank Limited	Punjab and Sind Bank
State Bank of India	SBM Bank
Axis Bank	Cosmos Bank
South Indian Bank	UCO Bank
Saraswat Bank	Ujjivan Bank
City Union Bank	Kerala Gramin Bank
HDFC Bank	Standard Chartered Bank
IDFC Bank	Bank of Baroda - Retail
Bank of India	Federal Bank
Yes Bank	Bank of Baroda-Corporate
Deutsche Bank	Bank of Maharashtra
Punjab National Bank	Central Bank of India
Kotak Mahindra Bank	Canara Bank
HSBC	Dhanalaxmi Bank
Utkarsh Bank	Bandhan Bank
Surat Bank	

18. What is RTGS / NEFT? How can I avail of the RTGS/NEFT facility while investing with Quantum?

RTGS (Real Time Gross Settlement) or NEFT (National Electronic Funds Transfer) are modes of payment where one can electronically transfer money from one's bank A/C to any other entity to whom any payment has to be made.

RTGS or Real Time Gross Settlement is used mainly if the transaction is more than Rupees 2 Lac. NEFT facility can be availed for any amount.

You need to first complete the RTGS/NEFT formalities with your bank before you visit www.QuantumAMC.com

While effecting the RTGS/NEFT payment through your net banking option, please do mention the folio number and Quantum Mutual Fund (scheme name) in the remarks for identifying your funds in our account.

Please note your RTGS/NEFT reference number as this is very important and you will be asked to enter the same while submitting your transaction online through RTGS/NEFT mode. Please note that the RTGS/NEFT reference number is generated only once the fund transfer formalities have been completed by you through your bank.

Once you enter the RTGS/NEFT reference number, you need to enter your Bank details in the purchase section. You may then continue to complete your transaction on www.QuantumAMC.com.

19. Which are the Quantum collection bank account details to initiate an NEFT/RTGS transfer?

Please note the Quantum Mutual Fund collection Bank A/C details in whose favor the RTGS/NEFT needs to be made.

HDFC Bank Collection Account Details:

	Existing Investors	**New Investors**
Bank Name	HDFC Bank	HDFC Bank
Bank Account Type	Current A/c	Current A/c
Beneficiary Account Number (QUANTUM and Folio no./PAN no.)	QUANTUM1234567	QUANTUMABCDE1234F
Beneficiary Account Name	QUANTUM MUTUAL FUND	QUANTUM MUTUAL FUND
Branch Address	Sandoz Branch	Sandoz Branch
IFSC Code	HDFC0000240	HDFC0000240

20. Through which banks can I complete my RTGS/NEFT formalities?

All Banks have the facility of performing an RTGS/NEFT transaction on your behalf, provided you have an account with the Bank. All nationalized and private banks extend this facility to their customers.

21. What is the NAV applicable for my transaction?

Please note that our server time at the instance of confirmation of the transaction will be considered as the final time to determine transaction time, cut-off time and consequent applicable NAV.

The number of units allotted or redeemed will be calculated based on the cut-off time and Applicable NAV as per SEBI guidelines. The time you transact will be the time at which the request is logged in and the same will reflect in the transaction confirmation page once the online transaction form has been filled and submitted online. For your convenience, the date and transaction time is displayed in Real Time on your transacting screen.

All transactions performed after the cut-off time will be deemed to have been performed on the next Business Day and processed accordingly.

Investors/Unitholders are requested to note Pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, in respect of all Scheme(s) of Quantum Mutual Fund except Quantum Liquid Fund, for purchase application (including switch-in) received within cut-off time on a Business Day, irrespective of the application amount, the closing Net Asset Value (NAV) of the day on which the funds are available for utilization shall be applicable with effect from January 1, 2021.

Accordingly, the existing provisions for applicability of NAV for Subscription / Purchases including Switch-in for the Schemes, (irrespective of the application amount) shall stand replaced with the following effective from January 1, 2021:

a. In respect of valid application received up to 3.00 p.m. on a Business Day at the official point (s) of acceptance and funds for the entire amount of subscription/ purchase (including switch-in) as per the application are credited to the bank account of the respective Scheme and are available for utilization before the cut-off time (3.00 p.m.)- the closing NAV of the day shall be applicable;

b. In respect of valid application received after 3.00 p.m. on a Business Day at the official point (s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the respective Scheme on same day or before the cut - off time of the next Business Day i.e. funds are available for utilization before the cut-off time of next Business Day- the closing NAV of the next Business Day shall be applicable;

c. Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the respective Schemes on or before the cut - off time of the subsequent Business Day i.e. funds are available for utilization before the cut-off time of subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable;

As regards all commercial transactions, the time after successful payment and transaction being confirmed before applicable cut-off time will be considered as final and there cannot be any changes there-of. Hence you are requested to be very careful in the selection of schemes/option/amount etc. before submitting the transactions online."

22. Why does it take T + 2 days for transfer of funds from my bank account to Quantum Account?

Kindly note that in case of online transactions through our online portal, the movement of funds from your bank account to the Scheme's bank account happens via the Intermediary/Aggregator service provider through a Nodal (shadow) bank account and post reconciliation of fund. The process of movement of funds from the investor's bank account into the Scheme's Bank account in case of online transaction is governed by Reserve Bank of India (RBI) vide their circular Ref. RBI/2009-10/231 DPSS.CO.PD.No.1102/02.14.08/2009-10 dated 24th November, 2009. Please click here to know more on the RBI circular.

The process followed by the aggregator and the time lines within which the Funds are credited into the Scheme's bank account is within the time lines provided by RBI which is T+3 settlement cycle / business days, where T is the date of Transaction / day of intimation regarding completion of transaction.

The nodal bank account as stated above is an internal account of the bank and such accounts are not maintained or operated by the intermediary/aggregator or by the Mutual Fund. All funds held in the accounts are in the nature of outside liability of the bank and the balances held in the accounts shall be reckoned for the purpose of computation of Net Demand and Time Liabilities of the Bank. Such accounts are subject to concurrent audits and a certificate is also submitted to RBI regarding adherence of stated directions.

We would like to confirm that while the movement of Funds from your Bank account may have happened on T day, however post reconciliation and as per statutory norms in case of Liquid schemes the allotment can happen only on availability of Funds for utilization for

investments and accordingly the transaction will process as per the applicable NAV based on availability of funds for utilization.

23. When will the units be allotted/redeemed/switched in case of transactions done on a Non-Business day through online facility?

Non Liquid Schemes: Transactions submitted on a non-business day will be considered and carried forward to next business day and will be processed accordingly.

Liquid Schemes: Redemption/switch out done on a business day followed by a business day, the NAV of Same Business Day is applicable.

Liquid Schemes: Redemption / switch out done on a business day followed by a non-business day, the NAV of the day prior to the next Business Day is applicable.

24. What happens if I do a purchase transaction after the cut-off time? What happens when I start a transaction before cut-off time but the same is confirmed after the relevant cut-off time?

For online transactions, server time at the instance of confirmation of the transaction is being considered as the final time to determine transaction time, cut-off time and consequent applicable NAV.

As regards purchases, the time after successful online payment confirmation and transaction being confirmed within cut-off time will be considered as final time for the transaction.

25. What kind of acknowledgement will I get while making a purchase through online facility?

Upon successful payment, a confirmation page will be displayed containing transaction details and the relevant reference number. Further, an email and SMS confirmation will be sent to the registered Email-Id and mobile number respectively.

26. When will I be able to view my investment details online?

Investment details would be available in online portal post the same is processed considering the applicable NAV. However, once you get the user ID and password you can initiate further investment.
Also it may be noted that currently we have data upto T-1 on our portal i.e, if you Login on April 01, 2018 then you will be able to view the details upto March 31, 2018.

27. Can I transact online as well as submit a physical transaction directly with your Collection centers/branches in the same folio?

Yes. In the same folio, you can transact online as well as submit a physical transaction at any of our official points of collections. However we request you to mention your existing folio number on the form / request.
Please refer to http://www.quantumamc.com/downloads/pdfs/karvy.pdf for addresses of our collection centers.

28. Is there any limit on the amount of purchase that I can do?

The amount of online purchase is dependent on any limits that your bank may have imposed on your Net Banking online transactions facility for financial services/mutual fund purchases. Hence, investors are advised to check with their banks regarding the limits.

29. Is it mandatory that I should make the purchase through my account only?

Yes, as per Anti Money Laundering Regulations, you are required to make payment from a Bank A/C wherein you are one of the account holders, failing which the investment would be rejected.

30. Will my bank charge for the online transactions that I do through the different online purchase mode?

Some banks may charge in whatsoever manner for online transactions to their bank account holders, which will be borne by the account holder only and will not be borne by the AMC or the fund.

We also wish to bring to your notice that few of the banks have initiated with 'Third Party Validation'. Hence we request you to make sure that you have registered for the bank's Third Party Funds Transfer service (if your bank demands this facility) and that you have enabled Secure Access within Net Banking. Without these validations, you will not be able to transact online.

The banks have initiated these additional security measures for protecting your information during third party transfers and to protect your account from any sort of security breach. Kindly approach your bank to have more details on the same.

31. How will I receive the redemption proceeds?

After your redemption transaction has been successfully processed for the applicable NAV, the redemption proceeds will be paid out to the bank selected by you while placing your

online redemption request.

The redemption amount will be electronically credited to your bank account registered with us in case the core banking account details and valid IFSC (Indian Financial System Code) of your registered bank are available with us for the above mentioned folio. You will receive the redemption amount in your Bank account on the third working day from the transaction day in case of redemption done in any of our Equity/FOF schemes and on the subsequent day from the transaction day in case of Liquid Funds.

In case there is any error in the data or if we have incomplete details for processing a direct credit of the redemption proceeds into your Bank A/C, the redemption proceeds will then be arranged by way of a Cheque.

32. Can I invest from a different Bank A/C other than the Bank A/C's registered with the fund for redemption?

No, you cannot invest from any account other than the Bank A/C's registered with us. Any such transaction will be rejected from our end.

As a first time investor, you can purchase from any of your bank accounts provided you are also an account holder in the Bank account, and Net Banking facility is enabled for the bank account and such bank is available in Quantum Mutual Fund Online. (Refer our earlier question for the list of banks available for net banking).

For the first time investor, the account which is used to make the purchase will be deemed to be the account into which the redemption proceeds will be credited. This is as per the Anti-Money Laundering Regulatory requirement.

However as an existing unit holder, you can purchase only from your registered bank account. Registered bank account is the bank through which you had invested as a first time investor or through the banks which you have registered through the Multiple Bank mandate registration request submitted to us wherein you are also the bank account holder.

33. Can I register new bank mandate online?

Yes you can. Multiple Bank Registration facility available online allows a unit holder to register up to 4 additional bank accounts for his folio through his invest online login. This option is available under the tab Transactions > Multi Bank Account Details.

34. What is the Default Bank in my folio? Can I change my default bank details online?

A default bank is a Primary Bank which is registered in the folio. During Redemption / Dividend payouts, if any; investor has an option to select amongst a registered bank for the payout proceedings. But in case if there is no bank selected or there is a dividend is declared, it is processed into the default bank account.

Yes, you can change your default bank account using invest online option under "Default Bank Updating" facility. However you should have additional banks registered in the folio in order to replace the default bank details with the additional banks registered in your folio.

35. Can I cancel the purchase once the amount is debited from my account or after the transaction is submitted and the same is informed to Quantum Mutual Fund within the stipulated cut-off time of the same business day?

No. You cannot cancel the purchase once the amount is debited or cancel the redemption once the transaction is submitted by online facility. However the purchased units can be redeemed later as per the scheme terms and conditions.

36. Can I make multiple redemptions/switches in same/ different folios at the same time?

Yes. Investor can make multiple redemption/switches in the same/different folio(s) only if the balances are available. Inter folio transactions are not allowed.

37. How will the signature be verified if I need to redeem/switch/give a request to change my mobile no or any such transaction through offline process?

The Specimen signature will be sourced (as per your authority to KRA) from KRA, which is the central depository for all KYC related documents and information. This signature would be used to validate any requests received offline including redemption. The AMC reserves the right to ask for signature verification from the Registered/Default Bank through which the transactions have taken place or in which redemption/dividend proceeds are to be credited.

38. What happens if the bank balance is not sufficient for the investment amount?

Purchase transaction will be unsuccessful, hence confirmation will not be generated and the transaction will not get processed.

39. What happens in case of system/internet dis-connectivity while making transaction online?

Transaction will be unsuccessful, hence confirmation will not be generated and the transaction will not get processed.

40. I tried an online transaction but received an error at the Bank Payment. What do I have to do next?

If the payment through the Bank Payment for the purchase is successful then you will be redirected to our website - www.QuantumAMC.com. In case your payment has failed or you are not redirected to www.QuantumAMC.com it may mean that your transaction has not gone through completely due to any one of the following three reasons:

1. Your redirection to the Bank Payment would have failed or timed out. In such case you can avail the "Save for Later" facility wherein the first time investor can use this link for completing the transaction on a future date as per his/her convenience. This link is forwarded to the registered email id upon selection of this facility which will be valid for 7 calendar days.
   In case you fail to complete the transaction within 7 calendar days, you will need to fill and submit the entire application form again.
2. The amount is Debited from your account but a transaction confirmation is not received which happens due to connectivity issues or due to some technical problems. This is an unsuccessful transaction. In such case we would request you to wait for 3-4 working days, for us to check with the bank and ascertain the credit of the amount in our account. We will then allot Units to you, once we receive confirmation from the bank.
3. The amount is debited from your account but the credit is not received by us. In such case we would request you to wait for 4-5 working days, your bank will then credit that amount back into your bank account.

41. What is a User Id? Why do I need a User Id when I have a PIN for my folio?

Invest Online provides you a one view facility to map and view all your folios together, for your convenience.

To avail this facility, you need to create a User Id for login. You can map/add all your folios to your User Id and have a consolidated portfolio view.

For a first time online investor, the user id would be the investor's email id/PAN and the password would be shared with the investor in the New Purchase Request Confirmation email post completion of the transaction. In case of an offline investor, who wishes to convert his folio online, he needs to map his offline folio to his user id. (Kindly refer to the question 'I am

an existing Quantum offline investor, how do I invest online').

42. I have completed my first purchase online. What are the steps I need to follow to use the other features of online facility?

You can log on to the website with your User Id/PAN and password/OTP and use all the features available post login

43. What is a "PIN"?

PIN stands for Personal Identification Number which unit holders can use to map/remove the folio, to add multiple bank accounts, to add nominee online, etc.

An offline investor can convert his investment online and do all future transactions as mentioned above on the basis of PIN.

PIN is also required to map multiple folios to one common User Id for convenience in viewing all the folio details under a single User Id.

A separate PIN needs to be obtained for each folio held by the existing investor.

44. How do I obtain a PIN and to whom will it be sent?

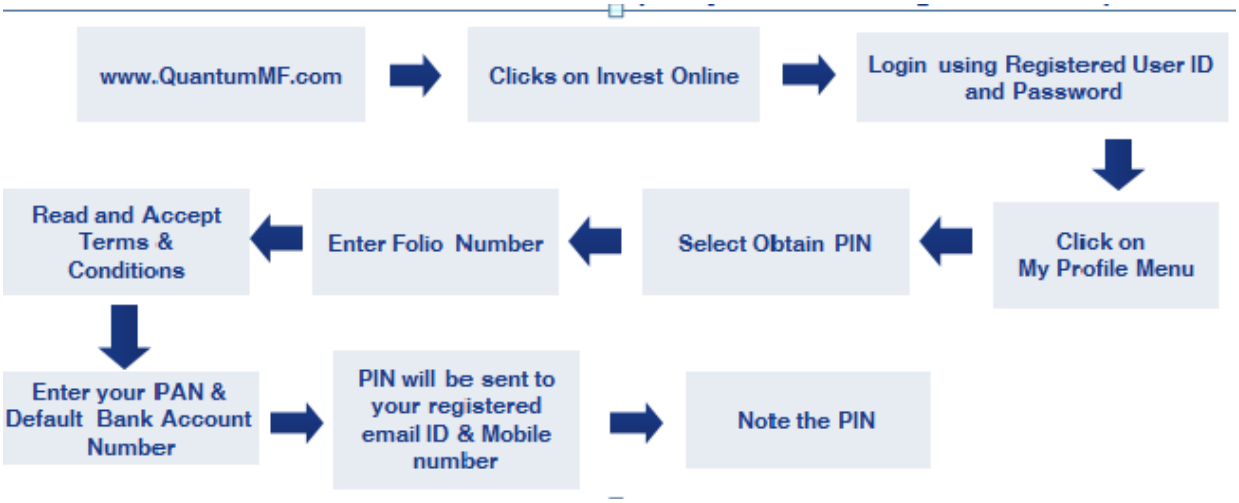
In order to obtain a PIN, you need to log in to the Invest Online section of www.QuantumAMC.com and click the 'Obtain PIN' option under the 'My Profile' tab to generate your PIN.

Here you will have to enter the Folio number, followed by the PAN No and the default Bank A/C number. Once the same is successfully entered then an encrypted PDF file will be sent to your registered email id and it will also get triggered to your registered mobile number. The password to open the document will be the first holder / guardian PAN (in capital). For example, if the PAN is ABCDE1000F, then the correct password will be ABCDE1000F and not abcde1000f.

PAN Exempt Investor: Please enter the reference number provided by KRA (in capital) to open the attachment.

Please note that you will be able to obtain your PIN only if your PAN card/Folio is KYC verified.

The PIN is sent to the registered email address & mobile number of the first/primary holder of the folio. The flow chart below should be able to guide you on the process of obtaining a PIN.



45. Why do I need the PIN?

You need this PIN in order to map your folio and to do transactions such as Folio Mapping, Multiple Bank Registration, Default Bank Updation, SMILE, Q-Mitra and Online Nomination, etc through www.QuantumAMC.com.

46. What must I do after getting the PIN or How do I map my folio?

Once you have obtained your PIN then you need to map your Folio to the User Id with the help of the PIN. Click the "Map a Folio" option under the "My Profile" tab. Enter the folio you wish to map followed by the PIN. Upon successful validation, the folio will be mapped instantly.

If you wish to remove any of the mapped folios, it can be removed using the same screen. However, you cannot remove all the folios mapped to the User Id. Any one of the folio has to be retained.

In case you have multiple folios, then you can map those folios to your existing User Id, please note that you will need the PIN for every folio you wish to map.

47. Can I have a single PIN for all my different folios? Why are separate PINs issued?

No, one cannot have a single PIN for different folios. A PIN is issued at folio level only. For obtaining a single PIN across all your investments, you will need to first submit a physical folio consolidation request. Certain conditions apply for consolidation of folios. After all your folios

have been consolidated into one, you can apply for a PIN for that consolidated folio.

Just like each bank account is treated differently, each folio is legally different even though the details may match. Hence you are issued separate PINs.

You can however map all your folios under one User Id by selecting map your folio under the section ‘My Profile’ option.

48. What happens if transaction PIN or User Id is locked?

Online account will be locked for security reasons if incorrect PIN or password is entered thrice.

Unlock PIN Process:

- Login with your User Id/PAN & Password/OTP
- Click on 'Unlock PIN' under the section ‘My Profile’
- Complete the validation process
- A link to the registered email address will be sent for unlocking PIN/One Time Password (OTP) will be sent on the registered mobile number depending on your selection
- A new password will be sent to investor’s Email ID / mobile number according to the option selected

Unlock User Id Process:

- Go to the Invest Online login page
- Click on 'Unlock User Id' option enabled below the PAN/ User Id option
- Complete the validation process
- A link to the registered email address will be sent for unlocking User id/One Time Password (OTP) will be sent on the registered mobile number depending on your selection
- A new password will be sent to investor’s Email ID/mobile number according to the option selected

49. What if I forget my password?

In case you have forgotten your password, you can reset the same.

To reset your password:

- Enter your user id/PAN and click on ‘Login using password’
- Click on ‘Forgot Password’ option on the Login page and complete the verification

steps. Post this you will receive a system generated password in your registered Email Id

- Login in with this new system generated password received
- Immediately system will prompt you to change the password

50. What happens if one forgets transaction PIN?

You can generate a new PIN instantly by following the steps mentioned in point 'How do I Obtain PIN'.

51. When will I receive the Account Statement and PIN?

The Account Statement will be generated after the receipt of all the Application Data and information from all Third Party sources/KYC Registration Agency(s) (KRA). You have to generate your PIN by logging on to www.QuantumAMC.com. You need to be KYC verified to generate PIN online.

52. I am receiving the PIN and other emails after quite a delay, why is that?

The speed at which you receive emails is determined by the service provider and the server architecture in place. May we request you to add Customercare@QuantumAMC.Com to your white list/safe sender list? Else, your mailbox filter or ISP (Internet Service Provider) may stop you from receiving mails with your e-mail account statement/resolution of your service request.

53. What is Unified Payments Interface?

Unified Payments Interface is an initiative by National Payments Corporation of India's (NPCI). It's a quick and easy way to send and receive money using a Virtual Payment Address (VPA)/ UPI ID without entering additional bank information. Before initiating a transaction through UPI application, you must download an UPI mobile application in any smart phone and do the necessary set up as required.

To enhance accessibility and safety in the securities market, a structured UPI address mechanism is being introduced for SEBI-registered investor-facing intermediaries. This will allow investors to directly transfer funds to verified intermediary bank accounts, ensuring secure and validated payments.

54. Is it compulsory for the investors to use the new handle only?

The investors can choose their preferred mode of payment, such as UPI, IMPS, NEFT, RTGS, or Cheques. If an investor opts to use UPI for the payment to the registered intermediaries, then they have to do so only using the new UPI IDs allotted to registered intermediaries.

55. What should I check while making payment using the new UPI IDs/ QR Code?
Investors need to keep following things into consideration:

a) The UPI ID should properly show the name of the intermediary, followed by the short abbreviation of their category for example "brk" for Brokers, "mf" for Mutual Funds to the left of the "@" character.
b) On the right side of the "@", the new and exclusive handle "@valid" should be present, followed by the bank name.
c) On the confirmation screen, the app should show a white thumbs-up icon inside a green triangle.
d) The QR code generated using the utility will have a white thumbs-up icon inside a green triangle. It will also display the UPI ID just below the QR code.

56. Do investors also need to obtain new UPI handles to transact in the securities market?

No, the new UPI IDs are only for intermediaries to obtain and investors can continue to use their existing UPI IDs.

57. Whom to approach if my transaction/ payment fails with the new UPI ID?

The secure validated UPI ID of intermediaries will use the same banking channel as the earlier generic UPI handles. In case of any technical difficulty, investors are requested to approach their respective bank.

58. How can I invest through UPI?

Please refer to the steps below to make purchases using UPI as payment mode:

New Purchase	**Additional Purchase**
1. Visit www.QuantumAMC.com 2. Click on 'Login 3. Click on 'Open An Account' tab 4. Enter your PAN, Email Id, mobile number, Date of Birth and click on 'Save & Continue' 5. Enter your personal details 6. Enter the Investment details: a. Enter the Scheme Details, Investment Type, etc. b. Select the '**Pay by UPI**' as the payment mode c. Enter your Virtual Address/ UPI ID d. Enter your Bank details and click on 'Save & Proceed' 7. Enter the OTP triggered on your email id and mobile number and click on 'Confirm Investment' 8. Visit your UPI mobile application and authorize the payment.	1. Visit www.QuantumAMC.com 2. Click on 'Invest Online' 3. Login with your User id/PAN and password/OTP 4. Select the scheme and enter the amount 5. Select the '**Pay by UPI**' as the payment mode 6. Enter your Virtual Address/ UPI ID and click on 'Submit' 7. Visit your UPI mobile application and authorize the payment.

59. What is an Interbank Mobile Payment Service (IMPS)?

Interbank Mobile Payment Service (IMPS) is an instant interbank electronic fund transfer service through mobile phones. The IMPS facility allows customers to use mobile instruments as a channel for accessing their bank accounts and remitting funds from there.

60. What is the procedure for purchase of units through IMPS?

Procedure for doing an online transaction using IMPS facility –

- Initiate the payment for the transaction using the IMPS process through your Bank
- After completing the fund transfer through IMPS mode, the investor has to initiate an online new/additional purchase from our website and select IMPS as payment option and mention the IMPS reference number and IMPS date (Date when amount is transferred)
- After selecting the T&C Investors to submit the request to complete the IMPS transaction.

Following are the Quantum Mutual Fund Collection Bank Account details for an IMPS transfer.

	EXISTING INVESTOR	**NEW INVESTOR**
Bank Name	HDFC Bank	HDFC Bank
Bank A/c Type	Current A/C	Current A/C
Beneficiary Account Number (QUANTUM and Folio no./PAN no.)	QUANTUM1234567	QUANTUMABCDE1234F
Beneficiary Name	QUANTUM MUTUAL FUND	QUANTUM MUTUAL FUND
Branch Address	Sandoz Branch	Sandoz Branch
IFSC Code	HDFC0000240	HDFC0000240

61. What is two-step authentication?

It is a process wherein a person is required to do two types of authentication.

Two-step authentication provides an additional layer of security and makes it harder for attackers to gain access to a person's devices and online accounts, because knowing the victim's password alone is not enough to pass the authentication check. Two-step authentication has long been used to control access to sensitive systems and data, and online services are increasingly introducing 2FA to prevent their users' data from being accessed by hackers who have stolen a password database or used phishing campaigns to obtain users' passwords.

62. How to enable two-step authentication process?

To activate/ enable two way authentication please follow the below process

1. Post entering the user id on the login page, click on check-box 'Enable two step authentication'
2. Login using both types of authentication viz. login using Password and OTP
3. On the successful login, the said preference will be saved in the system at the folio level and every time investor has to be authenticated with both password and OTP. Till he/she request for deactivating the same.

63. How to disable two-step authentication process?

To disable two-step authentication please follow the below process.

1. Click on check-box 'Enable Two step authentication' on the login page to uncheck the check box
2. Login using both types of authentication viz. login using OTP and login using Password
3. On the successful login, the two- step authentication process will be deactivated.

64. What is the 'Save for Later'? How does this option work?

We have given a provision for 'Save for Later' for online investment. This facility is currently available only for first time investors wherein you can save the online purchase application form filled by you and complete the same at your convenience on a later date. This option is available at the bottom of every step of New Purchase Transaction (*till you click on 'Save & Proceed' on the 'Investment Details' step*).

Steps:

1. Visit www.QuantumAMC.com
2. Click on 'Login/invest
3. Click on 'Click Here' under the 'Create New Folio'
4. Enter your personal, investment details
5. Click on 'Save for Later' option when you want to complete your transaction later
6. The 'Save for Later' link will be auto triggered to your email id provided by you
7. Click on the link and complete your transaction.

Note: 1. The 'Save for Later' link is valid for 7 calender days from the date of transaction initiated and the same will be deactivated once the transactions is completed or on completion of 7days.

2. Whenever investor uses the Save for Later link a new IH(In House Reference Number) would be generated and the latest time of new IH number generation would be considered for NAV applicability.