



**HDFC**  
MUTUAL FUND  
BHAROSA APNO KA

<b>General terms and conditions:</b>
APM - Annualised Payable Monthly
The above mentioned rates are applicable on Non-Systematic and Systematic (For all installments processed in the period of 01 January, 2026 to 31 March, 2026) transactions.
\$* Lock-in is from the date of investment till the retirement age of investor (i.e. completion of 60 years) or at the end of 5 years from date of investment, whichever is earlier
\$*\$* Lock-in is from the date of investment till the child attains age of 18 years or at the end of 5 years from date of investment, whichever is earlier
#* - Special Incentive : Annexure 1 & #*#* - Special Incentive : Annexure 2 attached separately.
* Brokerage Structures are subject to the terms of empanelment and applicable laws and regulations, including SEBI (Mutual Fund) Regulations, AMFI Regulations, laws relating to Goods and Services Tax, Income Tax, SEBI/AMFI circulars etc.
* AMC reserves the right to change the brokerage/incentive without any prior intimation or notification at its sole discretion, and the Distributors shall not dispute the same. AMC shall not be responsible for any losses incurred due to changes in the brokerage/incentive structure.
* Refer KIM for minimum application amount
* The transactions will be subject to terms and conditions as mentioned in the Scheme Information Document (SID) & Statement of Additional Information (SAI) and shall be binding on the distributor.
* The commission rates mentioned above shall be inclusive of Goods and Services Tax (Except PMS & AIF) and other relevant statutory/regulatory levies as applicable.
* You are advised to abide by the code of conduct and/or rules/regulations laid down by SEBI and AMFI.
* Please refrain from offering brokerage to your sub-brokers, if any, at a rate higher than the brokerage as aforementioned.
* The AMC reserves the right to suspend the brokerage payable to you, if brought to our notice that higher brokerage is offered to sub-brokers or you have violated the code of conduct and/or rules/regulations laid down by SEBI and AMFI and/or under the applicable law.
* In accordance with the clause 4(d) of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, the distributors should disclose all the commissions (in the form of trail or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor. Distributors are advised to ensure compliance of the same.
* Mutual Fund investments are subject to market risks. read all scheme related documents carefully