

FAQs on ATM Card

1) What is meant by Reliance Any Time Money Card and its benefits?

Reliance Any Time Money Card is a co-branded card issued by RMF which facilitates instant cash withdrawal by unit holders of all the designated schemes, at all VISA enabled ATMs and Merchant Establishments/ Point of Sale (PoS) terminals across the world. The card is issued by RMF in collaboration with HDFC Bank Ltd.

2) Which types of Investors are eligible for Reliance Any Time Money Card?

Reliance Any Time 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.

3) Will the ATM application be rejected if the investor has not specified his email id & mobile no?
Yes.

4) Will the Card be issued if there are more than one holder in the folio?

Yes. The card shall be issued if there are more than one holder in the folio however the mode of operation should be Any One or Survivor. No card shall be issued where mode of operation is Joint.

5) Will the Card be issued to both the holders with mode of operation as Any One or Survivor?

No. The card shall be issued only to the 1st holder where the mode of holding is any one or survivor.

6) Will the investor be issued ATM card if he has made investment through Demand Draft or Third Party Cheque?

No.

7) Can the ATM card be used for making Online Purchases through any website?

No. The card can be used only for redemption purposes.

8) Which are the mandatory schemes in which the investor needs to invest to avail ATM facility?

Investor has to mandatory have investments in either Reliance Liquid Fund – Treasury Plan or Reliance Money Manager Fund which would be primary account to avail ATM facility. If the investor does not have investment in either of these schemes then request for ATM will be rejected.

9) Which schemes will act as the Primary Scheme Account for ATM Card?

Reliance Liquid Fund – Treasury Plan or Reliance Money Manager Fund will act as the Primary Scheme Account for ATM Card.

Below are few scenarios:

- 1) If the investor invests in Reliance Liquid Fund – Treasury Plan and opts for ATM card at the time of investment then Reliance Liquid Fund – Treasury Plan will act as the Primary Scheme Account.

- 2) If the investor already has investment in Reliance Liquid Fund – Treasury Plan and now invests in Reliance Money Manager Fund and opts for ATM card at the time of investment then Reliance Money Manager Fund will act as the Primary Scheme Account.
- 3) If the investor already has investment in Reliance Liquid Fund – Treasury Plan and Reliance Money Manager Fund and opts for ATM card by filling in Reliance Any Time Money Card Application form then the investor has an option to select the Primary Scheme Account from either of the above schemes. In case the investor does not select either of the schemes as Primary scheme Account then by default Reliance Liquid Fund – Treasury Plan will be treated as Primary scheme Account.

10) Can the investor invest in other schemes other than Reliance Liquid Fund – Treasury Plan or Reliance Money Manager Fund in the folio in which card has been issued?

Yes.

11) Will the investor be allowed to redeem through all the schemes linked to the folio in which the card is issued?

The investor will have the option to redeem through any of the schemes linked to the folio in which card is issued only through HDFC Bank ATM. In case of redemption through Point of Service or ATM (other than HDFC Bank ATMs) the withdrawals would be made from Primary Scheme Account only.

12) What will happen if there is no balance in the Primary Scheme Account at the time of redemption through Point of Service or ATM (other than HDFC Bank ATMs)?

If the balance is not available in the primary scheme account, the withdrawal/PoS transaction would be declined.

13) What is the redemption limit for ATM Card?

Per day, Investor will be able to withdraw from ATMs / spend in merchant outlets (POS), an amount of up to 50% of the scheme balance or up to a permissible limit as fixed/ determined by the Bank. In case of HDFC ATM the investor will be able to withdraw 50% of the scheme balance from any of the schemes linked to his folio/account however in case of redemption from ATMs (other than HDFC Bank) & POS terminals he will be able to withdraw 50% of the scheme balance only from his Primary Scheme Account.

14) Can the investor have multiple ATM Cards?

Yes. ATM card is issued per folio / account hence if the investor has multiple folios he can avail multiple cards provided that he has investment in Reliance Liquid Fund – Treasury Plan or Reliance Money Manager Fund in each folio.

15) Is the Add on Card facility available with Reliance ATM card?

No.

16) Will the investor be allowed to redeem through Physical Mode if he holds ATM Card?

Yes. The investor will have the option to redeem through both ATM card and Physical Mode.

17) How can the investor apply for ATM card?

An investor can apply for ATM Card in the below scenarios:

- 1) At the time of investment through Common Application Form
- 2) Through NCT request by filling in the ATM Application form

18) What should an investor do if ATM card is lost or stolen?

If an investor's ATM Card is lost or stolen, he should contact us immediately on 3030 1111 or toll free no. 1800 300 1111. On the receipt of such information the card will be immediately hotlisted by RMF. No further transactions will be possible through the hotlisted card.

19) Is the ATM card valid only in India?

ATM card is valid in India and abroad. The investor cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).

20) Will the transactions done through ATM card be charged?

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. The applicable charges are mentioned in the Tariff Card in the Welcome Kit.

21) Will the ATM card be reissued if the card gets expired /lost or stolen by the investor?

Yes. In case a new card needs to be reissued then the investor can either call us on 3030 1111 or toll free no. 1800 300 1111 or submit a written request at any of Designated Investor Service Centre of RMF.

22) What should the investor do if receives tampered ATM Card or ATM PIN?

In case the investor receives tampered ATM Card or ATM PIN then he can inform RMF by calling at the Call Centre on 3030 1111 or toll free no. 1800 300 1111 or submit a written complaint at any of Designated Investor Service Centre of RMF.

23) What should the investor do if he is unable to withdraw cash through ATM using ATM Card?

If the investor is unable to withdraw cash using ATM Card then the investor should check if the ATM is Visa enabled or not. If still the investor is facing a problem he can go to another ATM machine or call us on 3030 1111 or toll free no. 1800 300 1111 or submit a written complaint at any of Designated Investor Service Centre of RMF.

24) What should the investor do if the ATM PIN is not working?

If the investor is unable to withdraw cash due to ATM PIN not working then the investor should check if has input the correct PIN. If still the investor is facing a problem he can call us on 3030 1111 or toll free no. 1800 300 1111 or submit a written complaint at any of Designated Investor Service Centre of RMF.

25) What should the investor do if the details mentioned on the ATM Card are incorrect?

If the details mentioned on the ATM Card are incorrect the investor can inform RMF by calling at the Call Centre on 3030 1111 or toll free no. 1800 300 1111 and a complaint to that effect will be taken.

26) How much time does it take for the ATM card & PIN to be dispatched to the investor?

Once the ATM request has been received it takes atleast 15 calendar days for the ATM card & PIN to be dispatched to the investor.

27) What will the investor do if he has not received the ATM card and /or ATM PIN within 15 calendar days from the submission of the request?

If the investor does not receive the ATM card and /or ATM PIN within 15 calendar days from the submission of the request then the investor can either call us on 3030 1111 or toll free no. 1800 300 1111 or submit a written complaint at any of Designated Investor Service Centre of RMF.

28) What will happen if the ATM Card is returned undelivered to RMF?

If the ATM Card is returned undelivered to RMF then out calling will be done to the investor informing him about the card being returned. In case the investor cannot be reached on the phone then RMF will retain the card for 30 calendar days and then destroy the same.

29) Will the investor receive SMS Alerts for all the transactions done through ATM?

Yes

Investors are required to refer the Addendum No : 44 dated September 5, 2011 issued by Reliance Capital Asset Management Limited.

Statutory Details: Reliance Mutual Fund has been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882. **Sponsor:** Reliance Capital Limited. **Trustee:** Reliance Capital Trustee Company Limited. **Investment Manager:** Reliance Capital Asset Management Limited . (Registered Office of Trustee & Investment Manager: "Registered Office of Trustee & Investment Manager: 'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai - 400 710, Maharashtra). The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution of Rs 1 lakh towards the setting up of the Mutual Fund and such other accretions and additions to the corpus.

Risk Factors: Reliance Money Manager Fund (An Open Ended Income Scheme): The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities. **Reliance Liquid Fund (An Open Ended Liquid Scheme):** The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments. **Mutual Funds and securities investments are subject to market risks and there is no assurance and no guarantee that the Scheme objective will be achieved. As with investments in any securities, the NAV of the units issued under the Scheme can go up or down depending on the factors and forces affecting the securities market. Reliance Liquid Fund and Reliance Money Manager Fund are only the name of the Schemes and do not in any manner indicate either the quality of the Scheme, its future prospects or returns.** Past performance of the Sponsor/AMC/Mutual Fund is not indicative of future performance of the Scheme. The NAV of the Scheme may be affected, interalia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. Terms of Issue for all the schemes : The NAV of the Scheme will be calculated and declared on every working day. The Scheme provides sale/ switch –in & repurchase /switch – out facility on all Business Days at NAV based prices. **Please read the Scheme Information Document and Statement of Additional Information carefully before investing**
