



Operational Guidelines for Email Transactions

1. With reference to the notice-cum-addendum effective September 1, 2022, it is proposed to designate MFServices@invesco.com as the Official Point of Acceptance (OPA) for all financial transactions received vide email.
2. All Purchase, Redemption and Switch transactions shall be accepted on the said email ID.
3. Below table gives the criteria for a valid transaction request on the said email ID:

Purchase Transactions	Redemption Transactions
Transaction must be initiated from the investors registered email ID only**	
Transactions initiated from an unregistered email ID shall be accepted only if it is accompanied with a duly signed transaction slip (signed by all unitholders as per mode of holding). For such requests, it is recommended to mark a CC to the investors registered email ID.	
If the Mode of Holding (MoH) is Joint, it is recommended to provide a signed transaction slip, duly signed by all unitholders as per MoH.	
All the relevant information such as Folio Number, PAN, Scheme Name, Amount / Units, Bank Account, etc. should be mentioned with the transaction request. AMC reserves the right to reject or process the transaction based on necessary validations. The AMC / CSO reserves the right to make an outbound call to the investor to validate the transaction request.	
In case of multiple transactions, separate email transaction requests are to be initiated. Consolidation of multiple transactions in one email request may be processed/ rejected as per AMC discretion and successful validation.	
The time of receipt of the email transaction request on MFServices@invesco.com shall be considered as the time stamp and shall be used for determining the applicable NAV. Email transactions shall not be physically time-stamped and there shall be no specific TSM No. assigned to the transaction.	
Transaction request must be accompanied with the Relevant payment proof(s) and payment modes must be electronic only i.e., NEFT/ RTGS / Bank Transfer.	Transaction request may be accompanied with a duly signed transaction slip (if MoH is Joint) and a cancelled cheque copy of the payout bank registered on the folio.

****For new investors:**

- A. Investor must be KYC compliant i.e., KYC status must be **KYC Registered** in KRA records
- B. Purchase requests shall be accepted from the email ID mentioned on the application form. The said email ID must not be of an empaneled distributor or of any 3rd party.
- C. Transactions initiated by a Distributor / RIA must be accompanied with a duly signed transaction slip with a mandatory CC to the investor email ID mentioned on the application form
- D. The transaction request must be accompanied with:
 - Duly signed application form (signed as per MoH)
 - Self-attested copy of PAN card (of all unitholders)
 - Color scan of cancelled cheque copy for the bank account to be registered
 - All other documents as mentioned in the SID / KIM of the scheme
 - Payment proof(s) - Payment modes must be electronic only i.e., NEFT/ RTGS / Bank Transfer.

IMPORTANT POINTS:

1. The time when all the relevant documents are received on the said designated email ID of AMC shall be considered as time of receipt of the transaction.
2. The AMC reserves the right to accept / reject any transaction after carrying out the necessary validations.
3. The AMC may acknowledge the receipt of email transaction request by way of auto-reply or customized reply, however this shall in no way be construed as acceptance / final processing of the transaction request.
4. **Non-commercial transaction requests:**
 - a. High risk Non-Commercial Transactions (NCT) shall be subject to additional scrutiny and documents and acceptance is purely at the discretion of the AMC. It is recommended to submit these NCT requests in physical to the nearest Investor Service Center or completed online at AMC / RTA / MF Central website. Examples of high risk NCT requests are:
 - Change of Bank
 - Multiple Bank Registration
 - Lien Marking
 - POA updation / revocation
 - Nominee Registration or Cancellation
 - Any other request as the AMC may deem to be high risk.
 - b. The AMC reserves the right to ask for signed non-financial transaction slips or signed request letters (by all unitholders as per MoH) alongwith self-attested PAN card copy and any other relevant documents for high risk NCT requests received on email.
 - c. All NCT requests shall only be accepted from the registered email ID of the investor only.