



PRIVACY POLICY

1. INTRODUCTION - WEBSITE PRIVACY STATEMENT

Trust Mutual Fund (Trust MF) and Trust Asset Management Private Limited (Trust AMC) (altogether can be referred to as "we", "us", "our") recognize the importance of securing the Personal Information we collect about our investors / clients and website users ("you", "your", "user" etc.) and we are committed to protect it.

It is our endeavor to ensure that any personal data that we collect, process, record or use in any way whether it is held on paper, on computer or other electronic media will have appropriate safeguards in place in order to comply with our obligations of confidentiality and privacy.

We provide this privacy statement to tell you how we do that and about the choices you have.

This privacy statement applies to this website namely, www.trustmf.com and mobile application. It does not apply to any linked sites. To learn about the privacy policy of a linked site, please refer to the privacy statement for that site. This privacy statement shall be read with and subject to the disclaimers notified on the website.

2. VISITING OUR WEBSITE

By entering this Site, accessing the TRUST MF/TRUST AMC social media page/profile (Face book, Twitter, YouTube, LinkedIn etc.) and any mobile application/s of TRUST MF/ TRUST AMC and/or by providing Personal Data to us when using our products and services, while making any investments in the units of schemes of TRUST Mutual Fund and /or using our products and services, subscribing to our services, sending inquiries including for the purpose of investor education awareness, you expressly deemed to have agreed to this Privacy Policy and you have given your consent for usage/processing the personal data in terms of this Privacy Policy.

Our website may use cookies. By using our website and agreeing to these terms of use, you consent to our use of cookies in accordance with the terms of our privacy policy. Tracking cookies (both session and persistent) may be used to implement certain features. This will cause your browser to save certain information about your activities. Most browsers can disable tracking cookies at the user's option, but this may limit your use of certain services. Cookies, ensures that you do not need to re-enter your details every time you visit it. You can erase or choose to block this information from your computer if you wish to.

3. KINDS OF INFORMATION WE COLLECT

I. Personal Information:

There are times when you may choose to give us personal information about you. Such information can be personal and sensitive in nature as per the indicative list given below:

- Bank Account details change of bank account details or registration of multiple bank accounts etc. through application forms;
- Payment instrument details at the time of submitting application at the time of investment or as proof for carrying out change of bank account or any other details of debit card obtained (if any);
- Generation and storing password (PIN) in encrypted form based on the request from the investor under the online mode of investments;
- Biometric information obtained, if any;
- Demat Account details like beneficiary account no., etc;
- Annual Income and savings profile; and
- Other information as may be considered as sensitive and personal.

The aforesaid information is being collected by the AMC/Service Providers to respond to your requests, to process the investment applications and to also ensure safe subscriptions/redemptions through points of acceptance in physical form, website, online portals, and such other mode. The AMC may also call the investors to inform them with respect to the other products or services offered by the AMC.

Further, it helps us in providing you with good, qualitative, timely and efficient service, customized and personalized experience, while also keeping the information and data provided totally secure and confidential.

II. Site Visitorship Data:

Site Visitor ship Data is data about the way a website is used that is not associated with an individual's identity. We collect this information to analyse how our site is used and to improve it. The kind of information we collect includes:

- the pages visited on our site;
- the features used;
- how long a visitor stays;
- the domain name of the site from which visitors connect to our site.

We endeavor to have suitable technical, operational and physical security controls and measures to protect investors/customers/clients personal/sensitive data or information that are commensurate with the nature of our business at all times.

We permit only authorized employees who are trained in the proper handling of customer information, to have access to aforesaid information. We would ensure to enter into suitable terms with third party service providers in order to protect client confidentiality and follow a non-disclosure or restricted disclosure policy.

Trust AMC protects the confidentiality and security of client information and will not sell or rent customers' personal information; Trust AMC will not release user information, except upon a user's authorization or when permitted or required by law.

Under certain circumstances, it may become necessary for Trust MF to disclose a user's personal information to regulatory authority / body/agency or law enforcement authorities. In all such cases, Trust MF shall be bound by, and shall at all times have the legal right to disclose any or all of, the personal information provided to it by the user and Trust MF shall not be held responsible or liable for any consequences, loss and or damage that may arise from its actions to the user.

4. HOW WE USE INFORMATION

We store and process your Information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and Rules thereunder. We use Personal Information collected on this

website in several ways:

- to respond to your request for a call, referral, or quote;
- to process transactions you request for schemes and services offered and subscribed and accepted by you;
- to tell you about products or services we offer;
- to deliver to you any administrative notices, alerts, advice and communications relevant to your use of the Service;
- to authenticate registered customers and to enforce Terms of Use.

We use Site Visitorship Data to develop, manage, and improve the website. Sometimes, we add Site visitorship data to Personal Information from registered customers. We may use that information to:

- manage the website;
- help resolve problems;
- analyze use of the site;
- tell you about products or services we offer.

5. DISCLOSURE OF INFORMATION

For the purposes identified in this Privacy Policy, you agree and understand that your Personal Data shall be collected, processed, stored, used by us and transmitted to or processed by third parties or external authorities as the case maybe, if found relevant and necessary in order to comply with the applicable laws of the land and/or to ensure smooth functioning of the activities as may be prescribed under applicable law, including but not limited to:

- Our subsidiaries and/or affiliates and group entities, only for the limited purpose of serving you better.
- Other data processors, agents or service providers acting under a contract with us.
- Attorneys, accountants, auditors and persons or entities that assess our compliance with industry standards;
- Registrar and transfer agent/s, call centres;
- Banks, custodians, depositories and/or authorized external third parties who are involved in transaction processing, despatches, etc.
- Distributors or sub-brokers through whom applications of investors are received for the investments, any other organization for verifying the identity of investors for complying with anti-money laundering requirements.
- With intermediaries, whose ARN stamp appears on the application forms / transaction slips.
- With third parties such as post office, local and international couriers and other intermediaries for correspondence with the investor and for making payments to the investor by cheques, drafts, warrants, through Electronic Clearing Services (ECS), NEFT etc.
- Statutory and regulatory bodies and authorities including but not limited to the Reserve Bank of India or the Securities and Exchange Board of India (including central and local government) and law enforcement authorities and entities or persons, to whom or before whom it is mandatory to disclose the Personal Data as per the applicable law, courts, judicial and quasi-judicial authorities and tribunals, arbitrators and arbitration tribunals.

6. BREACH OF INTERNET SECURITY

You must ensure that any information or data being provided to us or by you or any person acting on our behalf should be rechecked. In case any of the data/information is found to be inaccurate or incorrect, you shall be required to intimate us of the same for immediate amendment. TRUST AMC and any person acting on its behalf shall not be responsible for the authenticity of the personal information or sensitive personal data or information supplied by you.

Further, despite our best efforts, if unauthorized persons breach security control measures and illegally use such sensitive/personal data or information, the Mutual Fund, AMC, Trustee Company, Sponsors and its affiliates and directors shall not be held responsible/liable.

7. RETENTION OF PERSONAL INFORMATION

Trust MF shall not retain Personal Information longer than the Purpose for which it is sought is served or is otherwise required under any other law for the time being in force or in accordance with the data retention policy, if any. The Personal Information so collected shall be used only for the Purpose for which it is collected and, in the manner, agreed by you. Personal Information, however, may remain on the servers unless otherwise deleted or purged permanently.

8. EMAIL

From time to time, we may send you email, or contact you by telephone to inform you about our products and services. If you do not wish to receive emailed marketing messages from us, please send us an email at investor.service@trustmf.com. The address from which you write to us will be removed from our lists for email marketing messages.

9. GRIEVANCE REDRESSAL

Any grievances relating to your Personal Data may be addressed to our Grievance Redressal Officer at investor.service@trustmf.com. For more details, please refer to the Scheme related documents available on our website www.trustmf.com

10. JURISDICTION

The information contained in this website and the Policy is not intended for any person who is a resident of the United States of America or a resident of any jurisdiction, the laws of which impose a prohibition on soliciting the securities business in that jurisdiction without going through the registration requirements and/or prohibit the use of any information contained on this website. In particular, the forms/information herein is not for distribution and does not constitute an offer to buy or sell or the solicitation of any offer to buy or sell any securities or financial instruments in Countries which are non-compliant with FATF Agreements (collectively called 'Restricted Persons').

11. AMENDMENTS/MODIFICATIONS TO THE POLICY

This Privacy Policy available on our website is current and valid. However, the AMC reserves the right to amend/modify any of the sections of this policy at any time and the clients/customers/investors are requested to keep themselves updated for changes by reading the same from time to time.

Investors/clients/customers shall have expressly consented to the terms of this Policy if they enter and use this website or provide any information while transacting with us.



Trust Mutual Fund

101, 1st Floor, Naman Corporate Link,
Bandra Kurla Complex, Bandra (East), Mumbai - 400 051