



HDFCMFOnline – Investors| FAQs

Version 4.0 (Mobile apps)

What is HDFC MFOnline Investors?

HDFC MFOnline for Investors is an online platform for your investments in HDFC Mutual Fund where you can experience the following;

- New Dashboard showing you all your HDFC MF products
- Get personalised experience for your financial goals
- A simpler way to login from your laptop, tablet and mobile

What are the features of HDFC MFOnline Investors?

Using HDFC MFOnline Investors, you can:

1. Instant Registration and Folio creation on the Go.
2. Transaction online in any of HDFC MF schemes.
3. Account statement available real time along with other reports.
4. Track your Investments on the go for all investment performances done previously.

What is new in HDFC MFOnline Investors?

HDFC MFOnline Investors now allows you to:

- a. No hassle of remembering passwords. Now a Registered User can login via OTP.
- b. Single view of all your investments under one account.
- c. Change your investment options for dividend schemes online.
- d. Add up to 5 banks to your registered login and avail the facility to modify existing Bank details. Change payout mode from cheque to NEFT / direct credit
- e. Subscribe for NAV and portfolio valuation.
- f. Generate and download balance confirmation report.
- g. Update your Supplementary KYC and FATCA.

I already use an existing MFOnline Mobile. What do I need to do to access new HDFC MFOnline Investors?

We have simplified the login experience on new HDFCMFOnline Investors and there is now single user ID and password/ OTP based login. Existing MFOnline users should refer the grid below for login access to new application.

Sr	Login option in existing MFOnline	Requirements under new MFOnline Investors
1	Only HPIN	Create new user ID
2	Only user ID / password	Use existing user ID / password
3	HPIN as well as user ID	Use existing user ID / password
4	Multiple user IDs	Can use any of the existing user IDs. The one used for a first time will remain active and rest will be deactivated.

I am trying to create user ID on new MFOnline Investors. However it says user ID already exists.

You are seeing this message because you have created user ID for any of folio(s) earlier. In this case, please proceed with 'Forgot ID' option. You will receive your existing user ID(s) on your registered email ID.

How can I register on HDFCMFOnline Investors?

- New investors to HDFC Mutual fund can register on HDFCMFOnline Investors by clicking 'Not an Investor – Register Now' option. PAN has to be KYC compliant and your email ID should be registered in KYC records.
- Existing investors of HDFC Mutual Fund can click on 'Don't have a User ID' to register and start using HDFC MFOnline Investors. Email ID has to be present in folio.

What are the prerequisites for registrations on HDFCMFOnline Investors?

- Individual investors (includes tax status - Resident individuals, HUF, NRIs, Non-resident HUF) with mode of holding – 'Joint' and Non individual investors (includes Company, Trust, Society etc) irrespective of their mode of holding need to have online access enabled (or HPIN issued earlier) in order to access new HDFC MFOnline Investors.
- New investors falling in above category can submit request for online access by ticking online access field in an application form. Once folio is created, you can register on HDFC MFOnline by clicking 'Don't have a User ID' option.
- If you are an existing investor falling in above category and online access is not available against your folio (or HPIN not issued earlier), you need to submit separate online access request form by visiting any of our Investor Service Centre (ISC).

I have forgotten my user ID, how do I retrieve it?

Your existing user ID can be retrieved by clicking on the 'Forgot ID' option. Please provide your email ID and PAN to retrieve user ID.

I have forgotten my password how do I reset my password?

If you have forgotten your password, you can reset password it by clicking on the 'Forgot Password' option. Provide your user ID and PAN on the next screen to receive password reset link on email ID registered with us.

How often do I need to change my password?

For security reasons, the system will initiate a mandatory password change every 90 days. You are also allowed to change the password before completing the requisite 90 days. The option to change password is available under 'My Profile'.

How do I map a folio(s) to my HDFCMFOnline Investors account?

For investors with tax status – 'Individual' (including Resident individuals, HUF, NRIs, Non-resident Minor, Non-resident HUF), all the folios where the unit holder's (first holder) PAN is same are automatically mapped to user ID. Non-individual investors need to create separate user ID for each

folio and only that folio will be mapped to an online account. For tax status 'On Behalf of Minor', folio will be mapped to guardian's online account.

Where do I view details of my investments?

You can view consolidated details of your investments under 'Portfolio' section. The investment details of the respective folio are displayed under 'My Folios' section.

How do I update my contact information?

Account level email ID and mobile number can be updated from 'Investor Details' subsection under 'My Profile'. These contact details are used to send account level information such as user ID and password recovery, login OTP etc. Folio level email ID and mobile number can be updated from 'Folio Details' subsection under 'My Profile'. These details are used to communicate folio specific information such as transaction details. You can only update your primary email ID and mobile number online. For change / update of office and residence contact information, please visit your nearest Investor Service Centre (ISC).

Where do I click to transact?

Once logged in, you can initiate financial transactions by clicking '+' button visible across application. Non financial transactions such as addition of bank, deletion of bank, change in payout mechanism, supplementary KYC, FATCA & CRS update etc can be initiated from 'Folio Details' under 'My Profile'.

Can I create folio online?

Currently, only Resident individuals can create a new folio online with 'Single' mode of holding or for a minor.

Can I purchase units in Demat form through HDFC MFOnline?

No, the new system allows you to buy units in physical mode only. Folio's in which you hold investments in Demat form will not be available for transaction on HDFC MFOnline.

Is there a limit on the purchase amount?

There is no limit on the purchase amount. We request you to check with your respective bank for any limit / cap that they would have set for online transactions. Minimum investment amount and additional purchase amount is as per scheme information document (SID).

Can I cancel systematic registrations?

Yes, you can cancel systematic registrations such as SIP, STP and SWAP. You cannot cancel systematic registration till the first instalment of same is processed.

Are all schemes of HDFC Mutual Fund available for transacting online?

All schemes of HDFC Mutual Fund except Exchange Traded Funds (ETFs) are available on HDFC MFOnline.

What is the NAV applicability for transactions submitted via HDFC MFOnline?

For an amount lesser than Rs. 2 lac in non liquid schemes, the applicability of NAV is based on transaction time recorded in servers of HDFC AMC. For an amount greater than or equal to Rs 2 lac or any amount in liquid schemes, the applicable NAV shall be based on receipt of credit into our accounts. We receive credit relatively faster if you use net banking as an option using the banks namely, HDFC Bank, State Bank of India, ICICI Bank, Axis Bank, Yes Bank, IDBI Bank and Kotak Mahindra Bank. Alternatively, you can use Real Time Gross Settlement (RTGS) as a payment option for faster realization of funds.

How can I transfer funds using RTGS?

To transfer funds using RTGS, depending upon the registration procedure of your bank, you may have to register HDFC Mutual Fund's bank account under RTGS option.

Beneficiary Account Name	HDFC Mutual Fund RTGS A/c
Beneficiary Bank Name	HDFC Bank
Beneficiary Bank Branch Address	Fort, Mumbai
Beneficiary Bank Account Number	600350109922
Type of Account	Current Account
RTGS Code	HDFC0000060

You will have to then transfer the desired subscription amount into the amove mentioned scheme collection account. Kindly make note of the Unique Transaction Reference (UTR) number. Login to HDFC MFOnline for transaction and select RTGS as a payment option and provide details viz. Investor Bank and Branch Name, IFSC Code, HDFC MF collection account number and UTR number.

Can I use credit card for transactions?

No. As per SEBI mandate, credit cards cannot be used for transactions in mutual fund schemes.

Do I receive any acknowledgement for transactions?

An instant acknowledgement will be sent to your email ID registered in our records. Once your transaction is processed, you would receive an account statement via email and SMS.

What if, during purchase, the amount is debited from my account but I do not get a confirmation from HDFC Mutual Fund?

In case you have transferred funds through net banking or via your debit card and have received a confirmation from the bank that your account has been debited, but you have not received any purchase confirmation from our end; kindly do not transact again. Your purchase transaction shall be processed at the applicable NAV when we receive the credit from your bank.

Is my purchase transaction valid if the amount is not debited?

If your bank account is not debited, the transaction stands cancelled.

