



WhiteOak Capital Asset Management Limited Brokerage Structure 01-Jan-2026 to 31-Mar-2026

Category	Scheme	Exit Load	1st Year %pa	2nd Year %pa	3rd Year %pa	4th Year onwards %pa
THEMATIC	WHITEOAK CAPITAL ESG BEST-IN-CLASS STRATEGY FUND (WESG)	1%before 1 month	1.45	1.45	1.45	1.35
THEMATIC	WHITEOAK CAPITAL QUALITY EQUITY FUND (WQEF)	1%before 1 month	1.4	1.4	1.4	1.3
THEMATIC	WHITEOAK CAPITAL DIGITAL BHARAT FUND (WDIG)	1%before 1 month	1.55	1.55	1.55	1.45
THEMATIC	WHITEOAK CAPITAL BANKING AND FINANCIAL SERVICES FUND (WBFS)	1%before 1 month	1.35	1.35	1.35	1.25
THEMATIC	WHITEOAK CAPITAL PHARMA AND HEALTHCARE FUND (WPHC)	1%before 1 month	1.35	1.35	1.35	1.25
THEMATIC	WHITEOAK CAPITAL SPECIAL OPPORTUNITIES FUND (WSOP)	1 %before 1 month	1.15	1.15	1.15	1.05
EQUITY	WHITEOAK CAPITAL ELSS TAX SAVER FUND (WTAX)	Lock in period of 3 years	1.6	1.6	1.6	1.5
EQUITY	WHITEOAK CAPITAL LARGE CAP FUND (WLCF)	1%before 1 month	1.2	1.2	1.2	1.1
EQUITY	WHITEOAK CAPITAL MULTI CAP FUND (WMLT)	1%before 1 month	1	1	1	0.9
EQUITY	WHITEOAK CAPITAL LARGE AND MID CAP (WOLM)	1%before 1 month	1.05	1.05	1.05	0.95
EQUITY	WHITEOAK CAPITAL FLEXI CAP FUND (YFCF)	1%before 1 month	0.95	0.95	0.95	0.85
EQUITY	WHITEOAK CAPITAL MID CAP FUND (WMCF)**	1%before 1 month	1	1	1	0.9
HYBRID	WHITEOAK CAPITAL EQUITY SAVINGS FUND (WESF)	0.25%before 7 days	1.25	1.25	1.25	1.15
HYBRID	WHITEOAK CAPITAL BALANCED ADVANTAGE FUND (WBAF)	1%before 1 month	1.25	1.25	1.25	1.15
HYBRID	WHITEOAK CAPITAL MULTI ASSET ALLOCATION FUND (WMAF)	1%before 1 month	0.9	0.9	0.9	0.8
HYBRID	WHITEOAK CAPITAL BALANCED HYBRID FUND (WBHF)	1%before 1 month	1.4	1.4	1.4	1.3
ARBITRAGE	WHITEOAK CAPITAL ARBITRAGE FUND (WARB)	0.25%up to 7 days & nil after	0.65	0.65	0.65	0.55
DEBT	WHITEOAK CAPITAL ULTRA SHORT TERM FUND (YUST)	NIL	0.5	0.5	0.5	0.5
LIQUID	WHITEOAK CAPITAL LIQUID FUND (YLF)	Refer Note 1	0.1	0.1	0.1	0.1

\*\*investment accepted in WhiteOak Midcap fund via STP / SIP mode and for Lumpsum limit is Rs 1 Lakh per pan for day.

We look forward for your support

Regards,  
WhiteOak Capital Mutual Fund

Note 1 - Exit Load for WhiteOak Capital Liquid Fund							
Investor exit upon subscription* (in Days)	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7 onwards
Exit Loads as a % of redemption proceeds 0	0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	0.0000%

Terms and Conditions:	
1	The AMC/Trustee reserve the rights to change/modify the load structure of the scheme, subject to maximum limits as prescribed under Regulations.
2	The commission rates are applicable for all purchases (including switch in, SP, STP etc.) made from 01-31-2025 till further notice.
3	The annualised Commission/ Brokerage indicated above is on a gross basis, and is inclusive of statutory levies and taxes, if any. The annualised commission is calculated on the basis of 'Daily Average Assets' on the NAV and paid on monthly basis by Mutual Fund subject to fulfillment of T.B.C as per empowerment form/distributor agreement and will be net off any claw back, adjustment, refunds etc., if any.
4	A GST registered distributor is required to issue a tax invoice for such tax amount.
5	All the registered distributors have to submit the GST invoice on monthly basis before 15th of the payment month. The invoice submission is enabled in CAMS distributor login page.
6	Commission will not be released until the amount payable exceeds Rs. 100 on or before the end of the fiscal year end and will be directly credited to your bank account provided at the time of empowerment.
7	Decision of the WhiteOak Capital Asset Management Limited pertaining to brokerage calculation and the other matters pertaining thereto shall be final & binding.
8	WhiteOak Capital Asset Management Limited reserves the right to change the applicable Brokerage rates as it may deem fit without any intimation / notification, to seek refund in case of Premature Redemptions / unregistered period for which commission is paid for Normal Purchases, Switches and for SP & STPs.
9	Commission paid is subject to claw-back as per code of conduct issued by AMFI and SEBI Regulations amended from time to time. Distributors shall refund to AMC, either by set off against future commissions or payment, all incentives of any nature, including commissions received.
10	The commission will be directly credited in the Bank Account, wherever applicable, as intimated by the Registered ARN Holder.
11	Please refer to SEBI Circular No. SEBI/MD/CR No. 4/16823/09 dated June 30, 2009 regarding transparency in commission. You are requested to take note and act accordingly of paragraph 4 (d) of the said circular which states as follows: "The distributors should disclose all the commission (in form of trail commission 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."
12	The Commission structure indicated above is subject to review from time to time and the AMC reserves the right to change the commission structure/period without any prior intimation for various reasons including to meet the regulatory requirements.
13	Effective September 1, 2010, AMFI has introduced the Know Your Distributor (KYD) norms applicable to all the Mutual Fund Distributors for fresh ARN registration and ARN renewal. As advised by AMFI, advisors are required to be KYD compliant failing to which payment of commission will be suspended in full.
14	The commission structure is subject to EUN regulations/guidelines as specified by SEBI/AMFI from time to time. Distributor shall adhere to all applicable SEBI/regulatory Circular on Code of Conduct for Intermediaries and other guidelines issued by SEBI/AMFI from time to time for Mutual Fund Distributor and ensure that no rebate is given to the investor in any form and there is no splitting of application for any benefit. WhiteOak Capital Asset Management Limited reserves the right to withhold the payment on account of non-adherence to regulatory guidelines, mis-selling and non-adherence to code of conduct or any reason that WhiteOak Capital Asset Management Limited may deem fit. You are required to submit a Declaration of Self Certification (DSC) in the prescribed format latest by June 30 each year. In case of non-receipt of the DSC by June 30, payment of all types of commission shall be suspended till the requirements of furnishing the DSC are complied with.
15	Distributors are requested to visit our website <a href="http://mf.whiteoakamc.com">mf.whiteoakamc.com</a> and read the latest Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and various addendum issued from time to time to confirm the scheme details.
16	Commission/ Brokerage Structure received from the email <a href="mailto:mfpartner@whiteoakamc.com">mfpartner@whiteoakamc.com</a> shall be considered valid. AMC will not entertain or be liable/obliged to consider commission/ Brokerage commission shared through any other EMAIL ID of WhiteOak Capital Asset Management Limited or its Employees.
17	Switches between the fund options is not applicable for brokerage rates.
18	For SPs/STPs registered the brokerage rate will be based on transaction or SP instalment date and not on registration date.
19	This letter supersedes any other incentives/brokerage structure issued earlier to this period.
20	All your Queries related to brokerages should be written to <a href="mailto:mfpartner@whiteoakamc.com">mfpartner@whiteoakamc.com</a>

**Terms & Conditions of Goal SP**

This form is for availing Goal SP facility with or without SP Top-Up Facility. WhiteOak Capital Goal SP is an optional feature that allows investors to do the following:

- Do an SWP from the invested scheme at the end of the pre-specified SP Tenure/Period.
- Switch out of all units allotted in the Source scheme to a pre-defined Target scheme at the end of SP Tenure/Period and subsequently start a monthly SWP from the Target scheme for SP(Source) and SWP(Target) Scheme names, please refer to point C in Terms and Condition section below.

**Terms & Conditions**

ASIP to be registered into the below mentioned schemes for a fixed period of either 6 years, 10 years, 12 years, 15 years, 20 years, 25 years or 30 years. The following schemes are included for SP under Goal SP:  
 1. WhiteOak Capital Balanced Advantage Fund 2. WhiteOak Capital Large Cap Fund 3. WhiteOak Capital Flex Cap Fund 4. WhiteOak Capital Mid Cap Fund 5. WhiteOak Capital ELSS Tax Saver Fund 6. WhiteOak Capital Multi Cap Fund 7. WhiteOak Capital Multi Asset Allocation Fund 8. WhiteOak Capital Balanced Hybrid Fund 9. WhiteOak Capital Large & Mid Cap Fund.  
 WhiteOak Capital AMC may modify the list of schemes participating in the Goal SP Feature. Please refer to Scheme Information Document and Addendum issued from time to time to find out the eligibility of the schemes for participation in this Special feature.  
 B. Goal SP is allowed only for SP Eligible schemes. SP and SWP shall be registered only in the 'Goal SP' option of the Scheme.  
 C. Please refer to the below table for the Source Schemes (SP) and Target Schemes (SWP) available for this facility.

Sr/No	SP Scheme	SWP Scheme/Target Scheme	Sr/No	SP Scheme	SWP Scheme/Target Scheme
1	WhiteOak Capital Large Cap Fund	WhiteOak Capital Large Cap Fund	5	WhiteOak Capital Large Cap Fund	WhiteOak Capital ELSS Tax Saver Fund
		WhiteOak Capital Flex Cap Fund			WhiteOak Capital ELSS Tax Saver Fund
		WhiteOak Capital Balanced Advantage Fund			WhiteOak Capital Balanced Advantage Fund
2	WhiteOak Capital Flex Cap Fund	WhiteOak Capital Multi Asset Allocation Fund	6	WhiteOak Capital Large Cap Fund	WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund			WhiteOak Capital ELSS Tax Saver Fund
		WhiteOak Capital Large Cap Fund			WhiteOak Capital Balanced Advantage Fund
3	WhiteOak Capital Mid Cap Fund	WhiteOak Capital Flex Cap Fund	7	WhiteOak Capital Multi Asset Allocation Fund	WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital ELSS Tax Saver Fund			WhiteOak Capital ELSS Tax Saver Fund
		WhiteOak Capital Balanced Advantage Fund			WhiteOak Capital Balanced Advantage Fund
4	WhiteOak Capital Multi Cap Fund	WhiteOak Capital Balanced Advantage Fund	8	WhiteOak Capital Balanced Hybrid Fund	WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund			WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Large & Mid Cap Fund			WhiteOak Capital Large & Mid Cap Fund
5	WhiteOak Capital Large & Mid Cap Fund	WhiteOak Capital Flex Cap Fund	9	WhiteOak Capital Large & Mid Cap Fund	WhiteOak Capital Flex Cap Fund
		WhiteOak Capital Balanced Advantage Fund			WhiteOak Capital Large Cap Fund
		WhiteOak Capital Multi Asset Allocation Fund			WhiteOak Capital Balanced Advantage Fund
6	WhiteOak Capital ELSS Tax Saver Fund	WhiteOak Capital Balanced Hybrid Fund	9	WhiteOak Capital Large & Mid Cap Fund	WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Large Cap Fund			WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Flex Cap Fund			WhiteOak Capital Balanced Hybrid Fund

D. At the time of registration of Goal SP, in case if the investor does not mention any Target Scheme for SWP, AMC will register such applications under Goal SP instead of Normal SP and the Source Scheme (SP) mentioned in the application form will be considered as Default Target Scheme (SWP) for Goal SP. The plan chosen (Direct or Regular) at the time of selecting the Source (SP) scheme shall also be considered for the Target (SWP) scheme. For example, if the investor selects "Direct plan" for the SP scheme, the Target scheme shall also be "Direct plan" and so on. SWP amount will be as per the amount mentioned by the investor in the mandate form. The SWP Amount is subject to the minimum SWP amount for the respective scheme(s).

E. On completion of the SP period, the entire accumulated clear units via the respective Goal SP will be transferred into a pre-defined SWP scheme as opted by the investor, on T+15 days (T is the last SP transaction date of the Goal SP).

F. During Goal SP registration based on the SWP scheme selected shall be the target scheme and the SWP will be registered for Monthly frequency. The Start date of SWP will be the month following the trigger date (last SP Date + 15 days) and the End date will be 31st December 2009. However, the SWP under Goal SP shall be processed till units are available. In case, the trigger date is a non-business day, the next business day will be taken. SWP Date will be same as the SP date.

G. Post the transfer, SWP is to be activated for the amount specified by the investor in the mandate form. In case, the investor does not fill in any SWP amount, default shall be considered as an Initial SP amount registered.

H. In case, the investor does not fill in any SP tenure, the default tenure shall be 12 years. In case any other tenure is mentioned, apart from the ones mentioned in point A, the application shall be rejected. Purchase and Switch in (SI) is allowed under the SWP Scheme and SWP amount being triggered would be on unit's basis first in first out (FIFO) basis.

I. Investors can choose any date (between 1 to 28) of his/her preference to register any frequency available under the SP facility. In case the date chosen for SP falls on a Non-Business Day or on a date which is not available in a particular month, the SP will be processed on the immediate next Business Day.

J. Investors/unitholders subscribing for Goal SP are required to submit Goal SP request by filling this application form at least 30 days prior to the date of first debit date and SP start date shall not be beyond 100 days from the date of submission of request for Goal SP.

K. In case SP date is not selected, then the Goal SP will be registered on 15th (15th of the date) of each Month as applicable.

L. If the investor has not mentioned the SP start Month, SP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SP.

M. The Goal SP cheque/draft could be of any Business Day, but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 21 working days between the 1st SP transaction and the 2nd SP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days. In case the criteria are not met, the SP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a Goal SP directly without any initial investment, however the fee to submit the application for enrollment of Goal SP on any working day but the subsequent instalment date of Goal SP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SP.

N. In case of any ambiguity in the form, it is liable to get rejected.

O. Goal SP shall get discontinued in the following cases:  
 • On cancellation of SP before the end of tenure, the underlying trigger and SWP will cease  
 • In case, redemption / Switch Out (SO) is processed in SP Scheme during the SP tenure, the trigger and the SWP will cease but SP shall continue  
 • Redemption and SO is also allowed under the Target Scheme. In case redemption / SO processed in Source Scheme after the SP tenure till the execution of trigger switch, the trigger and the SWP will cease  
 • In case investor's demise/intimation is received during the SP tenure, the switch and the SWP shall cease. In case investor's demise/intimation is received post SP tenure but up to December 2009 (for all units are available), the SWP shall cease  
 • After 6 consecutive SP transaction failures under Goal SP for a Particular Scheme, the Goal SP for the scheme shall get auto-terminated P SP Top Up & SP Pause is allowed under this feature. However, the SWP would get registered only based on the initial SP amount where investor has not specified the same in the application form.  
 Q. SP Top Up start date will be considered from the processing of 1st instalment for respective frequencies. For e.g. if the Top Up option is for half yearly frequency, the Top Up will start from 7th instalment. Similarly for yearly frequency, the Top Up will start from 13th instalment. Also note that the SP Top Up end date will be considered up to the SP tenure end date.  
 • Investors can opt for SP Top Up facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered. And the default Variable Top Up percentage shall be 5%. Please note Variable Top Up Option is not available in WhiteOak Capital ELSS Tax Saver Fund.  
 • The Fixed Top Up amount shall be in multiples of 1000. Variable Top Up will be available at 5%, 10%, 15% and 20% and other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5%.  
 • The frequency is fixed, i.e., either at yearly or half yearly basis. In case the SP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the SP Top Up may not be registered. In case of Quarterly SP, only the Yearly frequency is available under SP Top Up.  
 • SP Top Up facility shall also be available only for the existing investors who have already registered for SP facility without Top Up option. For such existing investors, who wish to avail the Top Up facility, the application needs to be submitted 15 days prior to the next SP instalment date, for the SP debit to happen in the existing OTM registered under the folio, subject to OTM Limit, validity and other investor's verifications.  
 R. Minor Tax status will not be allowed for Goal SP registration.  
 S. The minimum instalment amount under Goal SP, SWP shall be as minimum amount prescribed for SP/SWP under Monthly frequencies in the respective schemes.  
 T. Goal SP is not available under DEMAT mode.  
 U. In case if the investor does not fill any criteria, the Goal SP application may be rejected. WhiteOak Capital Mutual Fund reserves the right to reject any application.  
 V. To enrol for this facility, new investors need to fill Common Application form along with the Goal SP Registration & OTM Debit Mandate Form. Investors willing to invest in the existing folio need to only fill the Goal SP Registration & OTM Debit Mandate Form. Where a One Time Mandate Form is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SP Registration Form. There is also need of a separate cheque to be given along with the SP Registration Form.  
 W. In case of any discrepancy, AMC reserves the right to process it as a normal SP.  
 X. Investors can enrol for this facility by visiting our website [mf.whiteoakamc.com](http://mf.whiteoakamc.com). Online enrolment is also offered on Exchange Platforms, i.e., BSE SAK / NSE "MFSS".