



Privacy & Cookie Notice

India

We respect your privacy and value the trust you place in us when you share your personal information with us. The way we may use your personal information is discussed in our official privacy notice. Having said that, we know you might have some additional questions about privacy on the Web.

First, we will cover the broader privacy issues concerning a mutual fund unitholder's relationship with our company as a whole. Then we will talk about privacy as it relates to using this website.

Our Mutual Fund Privacy Notice

Your Privacy Is Our Priority

Franklin Templeton Investments is committed to safeguarding information provided to us by individual unitholders of the schemes of Franklin Templeton Mutual Fund in India. This notice is designed to provide you with a summary of the non-public personal information we may collect and maintain about current or former investors; our policy regarding the use of that information; and the measures we take to safeguard the information. The Franklin Templeton Mutual Fund, trustee and asset manager for the Mutual Funds, (together referred to as "we," "our," and "us" throughout this notice) do not sell non-public personal information to anyone and only share it as described in this notice.

Information We Collect

When you invest in and the schemes of Franklin Templeton Mutual Fund in India, you provide us with your non-public personal information. We collect and use this information to service your accounts and respond to your requests. The non-public personal information we collect falls into the following categories:

- Information we receive from you on applications or other forms, whether we receive the form in writing or electronically. For example, this information includes your name, address, telephone number, Aadhaar number, PAN number, birth date, investment selection, information of nominees, and your personal bank account information and/or email address if you are signing up for certain account options.
- Information about your transactions and account history with us, or with other companies that are part of Franklin Templeton Investments, including transactions you request on our website. This category also includes your communications to us concerning your investments.
- Other general information that we may obtain about you such as demographic information.

Disclosure Policy

To better service your accounts and provide you with more choices, we may share non-public personal information with other Franklin Templeton Investments' companies such as investment advisers, the distributor of our mutual funds, and financial service providers offering banking, trust, and custodial products and services.

We will only share non-public personal information with outside parties in the limited circumstances permitted by law. For example, this includes situations where we need to share information with companies who work on our behalf to service or maintain your account or process transactions you've requested, when the disclosure is to a party representing you, or when required by law (for example, in response to legal process). Additionally, we will ensure that any outside

companies assisting us in marketing our products and services, or with whom we have joint marketing agreements, are under contractual obligations to protect the confidentiality of your information, and to use it only to provide the services we've asked them to perform.

Confidentiality and Security

Our employees are required to follow procedures with respect to maintaining the confidentiality of our investors' non-public personal information. Additionally, we maintain physical, electronic, and procedural safeguards to protect the information. This includes performing ongoing evaluations of our systems containing investor information and making changes when appropriate.

Web-Related Privacy Issues

How We Use Information Provided on the Web

Your email address: We collect your email address as part of account opening. If we need to contact you about transactions or account activity on the site, your email address lets us do that quickly. If you sign up for electronic delivery of documents, we will need your email address for that, too. We may send general information about the schemes including promotion materials, information relevant to your account, information required to be provided to you under the applicable regulations etc. to your registered email address unless you communicate your desire to receive physical communications or opt out from such communications.

Even if you are not registered for account access, we may need to ask for your email address. For instance, if you ask for a referral to a financial adviser or subscribe to our email newsletter, we'll need your email address to respond to your requests.

Survey information: Occasionally we may ask you to participate in a brief survey to help us make smart choices as we look for ways to improve the site. If you choose to participate, information you provide won't be identified with you personally.

Personal data entered in calculators: When you use calculators and planning tools on the site, you may need to enter information such as your age or even certain dollar amounts like how much you save each month.

We do not collect or store this kind of information. It is only used to perform the calculation you are asking for.

Cookies

A cookie is small file placed on a computer's hard drive that allows a website to recognize that computer each time someone uses it to visit that site. It contains information about preferences for using the site that have been established by someone using that computer. Cookies may also be used to keep track of the pages looked at during a visit as well as the path taken to those pages.

How Do We Use Cookies?

Our site sometimes uses cookies to track how our visitors move through the site. We use this information to make decisions about ways to improve the services we offer online. Just like cities and counties monitor street and highway traffic to make decisions about which roads need to be wider or which intersections need stop lights, we analyse our website traffic to decide which areas of the site need attention as we strive to continually make improvements.

[Cookies and Account Security](#)

The cookies we use don't include any information about your personal identity or your accounts that could be used to access your confidential financial information. Simply accepting cookies from our site does not compromise the online security of your accounts. We don't display account information on the site until you log in with your unique user ID and password.

[Enabling and Disabling Cookies](#)

For instructions on how to accept or reject cookies, consult your browser's Help section. Most recent browsers provide the flexibility to reject all cookies, accept all cookies, or accept cookies only

from sites you trust. You'll also find instructions on how to delete any cookies that already exist on your computer. If your current browser doesn't provide the flexibility you want in setting preferences for cookies, consider downloading a more recent version.

[Contact Us](#)

If you wish to contact us regarding any information in this notice then our contact details can be found in the 'Customer Service' section of our website at www.franklintempletonindia.com.