WHITEOAK CAPITAL MUTUAL FUND

THE ART AND SCIENCE OF INVESTING

WhiteOak Capital Asset Management Limited Brokerage Structure 01-Jun-2026 to 30-Jun-2026 (Excluding GST)						
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)	Nil	1.40	1.40	1.40	1.32
THEMATIC	WHITEOAK CAPITAL QUALITY EQUITY FUND (WQEF)	Nil	1.20	1.20	1.20	1.12
THEMATIC	WHITEOAK CAPTIAL DIGITAL BHARAT FUND (WDIG)	Nil	1.35	1.35	1.35	1.27
THEMATIC	WHITEOAK CAPITAL BANKING AND FINANCIAL SERVICES FUND (WBFS)	Nil	1.20	1.20	1.20	1.12
THEMATIC	WHITEOAK CAPITAL PHARMA AND HEALTHCARE FUND (WPHC)	Nil	1.20	1.20	1.20	1.12
THEMATIC	WHITEOAK CAPITAL SPECIAL OPPORTUNITIES FUND (WSOP)	Nil	1.00	1.00	1.00	0.92
EQUITY	WWHITEOAK CAPITAL CONSUMPTION OPPORTUNITIES FUND (WOCNF)	Nil	1.30	1.30	1.30	1.22
EQUITY	WHITEOAK CAPITAL ELSS TAX SAVER FUND (WTAX)	Lock in period of 3 years	1.45	1.45	1.45	1.37
EQUITY	WHITEOAK CAPITAL LARGE CAP FUND (WLCF)	Nil	1.05	1.05	1.05	0.97
EQUITY	WHITEOAK CAPITAL MULTI CAP FUND (WMLT)	Nil	0.90	0.90	0.90	0.82
EQUITY	WHITEOAK CAPITAL LARGE AND MID CAP (WOLM)	Nil	0.90	0.90	0.90	0.82
EQUITY	WHITEOAK CAPITAL FLEXI CAP FUND (YFCF)	Nil	0.81	0.81	0.81	0.73
EQUITY	WHITEOAK CAPITAL MID CAP FUND (WMCF)**	Nil	0.80	0.80	0.80	0.72
HYBRID	WHITEOAK CAPITAL EQUITY SAVINGS FUND (WESF)	Nil	1.10	1.10	1.10	1.02
HYBRID	WHITEOAK CAPITAL BALANCED ADVANTAGE FUND (WBAF)	Nil	0.90	0.90	0.90	0.82
HYBRID	WHITEOAK CAPITAL MULTI ASSET ALLOCATION FUND (WMAF)	Nil	0.72	0.72	0.72	0.64
HYBRID	WHITEOAK CAPITAL BALANCED HYBRID FUND (WBHF)	Nil	1.25	1.25	1.25	1.17
ARBITRAGE	WHITEOAK CAPITAL ARBITRAGE FUND (WARB)	0.25% up to 7 days & nil after	0.60	0.60	0.60	0.52
DEBT	WHITEOAK CAPITAL ULTRA SHORT TERM FUND (YUST)	NIL	0.45	0.45	0.45	0.45

WhiteOak Capital Asset Management Limited Brokerage Structure 01-Jun-2026 to 30-Jun-2026 (Excluding GST)						
Category	Scheme	Exit Load	1st Year % pa	2nd Year % pa	3rd Year % pa	4th Year onwards % pa
LIQUID	WHITEOAK CAPITAL LIQUID FUND (YLF)	Refer Note 1	0.08	0.08	0.08	0.08

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

Please read these Terms and Conditions carefully. By continuing to engage with our services, you acknowledge that you have read, understood, and agree to be legally always bound by them.

1. The commission rates are applicable for all purchases (including switch in, SIP, STP etc) made from 01-Apr-2026 to 30th June 2026 , till further notice.

2. The annualized trail commission indicated above is exclusive of statutory levies and GST, if any / as per applicable rates. The annualized trail commission is calculated on the basis of 'Daily Average Assets' on the NAV and paid on monthly basis by the Mutual Fund subject to fulfilment of T &C as per empanelment form / distributor agreement and would be net of any claw back, rate adjustments, refunds etc, if any.

3. A GST registered distributor is required to issue a tax invoice for such tax amount and the mutual fund will pay GST amount only against valid invoices, the effect thereof must reflect in GSTR-2B (Monthly / Quarterly). CAMS shall notify the AMC of any discrepancies identified and AMC shall have the right to clawback any excess GST paid where such GST is not reflected in GSTR-2B.

4. All GST registered distributors must submit the GST invoice on monthly or quarterly basis. Deadline for the submission of invoices is end of subsequent quarter (e.g. for January - March quarter by end of June)

5. Commission will be paid into the Bank Account provided at the time of empanelment (or as intimated by the Registered ARN Holder from time to time). Such commission will be released only when the amount payable exceeds Rs. 100/-.

6. WhiteOak Capital Asset Management reserves the right to revise applicable brokerage rates as its discretion, without any prior intimation / notification and to seek a refund of commission in case of premature redemptions or for the unexpired period in respect of Normal Purchases, Switch-Ins and for SIPs/STPs.

7. 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 the Mutual Fund, either by set off against future commissions or payment, all incentives of any nature, including commissions received.

8. Please refer to SEBI Circular No. SEBI/IMD/Cir No. 4/168230/09 dated June 30, 2009 regarding transparency in commission. You are requested to take note and act accordingly as stated in 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".

9. The decision of the WhiteOak Capital Asset Management Limited with respect to brokerage calculation and all related matters shall be final and binding.

10. Effective September 1, 2010, AMFI has introduced the Know Your Distributor ("KYD") norms applicable to all Mutual Fund Distributors for fresh ARN registration and ARN renewal. As advised by AMFI, advisors are required to be KYD complied failing which payment of commission will be suspended in full.

11. The commission structure is subject to EUIN regulations/ guidelines as specified by SEBI / AMFI from time to time. Distributors shall adhere to all applicable SEBI regulation / Circular on Code of Conduct for intermediaries and other guidelines issued by SEBI / AMFI from time to time for Mutual Fund Distributors 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 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 may deem fit. You are required to submit a Declaration of Self Certification ("DSC") in the prescribed format latest by June 30th of 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.

12. Distributors are requested to visit our website mf.whiteoakamc.com 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.

13. Commission Structure received from WhiteOak Capital Mutual Fund brokerage communication emailid donotreply@camsonline.com or mfpartner@whiteoakinvestors.com shall only be considered as valid. WhiteOak Capital Asset Management shall not entertain or be liable or obliged to consider any commission rates shared through any other email ID or mode of communication from WhiteOak Capital Asset Management or its employees or representatives.

14. Switches within the scheme options are not applicable for change in brokerage rates.

15. For SIPs / STPs the brokerage rate will be as per brokerage rates in force as on transaction date of each instalment and not on registration date.

16. This letter supersedes any other incentive / brokerage structure issued earlier to this period.

17. All queries related to brokerages should be written to mfpartner@whiteoakinvestors.com

18. Additional Incentives, if any, will be applicable for onboarding new individual investors from B-30 cities and women investors (Effective March 2026) as per clause 11.6 of the SEBI's circular No. HO/(83)2025-IMD-POD-1/I/152/2025 dated November 27, 2025.