

## Declaration And Undertaking:

I hereby acknowledge and confirm that the above information provided by me are true and correct to the best of my knowledge and belief. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby permit and authorise Shriram Wealth Limited and its affiliates to submit, disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to / any of the Mutual Fund, Asset Management Company, Distributor, Portfolio Managers, Relationship Managers, Sponsors and their employees/agents and RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies Further I agree and acknowledge to disclose and share the given information to other SEBI Registered Intermediaries and/or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update and for other relevant purposes. I also undertake to keep you informed in writing about any changes/ modification to the above information in future within 30 days and also undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/tax authorities. I hereby acknowledge and confirm that I have read, understood the General Terms and Conditions. I hereby confirm that the investments are made from legitimate sources of funds and agrees to comply with Anti-Money Laundering (AML), FATCA, CRS and regulatory reporting requirements. I hereby authorize Shriram Wealth to onboard me/us on platforms offered by NSE or BSE or any other platform provider for the purpose of transacting in Mutual Fund, Alternate Investment Funds or such other funds as may be updated from time to time. I acknowledge and confirm that the ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to them/him from Mutual Funds or such alternate investment funds or such schemes offered. I/We hereby authorise person(s) declared in the onboarding form to give instruction for account operation on our behalf to Shriram Wealth Limited for executing investment transactions in my/ our name(s) and instruct Shriram Wealth Limited to act on such instructions. In case we wish to revoke this authority, I/We shall give instructions in writing to Shriram Wealth Limited of such revocation and the same shall come into effect once received and acknowledged by Shriram Wealth Limited. I/We agree to keep Shriram Wealth Limited, and its affiliates, directors, officers and employees indemnified for such action and decision taken by the authorised person. I/We declare that the members declared in onboarding form shall be considered as my family members / Group who have common financial and property interests and person designated above is the Head of the Family/Group if selected in such Family / Group category, I/we have/ hold accounts in various combinations with Shriram Wealth Limited. I/We authorize and give our unequivocal consent to Shriram Wealth Limited to share information regarding our investments, transactions, schemes, portfolio details, etc. with me or the head of the family/ Group.

## General Terms and Conditions

Shriram Wealth Limited ("SWL") is an AMFI-registered Mutual Fund Distributor and an AMFI-registered SIF Distributor (bearing ARN: 69250). SWL acts as a Referrer and Distributor of third-party investments across various financial products and offers a broad range of services to its Client(s). The Client(s) hereby acknowledges and agrees to the terms and conditions set forth herein and shall be bound by the same. The Client(s) further acknowledges to have read, understood, and accepted these terms and conditions. SWL reserves the right to amend, modify, or update the terms and conditions from time to time at its sole discretion, and such amendments shall be binding on the Client(s). The latest version of the General Terms & Conditions and disclaimers shall be available on SWL's website at [www.shriramwealth.in](http://www.shriramwealth.in)

## Roles and Responsibilities of Shriram Wealth Limited

SWL shall endeavour to provide a range of products and services that is made available for Client(s) through distribution arrangements based on their financial needs, risk profile, investment objectives and other information provided by them. The Client(s) is solely responsible for determining suitability of any investment.

SWL shall endeavour to provide Client(s) with product related documents, forms, terms and conditions, agreements, term-sheets and fee structures of products that are made available to them, however suitability assessment remains the sole responsibility of the Client(s).

SWL shall be entitled to presume that Client(s) have read and understood the material(s) provided and have made an informed decision prior to investing in the products offered.

Subject to such considerations as SWL may consider practical and subject to the other provisions of the General Terms and Conditions and/or Agreements, SWL shall act as Distributor of Client(s) for facilitation and execution of instructions pertaining to the purchase or sale of securities and execute all instructions in good faith and without negligence and subject to the applicable local laws, rules, regulations, procedures, practices and guidelines including Rules, Regulations, Guidelines made under the SEBI Act and any other applicable laws, rules, regulations, guidelines, etc., of any competent authority applicable from time to time.

SWL shall maintain complete confidentiality on all information about Client(s) and their investments, instructions, confirmations and other communication during and for one year after the termination of the relationship with Client(s) except in case of any regulatory requirement and/or to comply with applicable law. Provided that SWL may provide such information as it may consider necessary and to the extent permitted by regulations to (a) agents and intermediaries to which specific functions have been delegated or through whom the instructions Client(s) are executed, (b) the employees, consultants, advisors, partners and legal counsel of SWL.

SWL does not act as an Investment Adviser under the SEBI (Investment Advisers) Regulations, 2013 and does not provide investment advisory, portfolio management, or fiduciary services to Client(s). SWL does not undertake fiduciary or advisory responsibilities towards Client(s).

SWL shall, without further intimation to Client(s), provide when so lawfully directed, information about the Client(s) and their investments, instructions, confirmations and other communication to Regulators, Enforcement & Investigative Agencies. Tax Authorities and other applicable Authorities.

SWL provides execution, facilitation and distribution services only and does not assume responsibility for investment selection, portfolio construction, monitoring, or review unless expressly agreed under a separate regulated arrangement. All mutual funds, PMS, AIFs, investment or financial products are managed, operated, and controlled by respective product manufacturers. SWL shall not be responsible for scheme performance, portfolio decisions, investment strategy, disclosures, or operational actions undertaken by such entities. SWL does not evaluate or recommend PMS/AIF strategies and acts only as a referral/distribution intermediary. All suitability and investment decisions are assessed solely by the Portfolio Manager/AIF Manager.

## Undertaking provided by Client(s)

The Client(s) has option to authorize SWL and/or its representative by executing a Power of Attorney in favour of the SWL to initiate and execute instructions of the Client(s) or its authorized representative in respect to the transactions of Investments / Dis-Investments in securities in Client(s)'s name. Post authorisation by Client(s), Client(s) hereby acknowledge and agrees that SWL may furnish, wherever required, a certified copy of the Power of Attorney and other documents on behalf of the Client(s) to the Company/ Registrar / Mutual Fund / Regulators or any third party.

For giving instructions and communication pursuant to services availed by Client(s) or Authorised Person(s) of Client(s), and where permitted by Regulations, SWL is entitled to presume that the instructions and communication may be given by any one, or some, or all such Client(s) or Authorised Person(s) of Client(s) to the accounts and, each and every such instruction and communication would be binding on all of them.

Where the Client(s) has availed of the trading facility of Exchange or any other such facility offered by any Platform for transacting in the units of mutual fund schemes on MFSS /BSE Star by NSE / BSE or any other such platform respectively through SWL. The Client(s) hereby agrees to abide by the terms and conditions specified by NSE / BSE /Platform and as may be updated from time to time.

The Client(s) authorizes SWL to disclose/share, all such information pertaining to the Client(s) with the companies /entities /subsidiaries affiliates of SWL or their agent's Banks / Financial Institutions /Statutory Bodies as may be required from time to time, for the Client(s) to be able to avail of any or all of the services provided by SWL under this arrangement or any other such services.

The Client(s) shall undertake not to hold SWL and /or companies /entities / subsidiaries / affiliates of SWL and / or their agents liable or responsible for use of the aforesaid information. The Client(s) acknowledges that all investments are undertaken based on the Client's independent decision and instructions.

The Client(s) acknowledges that SWL may receive commissions, brokerage, trail fees, or other compensation from Asset Management Companies, Portfolio Managers, or product manufacturers for distribution and facilitation services. The Client(s) expressly agrees and

acknowledges that any information contained in the SWL 's Brochures or other materials or otherwise communicated by SWL shall not be constructed as an advise, investment advice and/or financial advice that all decisions to purchase or sell units/securities made by the Client(s) and shall be on the basis of own personal judgment arrived at after due consideration. SWL does not assure or promise any bonus, interest, dividend, guaranteed returns and profit.

The Client(s) undertakes to read all the relevant documents, terms and conditions and addendums thereto of all schemes of all mutual funds and other issues of securities before entering into any transactions and the Client(s) agrees to abide by the terms, conditions, rules and regulations as applicable from time to time. The Client(s) confirms having read and understood Scheme Information Documents, Key Information Memorandum, risk disclosures, and offering documents prior to investing and agrees not to rely solely on SWL communications while making investment decisions.

All decisions to invest in securities through SWL shall be at the sole and exclusive discretion of Client(s). All risks and liabilities attendant to the transactions shall be borne by Client(s). SWL shall not in any manner be liable to make good any loss sustained or suffered by Client(s) based on such decisions. The Client(s) acknowledges and agrees that SWL or its representatives shall not be under any obligation to provide him with any tax, legal, accounting, finance, investment advice or advice/advise regarding the suitability or profitability of investment of any kind nor does SWL or its representatives give any advice/advise or offer any opinion with respect to the nature, potential value or suitability of any particular transaction or investment strategy.

SWL may, from time to time and on Client's express request, refer them to independent third parties, with whom SWL has referral / distribution agreements and for which it may receive a distribution / referral fee, for making investments in products or avail services offered by such third parties solely and entirely at their own risk and liability. In this regard, SWL acts purely as a referral / distribution agent and all risks and liabilities incidental to such dealings between the Client(s) and third parties shall be borne by Client(s). SWL shall neither be responsible in any manner nor liable to make good any loss sustained or suffered by Client(s) based on such decisions.

The Client(s) understands that a) all applications received by SWL are subject to the cut-off times and SWL shall not be responsible for any delay or any claims, losses, damages or costs arising due to non-submission/delay in submission of the applications, and b) for operational reasons, SWL shall forward only those instructions that are received prior to cut off time, which may be earlier than the actual cut off time prescribed to SWL by any third parties and SWL shall not be liable for any claims, losses, damages, costs or expenses arising out of non-forwarding or delay in forwarding transaction instruction received after such cut-off times.

Neither SWL , nor any of the Mutual Funds /nor the issuer shall be liable for any failure to perform its obligations, to the extent that such performance had been delayed, hindered or prevented by systems failures network errors, delay or loss of data due to the aforesaid, Acts of God, floods, epidemics, quarantine, riot or civil commotion and war. •

The Client(s) understands that direct investments in bonds /debentures /equity /equity related instruments /mutual fund /venture capital fund may carry significant liquidity, credit and default risk, pricing risk, including the possible loss of principal amount invested. Past results are not a guarantee of future performance; yield or performance fluctuates and may not be a reflection of past results.

The Client(s) shall make investments after carefully reading the terms and conditions of each investment/financial products and understanding the risk associated with such investment/financial products. SWL shall neither be liable nor held liable whether directly or indirectly for any consequences thereof.

The instructions with regard to the transactions may be given through by sending email from registered email ID or by making the call from registered telephone number/mobile number or any other reasonable mode as permitted by SWL.

SWL and its authorised officer(s) shall be entitled to rely on the communication sent through email, mobile, telephone, fax or electronic media as genuine and act in a bonafide manner on the instructions and confirmations contained therein without further verification. However, SWL may at its sole discretion refuse to act on such communication till the receipt of a confirmation in writing.

Further the Client(s) hereby undertakes that it is aware of the risks involved in using electronic modes of communication and agrees to not hold SWL liable/responsible in any way for any issues, consequences, loss, damages, claims, liabilities that may arise on account of using such electronic modes of communication including emails, fax, telephones, websites etc.

SWL shall not be liable for any loss or damage caused to Client(s) by reasons of (a) any delay by Client in providing Instructions or communication to SWL and (b) any error, default and failure by the Client(s) in providing instructions or communication to SWL.

If any communication is unclear, ambiguous or incomplete, in the sole and exclusive determination of SWL, it shall not be obliged to act upon the same until clear and unambiguous communication to the satisfaction of SWL have been provided by Client(s). All such actions/communications shall be binding on Client(s) and SWL shall not incur any liability for any such act or omission.

The Client(s) hereby undertakes to indemnify SWL for any losses, damage, or liabilities it may end up suffering on account of any usage of electronic mode of communication for or on behalf of the Client(s) including relying upon instructions received in such manner from the Client(s). SWL shall be entitled to record the phone conversations between Client(s) and SWL without further intimation to Client(s). The Client(s) agrees to indemnify and hold harmless SWL, its directors, employees, and representatives against any loss, claim, liability, regulatory action, or damage arising from: (a) incorrect or incomplete information provided by the Client, (b) breach of applicable laws by the Client(s), (c) misrepresentation in KYC or FATCA declarations, or (d) investment decisions made by the Client(s).

Deal Instructions for securities transactions, shall be delivered to SWL only during business hours of SWL, i.e. at present between 9:00 to 3:30 p.m. on a working day, and only on business days (which term shall mean a day on which financial and/or other securities and money markets located at the place where SWL branch rendering services is located are open for business and trading); all other communication may be delivered up to 5:30 pm on business days. For any communication or instructions received after the prescribed hours or on non-business days, SWL shall have the discretion to deem it to have been received on the next business day. SWL shall not be liable for any instructions executed or any orders placed prior to the receipt of any communication cancelling or superseding such earlier communication.

Tax statements provided by SWL pertaining to transactions in Client(s) portfolios are for guidance purposes only and shall not be used by Client(s) to compute their tax liabilities. Client(s) shall compute their tax liability based on information provided by Asset Management Companies, Brokers, Mutual Funds, Depository Participants, Custodians, Portfolio Managers, etc., in consultation with their independent tax advisors, if any.

The Client(s) understands and agrees that the mutual fund / RTA / Issuer Company / Stock Exchanges / may cancel, close or reject any contract suo-moto without giving any reason thereof. In the event of such cancellation, closure or rejection, SWL shall be entitled to cancel relative contract(s) with the Client(s), and the Client(s) shall not raise any claim or objection for it and hold SWL liable for it. Further to any change in the details of the Client(s) including but not limited to the Demat account, Bank Account, Address, registered contact email ID, shall be first intimated to SWL who may in turn liaise with the Issuer Company / Mutual Fund/ Asset Management Company/ Broker or its respective registrar to update such changes.

The Issuer reserves the absolute right to accept or reject any such request at its sole discretion, and SWL shall have no role, obligation, or liability in relation to such rejection. In the case of NRI Clients, the Client(s) shall be solely responsible for ensuring awareness of and compliance with all applicable exchange control regulations, FEMA provisions, and other laws governing investments in securities in the Indian capital markets. SWL shall not be liable or responsible for any loss, damage, regulatory action, penalty, or consequence arising directly or indirectly from any failure or non-compliance by the Client(s) in this regard. The Client(s) shall immediately notify SWL in writing of any change in their residential, tax, or regulatory status, and SWL shall not be responsible for any consequences arising due to delay or failure in such intimation. Client(s) shall comply with all laws, rules, regulations, procedures, framework, practices and guidelines given by the competent authorities in so far as applicable to them, including but not limited to compliance with applicable provisions of the Foreign Accounts Tax Compliance Act (FATCA). Notwithstanding anything contrary, SWL shall not be liable for any breach by Client(s) of such laws, regulations, rules, procedures, practices and guidelines.

## Communication

Communication in the form of application forms or letters of instruction for any transaction shall be completely filled and signed by Client(s) prior to their submission to SWL. Neither SWL nor its employees shall be responsible in any manner whatsoever, for any Incorrect information being submitted by Client(s). Blank or partially completed documents signed by Client(s) and handed over to any employee of In Wealth shall be solely at their own risk if they are not processed or misused in any manner and Client(s) shall not hold SWL liable or responsible in any manner whatsoever.

Unless otherwise specified by Client(s) in writing, SWL shall communicate With Client(s) through letters in physical delivered to their communication address; or through phone and fax to their phone and fax numbers; or through SMS to the mobile number; or through email to their email address.

Portfolio statements provided by SWL are merely for reporting performance and other portfolio information in an aggregated manner. They do not purport to be statement of holdings or entitlement. The actual holdings are maintained by respective Asset Management Companies, Mutual Funds, Registrars & Transfer Agents, Depository Participants, Custodians, Portfolio Managers, Alternative Investment Funds, etc. as the case may be. Holdings as reported by such entities represent the actual holdings of Client(s).

Client(s) shall undertake to verify the correctness of each statement or report in relation their accounts, trade, holdings or transactions and to notify SWL within seven (7) days of the receipt of the same, of any discrepancies, omissions or inaccuracies therein. If no objection is made within seven (7) days from the date of such statement, the same shall be deemed to be conclusive evidence without any further proof that the correspondence is true and correct, and SWL shall be free from all claims or liabilities in respect thereto.

## Miscellaneous

SWL shall provide its services on a best effort's basis. However, SWL shall not be liable for any failure or for any loss, damage or other costs arising in any way out of: a) system/ technical failure including failure of ancillary or associated systems, or fluctuation of power, or other acts of God /force majeure events such as earthquake, floods, pandemic, epidemic or any emergency declared by relevant authority or any government notification, etc.; b) Accident, neglect, misuse, errors, frauds on the part of the Client(s) or any agent of the Client(s) or agents or any third party, or c) Any indirect, incidental, punitive, special or consequential damages including without limitation of loss of profit or loss of goodwill. SWL shall not be liable to Client(s) for any loss caused to them arising out of any act or omission by SWL, except when such loss arises due to gross negligence, wilful default or wilful misfeasance in connection with the discharge of duties. SWL shall in no event be liable for the acts of other intermediaries, bankers, brokers, custodians, etc. Online transactions are subject to technological risks including system interruptions and cyber incidents beyond SWL's control. SWL reserves the right to refuse to provide services or to require the Client(s) to close its Account without assigning any reason for such decisions.

## Arbitration

All services provided by SWL shall be governed by and constructed in accordance with the laws of India. Any dispute, controversy or claim between SWL and the Client(s) shall be settled by arbitration to be held in Mumbai, unless otherwise specified in any Agreements executed with SWL in accordance with the provisions of Arbitration and Conciliation Act, 1996 or any subsequent enactment. The language of Arbitration shall be English. The award of the arbitrator shall be final and binding.

## Governing Law and Jurisdiction

These Terms and Conditions, the construction and enforcement of its terms shall be governed by and construed in all respect with the laws of India. The Client(s) understands that all disputes and differences arising out of, under or in connection with these terms and conditions or anything done hereunder shall be within the exclusive jurisdiction only to the courts of Mumbai. Further these terms and conditions are subject to and shall be construed in accordance with the laws prevalent in India. If any term or conditions herein is declared or becomes invalid or unenforceable in any jurisdiction such term and/or condition shall not become or be unimpaired or unenforceable to any other jurisdiction and the remaining terms and conditions herein shall remain unimpaired and in full force and effect in all jurisdictions.