

## DECLARATION AND UNDERTAKING:

I/We hereby acknowledge and confirm that the above information provided by me/us is/are true and correct to the best of my/our knowledge and belief. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I may be held liable for it.

I/We hereby permit and authorise Shriram Wealth Limited ("SWL") and its affiliates to submit, disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to / any 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/we 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/We 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 / authorised parties end or by domestic or overseas regulators/tax authorities.

I/We hereby acknowledge and confirm that I have read and understood the FATCA & CRS Terms and Conditions.

I/We hereby authorize SWL to on board 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/We acknowledge and confirm that SWL has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to them from Mutual Funds or such alternate investment funds or such schemes offered.

I/We hereby authorise any one of the above persons ("Authorised Person") to give instructions for account operations on our behalf to SWL, for executing investment transactions in my/ our name(s) and instruct SWL to act on such instructions. I/We agree to keep SWL and its affiliates, board of directors, officers and employees indemnified for such action and decision taken by the Authorised Person.

I/We declare that the above mentioned individuals shall be considered as family members / Group who have common financial and property interests and the person designated above is the Head of the Family/Group. I/we may have/ hold accounts in various combinations with SWL and I/we authorize and give our unequivocal consent to SWL to share information regarding my/our investments, transactions, schemes, portfolio details, etc. with me and/or the joint holders and/or the head of the family/ Group.

## General Terms and Conditions

Shriram Wealth Limited (“SWL”) are acting as distributor across various financial products and offers a broad range of services to its Clients. The Client hereby acknowledges and agrees to the below mentioned terms and conditions mentioned herein and Client shall be bound to the terms and conditions as set for the herein. The Client hereby agree and acknowledge to have read and understood the terms and conditions specified herewith. The terms and conditions shall be subject to amendments, modifications or updates if any, from time to time at the sole discretion of SWL and such amendments shall be binding on the Client. Further, the updated version of these 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 it feels are suitable for Clients based on their financial needs, risk profile, investment objectives and other information provided by them.

SWL shall endeavour to provide Clients with product related documents, forms, terms and conditions, agreements, term-sheets and fee structures of products that are made available to them.

SWL shall be entitled to presume that Clients 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 in a fiduciary capacity and as agent of Clients for the 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 Clients and their investments, instructions, confirmations and other communication during and for one year after the termination of the relationship with Client.

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 Clients are executed, (b) the employees, advisors and legal counsel of SWL.

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

## Undertaking provided by Client

The Client 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 or its authorized representative in respect to the transactions of Investments / Dis-Investments in securities in client’s name. Post authorisation by Client, Client 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 to the Company/ Registrar / Mutual Fund / Regulators or any third party.

For giving instructions and communication pursuant to services availed by Clients or Authorised Person(s) of Clients, 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 Clients or Authorised Person(s) of Clients to the accounts and, each and every such instruction and communication would be binding on all of them.

Where the client 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 d through SWL. The Client 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 authorizes SWL to disclose/share, all such information pertaining to the Client 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 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 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 expressly agree and acknowledge that any information contained in the SWL ’s Brochures or other materials or otherwise communicated by SWL shall not be constructed as investment advice and that all decisions to purchase or sell units/securities made by the client 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 undertakes to read all the relevant documents and addendums thereto and terms and conditions of all schemes of all mutual funds and other issues of securities before entering into any transactions and the Client agrees to abide by the terms, conditions, rules and regulations as applicable from time to time.

All decisions to invest in securities through SWL shall be at the sole and exclusive discretion of Clients. All risks and liabilities attendant to the transactions shall be borne by Client.

SWL shall not in any manner be liable to make good any loss sustained or suffered by Client based on such decisions.

The Client acknowledges and agrees that SWL or its representatives shall not be under any obligation to provide him with any tax, legal, accounting, investment advice or advice regarding the suitability or profitability of investment of any kind nor does SWL or its representatives give any advice 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 Clients and third parties shall be borne by Clients. SWL shall neither be responsible in any manner nor liable to make good any loss sustained or suffered by Clients based on such decisions.

The Client understands that a) all applications received by SWL are subject to the cut-o times and SWL shall not be responsible for any delay or any 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 a cut off time, which may be earlier than the actual cut-o time prescribed to SWL by third parties and

SWL shall not be liable for any 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 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 shall make investments after carefully understanding the Investment products. SWL shall not be liable or held liable 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 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 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, 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 Clients by reasons of (a) any delay by Clients in providing Instructions or communication to SWL and (b) any error, default and failure by the Client 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 Clients. All such actions shall be binding on Clients and SWL shall not incur any liability for any such act or omission.

The Client 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 including relying upon instructions received in such manner from the Client(s).

SWL shall be entitled to record the phone conversations between Clients and SWL without further intimation to Clients.

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 portfolios are for guidance purposes only and shall not be used by Clients to compute their tax liabilities. Clients shall compute their tax liability based on information provided by Brokers, Mutual Funds, Depository Participants, Custodians, Portfolio Managers, etc., in consultation with their independent tax advisors, if any.

The Client 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 and the Client shall not raise any objection for it and hold SWL liable for it. • Further to any change in the details of the client 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 or its respective registrar to update such changes.

The Issuer may reject such requests and, in such event, SWL • In case of NRI client(s), Client(s) shall ensure that they are aware of and comply with the provisions of the exchange control and other applicable regulations that pertain to their investment in securities to the Indian capital markets. SWL shall not be liable for loss or damage in any manner caused by or resulting from any non-compliance by Clients in this regard. In the event of any change in the status of the Clients, the Clients shall forthwith inform SWL.

Clients shall comply with all laws, regulations, procedures, 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 Clients 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 Clients 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 Clients. Blank or partially completed documents signed by Clients 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 Clients shall not hold SWL liable or responsible in any manner whatsoever. Unless otherwise specified by Clients in writing, SWL shall communicate With Clients 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 Mutual Funds, Registrars & Transfer Agents, Depository Participants, Custodians, Portfolio Managers, Alternative Investment Funds, etc. as the case may be. Holdings as reported by such said entities represent the actual holdings of Clients.

Clients shall undertake to verify the correctness of each statement in relation their accounts or transactions and to notify SWL and Investment Services Private, within 7 days of the receipt of the same, of any discrepancies, omissions or inaccuracies therein. If no objection is made within 7

days from the date of such statement, the same shall be conclusive evidence without any further proof that the correspondence is correct, and SWL shall be free from all claims 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 failure including failure of ancillary or associated systems, or fluctuation of power, or other acts of God /force majeure; b) Accident, neglect, misuse, errors, frauds on the part of the Client or any agent of the Client or agents or any third party, or c) Any incidental, special or consequential damages including without limitation of loss of profit. SWL shall not be liable to Clients for loss caused to them arising out of any act or omission by SWL, except when such loss arises due to gross negligence, wilful misfeasance in connection with the discharge of duties, or wilful default. SWL shall in no event be liable for the acts of other intermediaries, bankers, brokers, custodians, etc. SWL reserves the right to refuse to provide services or to require the Client(s) to close its Account with in 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 Clients 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 The 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 Clients understand 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 condition herein is declared or becomes invalid or unenforceable in any jurisdiction such term and/or condition shall not become or be unimpaired unenforceable to any other jurisdiction and the remaining terms and conditions herein shall remain unimpaired and in full force and effect in all jurisdiction.