

Disclaimer

Shriram Wealth Ltd. (“**SWL / Company**”) is a Distributor / Referrer of third-party investment / insurance / other products; all Distribution / Referral is done on a non-discretionary basis. SWL is registered as a Mutual Fund Distributor with AMFI (ARN code: 69250) and for PMS products with APMI (APRN code: APRN03929). All investments are subject to market and other risks, they are not obligations guaranteed by SWL or any of its affiliates or subsidiaries or by any government agency.

This website, prepared by the Company, has been prepared solely for information purposes and does not constitute any offer, solicitation, recommendation or invitation to/for purchase or sale of any deposit, fund, security or any other financial or non-financial product, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever.

This website has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this website. This website may not be all inclusive and may not contain all the information that you may consider material. Any liability in respect of the contents of, or any omission from, this website is expressly excluded.

Certain information / data / matters discussed in this website may contain statements regarding market opportunities and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to assumptions, known and unknown risks and uncertainties that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the economies of India and of various international markets, the performance of the industry in India and world-wide, competition, the company's ability to successfully implement its strategy, the Company's future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company's market preferences and its exposure to market risks, as well as other risks. The Company's actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this website. The Company assumes no obligation to update any forward-looking information contained in this website. Any forward-looking statements and projections made by third parties included in this website are not adopted by the Company and the Company is not responsible for such third-party statements and projections.

Standard disclaimers for all customers / investors

- Investment products are subject to market and other risks, resulting in the appreciation or depreciation of the amount invested, including the possible loss of the principal amount. Returns are not guaranteed. Past performance is not indicative of future results. Returns from investment in products directly or indirectly denominated in foreign currency will also be dependent on the exchange rate fluctuations.
- All investors are requested to read the Key Information Memorandum (KIM) / Scheme Investment Documents (SID) & Statement of Additional Information (SAI) / Term Sheet / Prospectus / all other product information, terms and risks carefully before taking any investment (buy / sell) decision. The KIM / SID / SAI for various AMCs and mutual fund schemes is available at:
SID: <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doMutualFund=yes&mftype=2>
SAI: <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doMutualFund=yes&mftype=1>
KIM: <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doMutualFund=yes&mftype=3>
- The investment decision shall at all times exclusively remain with the Customer. Decisions should be taken after analysing all possible risk factors and by exercise of independent discretion. SWL shall not be liable or held liable for any consequences thereof. No claim whatsoever shall be made against SWL or any of its Affiliates or Subsidiaries and/or employees, claiming any influence / recommendation / responsibility / liability for any Customers decision to invest in any product.
- The information / details on this site do not take into account the specific investment objectives, financial situation, or specific needs of any particular person. The securities / products listed herein may not be suitable for all Customers. Any discussion with the Customer on the investment portfolio or any specific investment product is a service without any consideration by SWL to the Customer.
- Nothing on this website constitutes, or is meant to constitute, advice of any kind. If you require advice in relation to any investments, legal, financial, medical matters or any other matters, you should consult an

appropriate professional. SWL recommends Customers to independently evaluate all products / strategies. Customers may incrementally seek the services of any SEBI registered Investment Advisor for such evaluation and to determine suitability. SWL and its employees are not in the business of providing any tax or legal advice. Customers are advised to approach a recognized and independent tax consultant or legal advisor for any clarifications required regarding their investment(s).

- SWL may earn Distribution / Referral / Arranger fees or commission from the various product providers / issuers / manufacturers. The range of trail fees received from AMCs for Mutual Fund products is: Equity oriented schemes – 0.60% to 1.70% p.a.; Debt oriented schemes – 0.03% to 1.00% p.a. The rates may change from time to time. Details of fees on other products can be made available on request.
- Investment and/or other products may not be available to residents of certain countries or jurisdictions where the local regulations do not permit offering such products/services. This website does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer.
- The information / analysis given in the research and/or other reports is purely an interpretation / view of the author. SWL and its group companies, directors, employees, affiliates and associates and/or the Shriram Group shall not be liable or responsible in any manner whatsoever for the transactions executed by the customers on the basis of these reports.
- Any comparative indices that are made available on the website are mere indicators and are in no manner meant to reflect or influence the buying decision of the Customers.
- While doing fund transfer via the Payment Gateway, RTGS, NEFT, UPI, POA provided to SWL or through any other mode, the respective bank shall be responsible for transfer of funds for all transactions. Failure of the payment and/or a delay in the payment due to any reason can have an impact on the date and price at which the transaction is executed. SWL and its group companies, directors, employees, affiliates and associates and or the Shriram Group shall not be responsible or liable in any manner whatsoever for the failed / late payments or losses incurred on account of the same.

Intellectual Property

All content made available on this website, unless otherwise stated including but not limited to any rights, title and interest in copyright, patents, trademarks, tradenames, logos, service marks, know-how, text, articles, reports, graphics, images, videos, page layouts, designs, software, inventions (whether patentable or not) and other materials, is the exclusive property of SWL. Such content is protected under applicable intellectual property laws in India and other relevant jurisdictions. By accessing or using this website, you acknowledge and agree that you shall not reproduce, distribute, modify, or otherwise exploit any content without prior written consent of SWL.

Any information provided by you in the course of using the website or availing any product offered by SWL through the website, is at your own risk and you shall be solely responsible for any content, data or information you input or upload on the website.

Third Party Links

Our website may contain links to third-party websites, including those of our affiliates, associates and/or group companies, who may offer services relevant to your needs. These links are provided for your convenience, and SWL does not endorse or take responsibility for the content, security, or services offered on such external websites. Any transactions or engagements with these third parties are at your own risk, and SWL shall not be liable for any claims, loss or damage arising from your use of such links.

Privacy and Security

Transmitting information over the internet, including through this website, carries inherent risks. While SWL endeavours to ensure the website is secure and free of errors, viruses, and other malware, SWL does not

guarantee the same and that the website is secure or free from interception, unauthorized access, or data breaches. Users assume full responsibility for any such risks, and SWL will not be liable for any resulting loss or damages.

Modifications

SWL reserves the right to modify, update, or discontinue any aspect of the website at its sole discretion, at any time, without prior notice. This includes, but is not limited to, changes to content, features, functionality, and availability of the website or any products offered through it.

Indemnity

You agree to indemnify and hold SWL and its officers, directors, employees and agents harmless from any and all claims, damages, losses, liabilities, and expenses (including attorneys' fees) arising out of or in connection with:

- Your use of the Services or services or goods obtained through your use of the Services;
- Your breach or violation of any of these terms or this disclaimer;
- SWL's use of your user content;
- Your violation of the rights of any third party, including third party service providers.

Limitation of Liability / No Warranties:

This Website is provided "as is" without any representations or warranties, express or implied. Shriram Wealth Ltd., its Subsidiaries, Group companies, Directors, Employees, Partners, Affiliates, Associates and Agents make no representations or warranties and are not in any manner answerable, responsible or liable to any person or persons for:

- any act of omission or commission, errors, mistakes and/or violation, actual or perceived, by us or any of our partners, employees, agents, associates, etc.
- the non-availability of the website at all times
- the information on the website being incomplete, inaccurate, untrue or misleading

Jurisdiction:

Your use of this website and any dispute arising out of such use of the website is subject to the laws of India. You hereby consent to the exclusive jurisdiction and venue of courts in Mumbai, Maharashtra, India in all disputes arising out of or relating to the use of this website. Use of this website is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph.

This is a Private website owned by SWL. Unauthorized scanning of vulnerabilities and exploitation of the same is strictly prohibited. If you have been found to do so, SWL may bring Civil and/or Criminal action and/or legal proceedings against you which shall be entirely at your costs and consequences.

By accessing this website you acknowledge and agree to the above-set out disclaimers and terms.