

INTRODUCTION

These Terms and Conditions are entered into between you and us for accessing, registering and interacting with our Platform and/or for availing our Services. The Platform is owned and operated by Wealthdoor Investment Advisers Private Limited, which allows us to use the Platform as per the terms of our arrangement with them.

These Terms and Conditions are an 'electronic record' as contemplated under Section 2(t) of the Information Technology Act, 2000 and is published in accordance with the provisions of Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011, as amended or re-enacted from time to time. By accessing, using or logging on to the Platform, even when you do not avail any of the Services offered on the Platform, you shall be deemed to have read and understood these Terms and Conditions and to have unconditionally and irrevocably accepted to be bound by these Terms and Conditions. Your continued use or access of the Platform signifies your acceptance to be bound by these Terms and Conditions. If you do not agree to these Terms and Conditions, you are advised to not use or access the Platform and/or any Services offered on the Platform.

We reserve the right to amend or modify these Terms and Conditions at any time in our sole discretion and without any notice to you, and your continued access of the Platform and/or any Services after such amendment or modification will constitute your acceptance of the updated Terms and Conditions. Once posted or updated on the Platform, such amendments or modifications will be effective immediately and will bind you, unless stated otherwise. It is your responsibility to review these Terms and Conditions on a periodic basis.

If you have any questions or concerns, please contact us at support@wealthdoor.in

1. DEFINITIONS AND INTERPRETATION

1.1 Definitions

For the purposes of these Terms and Conditions, all capitalized terms shall have the meaning set forth herein below:

1.1.1 "Applicable Law" means any constitution, statute, law, equity, regulation, ordinance, rule, judgment, order, decree, authorization, clearance, approval, directive, guideline, policy requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing, by any Governmental Authority, as applicable to you and/or us.

1.1.2 “CKYCR” means Central KYC Registry.

1.1.3 “Communication Service” has the meaning given to the term under paragraph 4.1.

1.1.4 “Companies Act” means Companies Act, 2013.

1.1.5 “Content” means, collectively, text, images, information, data, software, graphics, video messages, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork and computer code.

1.1.6 “Entity” means any firm, company, corporation, trust, joint venture, consortium, partnership or any other form of legal entity.

1.1.7 “Execution Partner(s)” has the meaning given to the term under paragraph 6.1.

1.1.8 “Financial Product” means (a) Securities, and (b) any other financial instrument or investment product that is not regulated by SEBI, in relation to which we provide Services to you.

1.1.9 “Force Majeure Event” means any event due to any cause beyond our reasonable control including, without limitation, unavailability of any communication system, breach or virus in the systems, fire, pandemic, epidemic, flood, catastrophe, explosion, acts of God, labour unrest, work stoppages, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, national emergencies, acts of Governmental Authorities, computer hacking, unauthorised access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, destructive or corrupting code or program, mechanical or technical errors/failures or power shut down, and/or change in any Applicable Law which impacts our ability to provide the Platform and/or the Services

1.1.10 “Governmental Authority” means any (i) government (central, state or otherwise) or sovereign state; (ii) governmental agency, semi-governmental or judicial or quasi-judicial or regulatory or supervisory or administrative entity, department or authority, court or tribunal or any political subdivision thereof; or (iii) international organization, agency or authority, including, without limitation, any stock exchange or any self-regulatory organisation, established under any Applicable Law.

1.1.11 “Group” means an entity which is a holding, subsidiary, associate, subsidiary of a holding company to which it is also a subsidiary or an investing company or the venturer of the company as per the provisions of the Companies Act.

1.1.12 “Intermediaries” has the meaning given to the term under paragraph 6.3.

1.1.13 “Intellectual Property” means and includes, any and all rights, titles and interests, whether registered or not registered, in and to any and all, trade secrets, patents, copyrights, service marks, logos, business names, names, trademarks, trade names, know-how, designs, utility models, inventions, internet domain names, or other intellectual or industrial property rights throughout the world and any application for registration of the foregoing, and similar rights of any type under the laws or regulations of any governmental, regulatory, or judicial authority, foreign or domestic as well as any and all moral rights, rights of privacy, publicity and similar rights of any type, and any other rights equivalent to any of the foregoing in any jurisdiction worldwide.

1.1.14 “Investment Advice” means advice relating to investing in, purchasing, selling or otherwise dealing in Financial Products and advice on investment portfolio containing Financial Products, whether written, oral or through any other means of communication for the benefit of the user.

1.1.15 “We” or “us” or “our” means Wealthdoor Investment Advisers Private Limited, a company incorporated under the provisions of the Companies Act, 2013 bearing CIN DELW07824, having its registered office at 8th Floor, 803, DLF Prime Towers, Okhla Industrial Area Phase -1, South Delhi, New Delhi - 110020

1.1.16 “KYC” means know-your-customer check in accordance with the Master Circular on ‘Know Your Client (KYC) norms for securities market’ dated 12 October 2023 issued by SEBI, as amendment from time to time.

1.1.17 “Platform” website, mobile application and any other technology platform owned and operated by WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED.

1.1.18 “Privacy Policy” means the privacy policy of WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED available at [privacy policy](#).

1.1.19 “SEBI” means the Securities and Exchange Board of India established under the Securities and Exchange Board of India Act, 1992.

1.1.20 “SEBI IA Regulations” means the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013.

1.1.21 “Securities” has the meaning given to the term under Section 2(h) of the Securities Contract (Regulation) Act, 1956.

1.1.22 “Service(s)” means, one or more services (including, but not limited to, Investment Advice, implementation services and wealth check-up service extended by WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED to the users through the Platform.

1.1.23 “Terms and Conditions” means these terms and conditions governing the Platform and the Services.

1.1.24 “Third Party Service Provider(s)” has the meaning given to the term under paragraph 5.1.

1.1.25 “Transaction File” has the meaning given to the term under paragraph 6.5.

1.1.26 “user” or “you” means any person visiting, accessing or using the Platform and/or availing the Services offered on the Platform.

1.2 Interpretation

1.2.1 Whenever the words “include,” “includes” or “including” are used in these Terms and Conditions, they shall be deemed to be followed by the words “without limitation.”

1.2.2 The words “hereof,” “herein”, “hereunder” and words of similar import when used in these Terms and Conditions shall refer to these Terms and Conditions as a whole and not to any particular provision of these Terms and Conditions.

1.2.3 Any reference to the singular shall include the plural and vice-versa.

1.2.4 Any references to the masculine, the feminine and the neuter shall include each other.

1.2.5 Any reference to any legislation or law or to any provision thereof shall include references to any such law as it may, after the date hereof, from time to time, be amended, supplemented or re-enacted, and any reference to a statutory provision shall include any subordinate legislation made from time to time under that provision.

1.2.6 Any reference to “person” includes any individual, company, corporation, firm, partnership, joint venture, association, organization, trust, state, agency of a state or Governmental Authority (in each case, whether or not having separate legal presence).

1.2.7 Where WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED is expressed to have a right or is required to make a determination with respect to the ‘materiality’ or

‘reasonability’ or ‘possibility’ of any matter, such right shall be exercised or determination shall be made by WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED in its sole and absolute discretion, save and except as otherwise specifically provided in these Terms and Conditions.

2. DISCLAIMERS BY WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED

2.1 We are registered under the SEBI IA Regulations as an ‘investment adviser’, vide registration no. INA000022057 and BSE enlistment number 2458.

2.2 The Platform and/or the Services provided by us are provided on an “as is” and “as available” basis without warranty of any kind, express, implied, statutory, or otherwise, including the implied warranties of title, non-infringement, merchantability or fitness for a particular purpose. We also disclaim all warranties, express or implied, regarding accuracy, timeliness, suitability or completeness of any Platform Content.

2.3 The information provided on the Platform is for general information purposes only and is not a personalized investment advice, and you should not use it as a basis for making investment decisions. You should enter into necessary contractual agreement with us in case you wish to receive Investment Advice on Financial Products or other Services from us.

2.4 Any Investment Advice that you receive on our Platform as a Service is solely based on the inputs received from you and is to be used solely at your own risk after an independent risk assessment.

2.5 Any registration granted by SEBI, enlistment with Investment Adviser Administration and Supervisory Body (IAASB) (i.e. BSE Limited) and certification from National Institute of Securities Markets in no way guarantees the performance of WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED or provides any reassurance of returns to you.

2.6 Certain Financial Products that may be advised by us may be outside the regulatory purview of SEBI, and no recourse will be available to you with SEBI in case of any grievance arising from such Financial Products.

2.7 As part of our Investment Advice, we may advise modifications to your investment portfolio from time to time, and for such number of times as we consider appropriate or necessary, and such advice may take into account previous re-balancing of your investment portfolio. In the event your investment portfolio deviates from the internal investment thresholds determined by us, we may provide a notification to you to re-balance your investment portfolio, which may include advice on buy/sell/hold of the Financial Products. Any such ongoing monitoring and notifications shall be provided by

us depending on the factors as may be considered relevant by us and we may, at any time and without any prior notice to you, suspend providing such notifications to you.

2.8 Any Investment Advice provided by us does not imply or guarantee any assured returns or minimum returns or target return or percentage accuracy or service provision or any other nomenclature that gives the impression that the Investment Advice is risk-free and/or not susceptible to market risks and/or that it can generate returns with any level of assurance.

2.9 Different types of investments involve varying degrees of risk. Past performance of the Financial Products may not be indicative of future results. You should not assume that future performance of any specific investment or investment strategy (including those recommended by us), will be profitable or equal to any historical performance or be suitable for your portfolio, or prove successful.

2.10 In the event where you avail Investment Advice from us, we will not provide any distribution services for Financial Products either directly or through our Group to you, provided that stock broking activity will not be considered as distribution activity for the purpose of this paragraph 2.10. We will not provide advisory Service for Financial Products either directly or through our Group to you if you are receiving distribution services from us.

2.11 We do not guarantee (i) that the Platform/Service will meet your requirements; or (ii) that the products, services, information, or materials sourced or obtained through the Platform will meet your expectations; or (iii) that the results obtained from the Platform and/or Service will be accurate or reliable; or (iv) that the Services mentioned on the Platform are fit for a particular purpose; or (v) that there will be no instance of data deletion, mis-delivery, or storage failure; (vi) that any identified defects will be corrected; (vii) that the Platform will be free from viruses or other malicious, destructive or corrupting code; (viii) the non- infringement of any third-party rights, title, merchantability, data accuracy and completeness, satisfactory quality and /or fitness of the Platform for a particular purpose.

2.12 The information and data provided on the Platform does not constitute an offer to buy or sell or solicitation of an offer to buy or sell any Services in any jurisdiction other than India. You may access the Platform and/or Services only in geographic locations within India or in such geographies where we permit. We may limit the availability of the Platform and/or Services to any person or geographic area at any time, without any prior notice or consent. If you choose to access the Platform and/or Service from outside the permitted geographic areas, you do so at your own risk and you may be in breach of these Terms and Conditions. Further, you may not have access to the Platform and/or

Services outside the geographic location where this Platform is made available and, in such cases, your experience may vary and some or all features may not be available.

2.13 Mere acceptance of these Terms and Conditions by you does not obligate us to offer you the Services.

2.14 The Services provided by us to you are not to be deemed exclusive and we will be free to render similar Services to others in the normal course of our business and will not be under any obligation to disclose to you such relationships or fees received/receivable from such relationships.

2.15 We/ our representatives/ agents may send communications and notices to you from time to time, including but not limited to any promotional communications/ transactional messages/other messages, through telephone calls/ SMS/ emails/ notifications/ post/ WhatsApp/ bots/ in person communication etc.

2.16 We are not managing funds and securities on your behalf and we only receive such sum of monies from you as are required to discharge your liability towards the fees owed to us.

2.17 We may restrict your access to some parts of the Platform and/or Services from time to time for maintenance and other purposes as we may deem fit.

2.18 We reserve the right to permanently or temporarily disable, terminate, suspend, or deny access, in whole or part, to the Platform and/or Services (or any part of it), without any notice or liability, for any reason whatsoever, including for any breach of these Terms and Conditions or Privacy Policy, or where the provision of Platform to you is no longer commercially viable or feasible for us or if there is suspicion or evidence of false or incomplete information provided by you.

3. REPRESENTATION, WARRANTIES AND ACKNOWLEDGMENT BY USERS

3.1 By accessing, logging in, browsing, or using the Platform and/or availing the Services offered by us, you hereby represent and warrant that:

(i) you are a resident of India, having tax residency in India and you are not a tax resident of any other country;

(ii) you are at least 18 years of age;

(iii) you are acting as an independent user and are not a dependent spouse, child or parent of any other user availing the Services;

(iv) you have the capacity to enter into a legally binding agreement under Applicable Laws;

(v) you are not barred or legally prohibited from accessing or using the Platform or availing the Services under Applicable Laws or by WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED;

(vi) the acceptance of these Terms and Conditions and the actions and transactions contemplated herein do not conflict with or require any consent under (a) any Applicable Law, or (b) any agreement or instrument binding upon you;

(vii) you are not listed in the prohibited or banned list maintained by any Governmental Authority;

(viii) the information provided by you in relation to any Service is true, correct and accurate;

(ix) all payments to be made by you through the Platform will be from you own personal bank account or from bank account where you are the first holder of a joint bank account and all the funds will be from legitimate sources; and

(x) you are not a politically exposed person or sanctioned person under any Applicable Law.

3.2 By accessing, logging in, browsing, or using the Platform and/or availing the Services offered by us, you understand, acknowledge and agree that:

(i) these Terms and Conditions form the legal contract between you and us in connection with the use of the Platform and/or Services and these Terms and Conditions along with the Privacy Policy governs your relationship with us;

(ii) you are solely responsible for understanding and complying with any and all Applicable Laws in connection with your access to the Platform and/or Services;

(iii) you have neither received nor have been induced through any rebates, gifts, or non-cash benefits (directly or indirectly) to access the Platform and/or Services;

(iv) the information, statements, opinions and materials contained on the Platform are for your private use only and not intended for use in any commercial activity or purpose by you;

(v) the wealth check-up Service on the Platform does not constitute an Investment Advice from us to you;

(vi) you will keep all information provided to you by us, including the Investment Advice and the login credentials, with yourself, will not allow any other person to access your account on the Platform and/or the Services by sharing your account login credentials and you will remain responsible for all actions taken through your system and account;

(vii) you will pay all agreed fees to us in a timely manner;

(viii) you have the necessary experience and knowledge to understand the risks involved in investments in various Financial Products and, before making any investment decision, you will (a) review all the relevant scheme documents, (b) evaluate the accuracy, completeness and usefulness of all opinions, advice, services, and other information provided on the Platform and/or the Services, (c) exercise due caution and seek independent financial advice, and (d) do your own diligence on prices/amounts required to be paid by you on transactions to be made on any Financial Products;

(ix) you will provide any and all information and documents required by us or any Third Party Service Provider for the purpose of providing efficient access to the Platform and/or the Services, including for conducting KYC checks and for conducting your risk profiling or assessment from time to time, and all such information and documents shall stay with us until the termination of these Terms and Conditions in accordance with paragraph 8;

(x) you will keep us updated of any change in the information provided on the Platform and/or in relation to any Service and will maintain the accuracy and completeness of all the information provided at all times;

(xi) you will confirm your risk profile promptly upon being intimated of the same by us;

(xii) you will comply with guidelines, instructions, requests, etc., as may be made by us or any Third Party Service Provider from time to time, for accessing the Platform and/or availing the Services;

(xiii) you will not (a) use the Platform and/or Services for illegal or offensive purposes or for any unfair trade practices or any other non-compliant or unlawful business activity, or (b) attempt to compromise system integrity or security or overload the infrastructure with excessive actions, or (c) copy or transmit any part of the Platform and/or Services, or (d) impersonate any person, or falsely state or otherwise misrepresent your identity,

age or affiliation with any other person or engage in fraudulent activities;

(xiv) you will not violate, circumvent or attempt to violate or circumvent any data security measures employed by us or collect any personally identifiable information of any user, including account names, from the Platform or use it for commercial solicitation;

(xv) you will not (a) employ automated systems such as “robots,” “spiders,” “scrapers,” or “offline readers” to access the Platform and/or the Services, or (b) upload malicious software or viruses on the Platform, or interfere with the operation of the Platform, or bypass the access restrictions imposed on the Platform; (xvi) you will not use any software, program, or device to automate access to or data retrieval from the Platform;

(xvii) you will not commit or engage in, or encourage, induce, solicit or promote, any conduct that would constitute a criminal offence, give rise to civil liability or otherwise violate any Applicable Law;

(xviii) you will not attempt to gain unauthorized access to any portion or feature of the Platform, any other systems or networks connected to the Platform, any of our server, by hacking, password mining or any other illegitimate means; and

(xix) you are fully aware of the procedures available for raising complaints or grievances with us and SEBI.

4. COMMUNICATION SERVICES ON THE PLATFORM

4.1 The Platform may contain chat areas, educational web pages or widgets, blogs, and/or other forms of communication facilities designed to enable you to communicate with the public at large or with a group of persons or posting Content (collectively, “Communication Services”). You agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service. You further understand that if you post any Content on the Communication Service, it may become a public disclosure of such Content by you and you grant us an irrevocable, perpetual, non-exclusive license to use, copy, display, and distribute such Content.

4.2 While using a Communication Service, you will not:

(i) defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as right to privacy) of other persons;

(ii) publish, post, upload, distribute or disseminate any inappropriate, profane,

defamatory, obscene, indecent or unlawful topic, name, material or information;

(iii) upload files that (a) contain software or other material protected by Intellectual Property laws or by right to privacy, unless you own or control the rights thereto or have received all required consents, (b) contain viruses, corrupted files, or any other similar software or programs, (c) may damage the software or hardware owned by any other person or take any action which may have this effect;

(iv) advertise or offer to sell or buy any goods or services for any business purpose, unless a Communication Service specifically allows such messages;

(v) conduct or forward surveys, contests, pyramid schemes or chain letters; (vi) download any file posted by another user of a Communication Service that you know, or reasonably should know, cannot be legally distributed in such manner;

(vii) falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded;

(viii) restrict or inhibit any other user from using and enjoying the Communication Services;

(ix) violate any code of conduct or Applicable Laws which may be applicable to the particular Communication Service;

(x) collect information about other persons, including e-mail addresses and contact details, without their consent;

(xi) use/exploit the Platform commercially, in any manner, that will constitute a business loss to us or generate revenue to any third-party;

(xii) deceive or mislead the addressee about the origin of the message or knowingly and intentionally communicates any information which is patently false or misleading in nature but may reasonably be perceived as a fact; or

(xiii) use or attempt to use any web crawlers, robot, spider, computer code or any other device, program and methodology to continuously and automatically search, scrape, extract, deep-link, index and/or disrupt the working of the Communication Service and/or without our prior written consent.

4.3 We are not obligated to monitor the Communication Services. However, we reserve

the right to:

(i) review the comments, materials and messages posted to a Communication Service and remove any comments, materials and messages that we, in our sole discretion, deem to be unfit or in violation of these Terms and Conditions and any Applicable Law;

(ii) disclose any information in connection with the Communication Service to any Governmental Authority pursuant to Applicable Laws, legal process or request from a Governmental Authority; and

(iii) terminate your access to any or all of the Communication Services at any time, temporarily or permanently, without notice to you, for any reason as we may deem fit.

4.4 You acknowledge and agree to use caution when giving out any personal information about yourself or your family members to any person in any Communication Service. We do not control or endorse the Content, messages or information found in any Communication Service and we expressly disclaim any liability with regard to any Content, messages or information in the Communication Services and any actions or consequences resulting from your or any other person's participation in any Communication Service.

4.5 Any Content, messages or information uploaded to a Communication Service may be subject to limitations on usage, reproduction and/or dissemination as determined by WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED.

4.6 You are solely responsible for the Content you post on the Platform. You must ensure that all your Content complies with these Terms and Conditions and Applicable Laws and does not infringe or violate any person's legal rights. You retain any and all of your rights to any Content you submit, post or display on the Platform and you are responsible for protecting those rights.

4.7 We take no responsibility and assumes no liability for Content you or any third party (through you) posts on the Platform. We may review, edit, or delete the Content that violates these Terms and Conditions or is offensive, illegal, or harmful. By posting Content on the Platform, you understand that it will become a public disclosure of such Content by you and you grant us an irrevocable, perpetual, non-exclusive license to use, copy, display, and distribute that Content. You agree not to use the Platform to host, display, upload, modify, publish, transmit, update, or share information that:

(i) belongs to another person without proper authorization;

(ii) is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, paedophilic, libelous, threatening, abusive, vulgar, tortious, invasive of another's privacy, hateful, racially or ethnically objectionable, disparaging, related to money laundering, gambling, or otherwise unlawful;

(iii) relate to or harms minors in any manner;

(iv) infringes or violates or misappropriates upon any Intellectual Property;

(v) threatens the unity, integrity, defense, security, or sovereignty of India, friendly relations with foreign states, public order, or incites the commission of any cognizable offense;

(vi) impersonates any person or entity, including but not limited to WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED, our officials, directors, or employees, or falsely represents your affiliation with any person or entity;

(vii) forges headers or manipulates identifiers to conceal the origin of Content transmitted through the Platform;

(viii) uploads, posts, sends, transmits, or otherwise makes available any Content that you do not have the right to share under any Applicable Law or contractual or fiduciary duty/relationships;

(ix) distributes unsolicited or unauthorized advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, or any other form of solicitation;

(x) uploads, posts, sends, transmits, or otherwise makes available any material containing software viruses, malware, or any other computer code designed to disrupt or harm computer software, hardware, or telecommunications equipment;

(xi) interferes with or disrupts the Platform or servers or networks connected to the Platform, or violates any network requirements, procedures, policies, or regulations;

(xii) edits Content to wrongfully, illegally, or without consent, replace identities of individuals;

(xiii) intentionally or unintentionally violates any Applicable Laws;

(xiv) collects or stores personal data about other users;

(xv) uploads, posts, sends, transmits, or otherwise makes available any images or other Content of individuals without their knowledge or consent;

(xvi) engages in any reproduction, duplication, copying, selling, trading, reselling, or exploitation of any portion of the Platform, use of the Platform, or access to the Platform for commercial purposes.

5. LINKS TO THIRD-PARTY PLATFORMS

5.1 In order to render the Services, we may, in our sole discretion, engage, outsource, or delegate certain functions, services or activities providers of different services providers, registrar and transfer agents, affiliates, distributors, third parties, banks, financial institutions, Execution Partners and such other entities as may be determined by us, in our sole discretion (“Third Party Service Providers”) and the Platform may contain links to such Third Party Service Providers. The links to such Third Party Service Providers are provided on as “as is” and “as available” basis and we advise you to read and understand the terms and conditions and policies of such Third Party Service Providers.

5.2 The Content, material, products offered, opinions expressed, and other links provided by such Third Party Service Providers are not verified, or monitored for accuracy, adequacy, completeness, functionality, timeliness or conformance with Applicable Laws and we make no warranties, express or implied, or other terms or representations, of any kind and nature whatsoever, in relation to any of these or accept any liability in relation to any of these.

5.3 You acknowledge and agree that you will access such Third Party Service Providers at your own risk, and we shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any services offered by the Third Party Service Providers.

6. IMPLEMENTATION SERVICES

6.1 We may facilitate implementation of the Investment Advice provided by us to you through various execution platforms (including platforms offered by BSE StAR MF or Computer Age Management Services limited) (“Execution Partner(s)”). You will be entitled to avail such implementation service at your own discretion.

6.2 We will facilitate implementation of investment advice for you only through direct schemes/products, wherever available, in the securities market.

6.3 We may, at your request, also refer you to service providers, stock brokers or other

intermediaries or financial institutions (collectively referred to as “Intermediaries”) who may facilitate or provide services to enable you to implement any Investment Advice. You shall independently evaluate the services and capabilities of such referred Intermediaries, and you may directly enter into arrangements with any such Intermediary for services at your sole discretion, judgment, and opinion. We shall not be held liable in respect of services rendered by such Intermediaries or for any errors of judgment, omission, or commission by the Intermediaries.

6.4 We will not receive any funds in our bank account while implementing the Investment Advice on the Platform through Execution Partners and such investment amounts shall be directly transferred to the respective bank account of the relevant asset management company (i.e., the company managing the Financial Products in compliance with the SEBI regulations).

6.5 By opting for the implementation services offered by us through the Execution Partners, you agree:

(i) to authorise us to use the Execution Partners to solely process and transmit your execution instructions with regards to purchasing, redeeming, switching, selling or other transactions or activities in respect of any Financial Product on your behalf, as may be instructed by you from time to time;

(ii) that submission of a transaction request through the account of the user on the Platform shall not be deemed to be an acceptance of the transaction by the Execution Partners and the transaction could be rejected if the same is not in compliance with the scheme information document/information memorandum (howsoever defined) of the relevant Financial Product or for any other reason which the Execution Partners, the relevant asset management company or any other Third Party System Provider may deem fit;

(iii) that in case of purchases with respect to Financial Products, where you have transacted in units of such Financial Products, but for any reason whatsoever, the transaction with respect to bank/payment transfer from you was not completed and such units have been credit to you, we will have the right to take any action against you to recover such amount that is owed by you with respect to such instruments;

(iv) that instructions given by you on the Platform for transacting in Financial Products will be forwarded by the Execution Partners to the relevant asset management company or the registrar and transfer agent in an electronic format (“Transaction File”) and such entities shall process the transaction on the basis of such Transaction File;

(v) that we shall not be held accountable or be responsible for verification of the authenticity of the transactions, including the content, source, accuracy or its completion;

(vi) to the transmission of data by electronic means through our Platform.

6.6 Neither us nor our group companies are charging any consideration including any commission or referral fees, whether embedded or indirect or otherwise, by whatever name called, for the provision of any implementation or execution services.

7. USER ACKNOWLEDGEMENT

7.1 You hereby acknowledge that WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED as a fiduciary under the Applicable Law will undertake appropriate due diligence in providing the Platform and its Services to you. Accordingly, WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED will ensure such arrangement are on arm's length basis.

8. TERMINATION

You agree to be bound by these Terms and Conditions till the time you are using the Platform or availing the Services offered by us on the Platform. In the event you delete the Platform app at any point prior to the closure of any Services, such an act will not extinguish your responsibilities under these Terms and Conditions.

If at any time you do not agree with these Terms and Conditions or do not wish to be bound by these Terms and Conditions, you shall provide us a thirty (30) days prior notice at support@wealthdoor.in to cease the access to the Platform and the Services or delete your account on the Platform.

We may withdraw or terminate the Platform or the Services anytime in case of breach of Terms and Conditions by you without a prior notice; or if we learn of the death, bankruptcy or lack of legal capacity of the User.

9. OWNERSHIP OF INTELLECTUAL PROPERTY RIGHTS AND PROPRIETARY RIGHTS

9.1 WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED and/or its Group (as applicable) are the sole and rightful owner of, and retain exclusive rights and ownership of, the Intellectual Property of the Platform and/or the Services (other than any Intellectual Property owned and controlled by a Third Party Service Provider). Any third-party Content appearing on the Platform is the property of its respective owners and we do not assert any rights in relation to the same. Such third-party Content is used by us either on the basis permission from the third-party or pursuant to fair use provisions in accordance with Applicable Laws.

9.2 You agree not to register, use, copy, reproduce or file in your own name or in the name of any other person any Intellectual Property owned by us and/or our Group (as applicable).

9.3 Using our Platform and/or availing the Services does not automatically authorise you to reproduce, transmit, disseminate, copy, download, modify, publish, broadcast, circulate, use, display or exploit the information, material and Content on the Platform including, but not limited to, text, photographs, graphics, video and audio Content, financial data, news, research, recommendations, and opinions, and all such Content displayed on the Platform is protected by copyright in favour of us (other than any Intellectual Property owned and controlled by a third party).

9.4 The software and hardware that support the Platform, as well as other internet-related software necessary for accessing the Platform, are solely our property or our Group ' (as applicable)] . Our permission to access the Platform does not grant you any proprietary or ownership rights in the aforementioned software / hardware. You shall not attempt to modify, translate, disassemble, reproduce, decompile, or reverse engineer the software / hardware underlying the Platform or discover source code or create any derivative products based on the software/hardware. You shall be responsible for obtaining and maintaining all telephone, computer hardware and other equipment needed for access to and use of the Platform and all charges related thereto.

10. INDEMNITY

Without prejudice to the other rights or remedies that we may have under Applicable Laws, you agree to indemnify, defend and hold harmless to the fullest extent, us, our affiliates, group companies' directors, officers, employees, agents, controlling persons, representatives, and any other third party providing any service to us, in relation to the Platform and/or Services, whether directly or indirectly, from and against any and all the liabilities (including claims, losses, penalties, damages, suits or legal expenses in defending ourselves in relation to the foregoing) arising from (i) breach of Applicable Laws, these Terms and Conditions and/or the Privacy Policy by you; (ii) negligence, mistake, wilful default, misrepresentation, fraud or misconduct under these Terms and Conditions and/or the Privacy Policy; (iii) misrepresentation, incompleteness, inaccuracy or error in disclosures and clarification provided by you to us; (iv) your use or misuse of the Platform and/or the Services; or (v) claims made by any third party due to, or arising out of, or in connection with, your use of the Platform and/or Service.

11. LIMITATION OF LIABILITY

11.1 To the maximum extent permitted by Applicable Laws, we, our affiliates and/or group companies' officers, directors, employees, contractors, agents and licensors,

shall not be liable to you for any direct, special, indirect, incidental, consequential, punitive, or exemplary damages, including without limitation, loss of opportunities, loss of data, loss of revenues, loss of anticipated profits, loss of business or goodwill, or any other pecuniary or non-pecuniary loss or damage of any nature whatsoever, whether such damages are based on breach of contract, strict liability, tort, breach of warranty, negligence or otherwise, even if we have been advised/communicated of the possibility of such damages, arising out of or relating to:

(i) your use of, or inability to use, the Platform and/or Services for any reasons;

(ii) inaccessibility and/or unavailability of the Platform and/or Services for any reasons, including for reasons of maintenance;

(iii) errors of judgment, action, omission, or commission in the course of the Services rendered by us in good faith;

(iv) failure to review the updated Terms and Conditions from time to time;

(v) breach of these Terms and Conditions;

(vi) termination, suspension or freezing of the account of the user as a consequence of a breach or potential breach of these Terms and Conditions or for any reason whatsoever;

(vii) system failure, bugs, computer virus, malware, interruption, communication line failure, hacking, suspension, breakdown, withdrawal, technical flaw, malicious/destructive/ corrupting code, each in relation to the Platform;

(viii) depletion in the value of the assets under advice with us, which may result by reason of fluctuation in asset value, or by reason of non-performance or under-performance of the Financial Products or from any delay or failure in completion of any payment or other instructions or due to any other market conditions;

(ix) any action, omission, error or deficiency in service on part of any Third Party Service Providers, Execution Partners or Intermediaries;

(x) any delay, error, incorrect information, defect, failure, interruption, non-availability or malfunctioning of system or service, at the end of Third Party Service Providers, Execution Partners, Intermediaries or us, and/or insufficient funds in your trading account/ bank account, and/or any technical issues faced by you on the Platform and/or rejection of your instructions by any Third Party Service Providers, Execution Partners, or

Intermediaries for any reason whatsoever;

(xi) the use of, or reliance on, any Content, products, or services offered by any Third Party Service Provider;

(xii) failure to maintain confidentiality of comments, materials and messages posted to a Communication Service collected, stored or transmitted through the Platform;

(xiii) non-availability of the SMS/email alert/push notifications service on your mobile phone number or email-id;

(xiv) any misuse of your login credentials or other confidential information on account of your negligence or any action carried out by you; or

(xv) any other interactions with another user in connection with the platform.

11.2 Notwithstanding anything to the contrary provided herein, the aggregate liability of WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED and its Group shall be limited to the fees paid to us (excluding out of pocket expenses and taxes if any paid) for the use of the Platform and/or availing of the Services regardless of whether the liability is based on breach of contract, strict liability, tort, breach of warranty, negligence or otherwise.

12. Advisory Fees and Pricing

12.1 You agree that in order to be eligible for free investment advisory under the Services for a specific time period (“Complementary Period”), you shall complete the onboarding process as required in the Platform which include risk profiling, assessment, executing investment advisory agreement, etc. Post the said Complementary Period, advisory fees will be applicable as per terms and conditions of the investment advisory agreement. Please refer by clicking [here](#) to view the advisory fee applicable post the Complementary Period.

12.2 Refund Policy: You hereby agree and acknowledge that the advisory fees are non-refundable in nature. WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED does not owe any liability to refund the advisory fees if you decide to discontinue the Services or terminates the investment advisory agreement under any other circumstances whatsoever. Notwithstanding the foregoing, in the event of premature termination of the investment advisory agreement, or discontinuation or interruption of the Services, you shall be entitled for refund of the proportionate fees (if applicable) for the unexpired period, subject to the terms and conditions of the investment advisory agreement.

13. ASSIGNMENT

Your rights and obligations under these Terms and Conditions may not be transferred or assigned by you to any third party.

We reserve the right to assign or transfer our rights and obligations under these Terms and Conditions, in whole or part, to any third party without any restrictions or requirement of providing a prior intimation to you or obtaining any consent from you.

14. FORCE MAJEURE

We shall not be liable for any delay or failure to perform any of our obligations under these Terms and Conditions or provide the Services or any part thereof, if the performance is prevented, hindered or delayed by a Force Majeure Event, and in such case our obligations shall be suspended for so long as the Force Majeure Event continues.

15. GOVERNING LAW AND JURISDICTION

These Terms and Conditions shall be governed by the laws of the Republic of India. You agree to the exclusive jurisdiction of the courts in Mumbai, Maharashtra, India for resolution of any dispute(s) or difference(s) between you and us in connection with or arising out of or relating to these Terms and Conditions.

16. NOTICES

16.1 All notices, requests, demands, waivers, complaints, queries and other communications required or permitted to be given to us shall be made in writing and sent by courier, certified mail, or electronic mail to the following address: Unit No. 1301A, 13th floor, Altimus Building, Plot No. 130, Worli Estate, Pandurang Budhkar Marg, Worli, Mumbai 400018, or email address at: helpdesk@jjobblackrock.com. The notices, requests, demands, waivers, complaints, queries and other communications or demands shall be deemed to be made, when they are actually received by us in any of the abovementioned manner.

16.2 All notices, requests, demands, waivers, complaints, queries and other communications or demands to or upon a user shall be effective if sent by us through courier, certified mail or electronic mail to the last-known correspondence address or email address provided by the user to us, or by posting such notice, requests, demands, waivers, complaints, queries and other communications or demand on the Platform that is publicly accessible to the user without any charge. The notices, requests, demands, waivers, complaints, queries and other communications or demands sent by us to a user shall be deemed to be received by such user, if and when:

(i) we are able to demonstrate that the communication, whether in physical or electronic form, has been sent by us to such user, or

(ii) immediately upon us posting such communication on the Platform that is publicly accessible to the user without any charge.

17. ENTIRE AGREEMENT / SEVERABILITY

17.1 These Terms and Conditions constitutes the entire agreement between you and us.

17.2 Any provision of these Terms and Conditions, which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective only to the extent of prohibition or un-enforceability but that shall not invalidate the remaining provisions of these Terms and Conditions nor affect such provision in any other jurisdiction.

18. COOKIES AND ARTIFICIAL INTELLIGENCE

18.1 We use cookies and artificial intelligence tools (including Aladdin®) on our Platforms for analysis, offering financial tools and investment advice, providing unique Content, and enhancing user experience. You acknowledge that you have read and understood the provisions relating to use of cookies set out in our Privacy Policy.

19. USAGE OF PERSONAL INFORMATION

19.1 When accessing our Platform and/or availing the Services, you will need to provide us with your personal data and sensitive personal data or information. You also acknowledge that we may obtain or receive information relating to you from other service providers, depositories, account aggregators, financial institution and/or governmental agencies for the purposes of providing the features of the Platform and/or for offering the Services.

19.2 You consent to us downloading your information from CKYC for the purpose of completing the KYC checks and you undertake to register your information with CKYCR through us unless your information is already updated with CKYCR.

19.3 You consent to our use of your information for providing access to the Platform and/or the Services. Your information will be collected, stored, processed, disclosed and used in accordance with the terms of our Privacy Policy. You agree that you have read and understood the Privacy Policy. In case of any discrepancy between these Terms and Conditions and the Privacy Policy, the terms of the Privacy Policy shall prevail.

19.4 You hereby agree, acknowledge and grant your specific consent to us to further use, process, transfer, disclose and share your information:

(i) with the entities that form a part of our group, Execution Partners, asset management

companies, registrar and transfer agent, distributors, third parties, banks and any other Third Party Service Providers engaged by us; and

(ii) with any other Governmental Authority where requested pursuant to Applicable Laws;

in each case, in accordance with our Privacy Policy.

19.5 You further agree that certain user information may be displayed, automatically or otherwise, upon logging into your account on our Platform and/or initiating any transaction on the website/platform of Third Party Service Provider and/or Execution Partner.

19.6 You acknowledge and agree that in the event where you do not provide your consents for collection, storage, processing, sharing and use of your information as required by us under Applicable Law to provide you with access to the Platform and/or the Service, we may, in our sole discretion, not provide or cease to provide access to the Platform and/or the Service to You.

19.7 You may revoke/withdraw your consent in the manner provided in our Privacy Policy. You acknowledge and agree that if you revoke/withdraw your consent to collect, use, share, process or store any information in accordance with these Terms and Conditions and the Privacy Policy, you shall intimate us in writing and immediately (i) cease to access the Platform and/or the Service; and (ii) make payments of any amounts owed to us in full.

19.8 You acknowledge and agree that any request for deleting any information shared with us will be dealt with in accordance with our Privacy Policy.

These Terms and Conditions were last updated on 27/03/2026.