

TERMS OF SERVICE

By signing up for an account on the Fundzbazar portal including the website www.fundzbazar.com, the mobile application (the “**Portal**”), you are agreeing to these terms of service (“**Terms of Service**”), our [Privacy Policy](#) (*defined below*) and any supplemental terms, as may be separately agreed between you and Prudent (in connection with specific Service(s) (*defined below*) that you may avail from time to time (“**Supplemental Terms**”). The Terms of Service and Privacy Policy are collectively referred to as the “**Terms**”. The Supplemental terms are in addition to and shall be deemed to be a part of these Terms for the purposes of the applicable Service(s). Supplemental Terms shall prevail over these Terms in the event of a conflict with respect to the applicable Service(s).

It is important that you read the Terms thoroughly as the same are legally binding on you. By clicking the box indicating acceptance of these Terms, you acknowledge and agree that you have read and understood these Terms and that these Terms form a legal and binding agreement between us. If you do not agree to these Terms, do not access or use the Portal or the Service or any part thereof.

In these Terms and/ or any Supplemental Terms, “Applicant”, “User”, “you” or “your” shall refer to you, the person(s) has/ have registered on the Portal /set up a FundzBazar account and the term “FundzBazar” “Prudent”, “we” or “our” shall refer to Prudent Corporate Advisory Services Limited, a company with its registered office at Prudent House, Panjrapole Cross Road, Nr. Polytechnic, Ambawadi, Ahmedabad – 3800015, Gujarat and wherever the context requires, shall also include Prudent’s affiliates and their respective employees, officers, directors, agents and representatives. Parties mean Prudent and you collectively, and Party means any one of them, as the context may indicate.

Prudent Corporate Advisory Services Ltd. (“**Prudent**”) holds a registration with Association of Mutual Funds in India (“**AMFI**”) and has obtained ARN Code 9992. Prudent is also a stock broker registered with Securities and Exchange Board of India (“**SEBI**”) under registration no. INZ000293634, dated February 25,2020. Prudent provides services for distribution of financial products on the Portal through its distribution department (“**Distribution Department**”).

1. REGISTRATION & ACCOUNT OPENING

- 1.1. You are required to register on the Portal and create a FundzBazar account by providing your information (“**Your Account**”) in order to avail our Service(s) (*defined below*).
- 1.2. The process of registration and creation of Your Account has been set out in “**Annexure 1**” hereto.
- 1.3. The requirements set out in **Annexure 1** for Your Account creation are not an exhaustive list of requirements and Prudent reserves the right to require additional information/ authorization(s) as may be deemed necessary by Prudent, in its sole discretion, to complete its internal verification process.
- 1.4. In the event Prudent is unable to successfully complete its internal verification in accordance with its policies, Prudent has the right to unilaterally reject the request for creation of Your Account and/ or availing any of the Service(s), without assigning any reasons whatsoever and without notice.

- 1.5. You agree that collection, storage, sharing or disclosure of Your Information that You provide to us at the time of Your Account opening or otherwise shall be governed by the privacy policy of Prudent (“**Privacy Policy**”), incorporated herein by way of reference. By accepting these Terms, you acknowledge that you have read and understood these Terms and specifically consent to our collection of the stated information in accordance with the Privacy Policy.
- 1.6. You hereby irrevocably and unconditionally grant your no objection to Prudent to collate the transaction details relating to the investments in Products as done by you on the Portal and to transmit such transaction data to the concerned Products Providers for further processing of your transactions.
- 1.7. By creating Your Account, you declare and confirm that:
 - 1.7.1. You are at least 18 (eighteen) years of age and otherwise capable of entering into these Terms and performing the obligations set out hereunder. Where you are acting as guardian on behalf of a minor, you have the necessary authority to register/sign up for the Services on behalf of the minor.
 - 1.7.2. You are a human being. Any use of the FundzBazar system by ‘bots’ or other automated tools or methods is not permitted under these Terms.
 - 1.7.3. You have created Your Account for your own personal use and that any information you provide to Prudent, both when you create Your account and in the future, belongs to you (and is not that of any third person) and that the same is true, accurate, current and complete.
 - 1.7.4. You understand and agree that any change of Your Information including but not limited to address, mobile no., e-mail id, bank details for Your Account, can only be effected in accordance with Prudent’s policies after completing certain other formalities in this regard. You may be required to submit additional information/authorizations, as required by Prudent’s policies, from time to time, to authenticate the modified details and may not be able to use the Service(s) until verification of the changed details is successfully completed by Prudent.
 - 1.7.5. You acknowledge that any incorrect/ false information submitted by you may cause Prudent or third parties substantial economic damage and loss. You hereby agree that you will indemnify Prudent for any loss, damage, claim, action, costs, charges and expenses which Prudent may suffer or incur as result of acting on, or relying on the information/ authorizations provided by you.
 - 1.7.6. You will be responsible for safeguarding the security and confidentiality of Your Account and password; that you will not share, assign or transfer Your Account or reveal your password to any third party or do anything else that might jeopardize the security of Your Account; and that you will be solely responsible and liable for all actions/instructions initiated using your Account.
 - 1.7.7. If we disable Your Account for any reason whatsoever, you will not create another one without revealing the same to us and then again, only with our express permission.
 - 1.7.8. If you become aware of any unauthorized use of Your Account or password, you will notify Prudent immediately by e-mail addressed to info@fundzbazar.com with the title “Account-Unauthorised Access”.
 - 1.7.9. You are specifically agreeable to receiving communication(s) in connection with the Portal and/ or Service(s) including communication containing promotional material though you may be registered on DNC.

1.7.10. You are/will be in compliance with KYC requirements under applicable SEBI/AMFI or any other applicable regulations before you start investment in Your Account and at all times going forward.

2. OUR SERVICES

2.1. When we refer to our “**Service(s)**” we mean:

2.1.1. **Distribution Service(s)** - the facility provided by the Distribution Department of Prudent to you which will enable you to place investment request(s) or purchase or switch or redeem products including but not limited to mutual fund units, fixed deposits, bonds, debentures, LAS (Loan against Securities), pension products, etc. (“**Products**”) offered/ distributed by Prudent in its capacity as an intermediary/ agent of such selected mutual funds (“**MFs**”)/ asset management companies (“**AMCs**”)/ any other third party service providers/ vendors (“**Product Providers**”).

3. DISTRIBUTION SERVICES & LIMITATIONS ON USE OF DISTRIBUTION SERVICES

3.1. You agree and acknowledge that the Distribution Service(s) is/ are presently available in respect of select Product Providers only with whom Prudent has entered into a separate arrangement and as are displayed on the Portal. You shall be entitled to subscribe for and transact the units of such other Product Providers with whom Prudent may enter into specific arrangement in the future on the terms and conditions as contained herein.

3.2. It is clarified that when providing the Distribution Service(s), the Distribution Department’s role is restricted to:

3.2.1. Providing information about the Product Providers and their respective Products;

3.2.2. Distributing the Product and/ or acting as a referrer to the third party Product Provider;

3.2.3. Processing (accepting and forwarding) the relevant instructions received from the Applicant(s) to the respective Product Providers.

3.2.4. Additionally, Prudent may also provide services relating to providing product updates, statements, performance updates, etc. in the event they are sent to Prudent by the Product Provider.

3.3. All Distribution Service(s) provided by the Distribution Department are subject to local regulations and / or the Prudent’s internal policy requirements at all times. Prudent is authorised to make changes to its Distribution Service(s) offering at any time to ensure adherence to the same

3.4. The Distribution Department is acting only as a distributor and / or referrer of Products to its customers. These products do not pertain to Prudent and are not endorsed or guaranteed nor do they constitute obligations of Prudent or any of its subsidiaries, associates or affiliated companies

3.5. The Distribution Department only acts as an intermediary to facilitate transactions in various Products, on behalf of and on receipt of instructions from the Applicant/ you. All transactions undertaken by the Distribution Department will:

- 3.5.1. be subject to the terms and conditions stated herein and as specifically applicable for each Product;
 - 3.5.2. be basis your express instructions; and
 - 3.5.3. be strictly on a non-discretionary and on a non-risk participation basis.
- 3.6. When providing Distribution Service(s), the Distribution Department is under no duty to assess the prudence or otherwise of any instructions given by you and would be justified in acting on your instructions, irrespective of their prudence or otherwise.
- 3.7. All decisions to buy, sell or execute any transaction will be solely yours. It will be deemed that all decisions taken by you and instructions sent to the Distribution Department for execution have been arrived at after due consideration of all aspects and Prudent accepts no liability whatsoever in this regard Any information/ details provided by Prudent on the Portal are for information only and reflect Prudent's views. You agree and understand that all investment decisions are solely with you and shall be based on your personal judgement and after due consideration of all aspects involving the investment. All decisions to invest / hold / redeem any specific Product are at your sole discretion and Prudent accepts no liability whatsoever in this regard.
- 3.8. You understand and agree that the Distribution Department does not in any manner guarantee:
- 3.8.1. the execution and / or non-execution of the transaction for which instructions have been provided to the Distribution Department . The Distribution Department's responsibility is restricted to, on a best effort basis, passing on the instructions to the respective Product Providers;
 - 3.8.2. payment on any of the Products;
 - 3.8.3. the liquidity, redemption, sale or repayment of any Products, whether on or prior to maturity;
 - 3.8.4. make any offer to buy back for any of the Products;
 - 3.8.5. the payment of interest, dividend or any other corporate action; and
 - 3.8.6. promise any returns.
- 3.9. All investments are subject to investment risks, including the possible loss of the principal amount invested. Past results are not indicative of future performance. The value of investments may fluctuate from time to time resulting in gains / profits or losses, as the case may be. Past performance should not be construed as an indication or guarantee of future performance.
- 3.10. In the absence of Prudent's gross negligence, bad faith or wilful misconduct, as long as Prudent acts in compliance with such authorisation / instruction, Prudent shall be indemnified for and held free and harmless from and against any and all responsibility for, any and all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act of omission (or any delay) or the basis of instructions to Prudent to purchase any Products, together with any and all attendant costs and expenses including Prudent's reasonable legal fees and expenses, collectively referred to as 'losses'
- 3.11. In the process of offering these Distribution Service(s), Prudent may be required to share information relating to the Services availed by you, your transactions and / or

your holdings to the regulators, auditors, other statutory bodies, third party Product Providers, their agents or intermediaries and subsidiaries or affiliates of Prudent. You hereby authorise Prudent to share such information on a need basis

- 3.12. In lieu of the Distribution Service(s) provided, Prudent may receive an upfront and / or recurring fee from the Product Provider(s). You have no objection to the same. Details of the fees may be provided on the Portal or some other public domain or provided to you on specific request.
- 3.13. There may be an exit load applicable to certain Product schemes which would be mentioned in the respective offer documents including Scheme Information Document (SID) /Key Information Memorandum (KIM) and addendums issued thereto from time to time (collectively referred to as “**Scheme Related Documents**”). You are required to read all the Scheme Related Documents before investing.
- 3.14. You agree and understand that Prudent does not solicit clients or investments of persons resident in the United States of America (“U.S.”) and Canada. You agree and acknowledge that Prudent and the various Product Providers shall not be liable for rejection of any application by any Product Provider, where the investor is a person resident in U.S., Canada and/or any other person prohibited from investing under the relevant Scheme Related Documents subsequent to the processing of a transaction.
- 3.15. Purchase requests made through the Portal shall be processed by the respective Product Provider(s) only after funds sufficient to cover the purchase price of the Product(s) and other costs and charges have been received by the respective Product Provider(s). Payments towards the purchase price and other costs and charges shall be made through the payment facilities including the payment gateway, NACH mandate, NEFT/RTGS or any other payment facilities made available by Prudent on the Portal. If for any reason, the Product Provider is unable to allow a transaction for purchase or redemption of the full quantity of units transacted by you through the Portal, the respective Product Provider shall be at liberty to process a lesser quantity of the units sought to be purchased or redeemed (as the case may be) by you. In such a case, neither Prudent nor the Product Provider(s) shall be responsible for the non- execution of transaction for the entire quantity or the remaining quantity of units sought to be purchased/ redeemed.
- 3.16. The Distribution Service(s) provided by the Distribution Department are available and appropriate for use only in relation to Products offered by Product Providers in India.
- 3.17. You must comply with all applicable laws to avail of/ use our Distribution Service(s).
- 3.18. You expressly agree and acknowledge that any information contained on the Portal or other material or otherwise communicated by Prudent shall not be construed by you as the basis of investment and that all decisions to purchase /sell / transact Securities (as defined under the Securities Contracts (Regulation) Act, 1956 made by you shall be on the basis of your own personal judgement arrived at after due consideration.
- 3.19. Notwithstanding anything stated herein should the Distribution Department or any employee of Prudent working in the Distribution Department give any incidental

advice to the products offered by distributor or make any representation to you, it shall be your responsibility to make an independent assessment.

- 3.20. You are aware that Prudent may tape-record conversations between you and/or your representative and Prudent, over the telephone, and hereby specifically permits Prudent to do so. Such recordings may be relied upon by Prudent as and when required.

4. MULTIPLE INVESTOR ACCOUNT

- 4.1. Subject to the provisions hereof, it shall be open to you (“**Primary Account Holder**”) to add multiple investors to Your Account, subject to acceptance of these Terms by such additional investor(s), compliance with applicable KYC norms for such additional investor(s) and other formalities prescribed under Prudent’s policies from time to time.
- 4.2. The addition of an investor to Your Account under Article 5.1 above shall be deemed to operate as:
- 4.2.1. the Primary Account Holder’s consent to the addition of such investor to Your Account;
 - 4.2.2. the additional investor(s)’ consent to his/ her/ their addition to Your Account;
 - 4.2.3. the additional investor(s)’ acknowledgment that he has seen and accepted these Terms. Accordingly, a reference to the word “you” under these Terms shall include not only the Primary Account Holder but also every additional investor added to the Multiple Investor Account (*as defined below*) pursuant to these provisions;
 - 4.2.4. an authorization to the Primary Account Holder from the additional investor(s)’ to provide all instructions in relation to Your Account and an acknowledgment that he/ she/ they shall be bound by such instructions.
- 4.3. In the event Your Account has multiple investors (“**Multiple Investor Account**”), all instructions shall be given only by the Primary Account Holder of such Multiple Investor Account, on behalf of the investor(s). All instructions given by the Primary Account Holder shall be binding on the investor(s) as if given by each investor personally.
- 4.4. It is clarified for avoidance of doubt that in case of a Multiple Investor Account, it shall be open to the Primary Account Holder to give instructions for the purchase of units / securities in the sole name of such Primary Account Holder, or in the name of the Primary Account Holder jointly with an investor(s) to the exclusion of other investor(s) in such Multiple Investor Account or solely in the name of the other investor(s) in such Multiple Investor Account.
- 4.5. At the time of initiation of any transaction in a Multiple Investor Account, the Primary Account Holder must specify the name of the relevant investor(s) for the transaction so initiated/ performed in the Multiple Investor Account.

5. Communication of Instructions

- 5.1. Prudent will act on instructions received in the specified format, within the cut-off time and through a channel as may be specified by Prudent, from time to time. Prudent may, at its discretion, refuse to act on any instructions unless they are given in a manner and

form acceptable to it. Prudent may, in its discretion, not carry out your instructions, where it has reason to believe (which decision of prudent, you shall not question or dispute) that the instructions are not genuine or are otherwise improper or unclear or raise a doubt and / or put on hold or stop such transactions where it feels that further verification is required for any compliance, legal, operational or any other purpose.

- 5.2. Prudent shall have no responsibility to determine the authenticity of any instructions given or purported to be given by you. You shall not hold us liable on account of Prudent acting in good faith on any of your instructions. Prudent shall perform its duties on a best effort basis to execute your instructions to buy / sell / switch the requisite units of the Products at the specified price. However, there may be a few instances wherein the instruction may be executed for a different quantity or at a different price due to volatile market conditions. The execution of the instruction may also get delayed due to technical delays in processing the instruction, discrepancies in the instructions, delay in the receipt of the instructions or any other reason which in the opinion of Prudent restricts it from executing your instruction(s). Prudent shall not be held responsible for any delays or failure to execute the instructions which are beyond the reasonable control of Prudent.
- 5.3. You authorize Prudent to accept instructions through various channels and in such formats, including but not limited to physical forms in original, facsimile instructions, e-mail instructions, telephonic instructions, instructions through the Portal including any mobile banking / tablet applications, or such other channels that Prudent may provide and permit from time to time. You will specify the e-mail ID, phone number, FAX number, mobile number, etc., through which instructions will be provided to Prudent. Any instructions given or purportedly given or received from the specified e-mail ID, phone number, FAX number, mobile number, IP Address currently provided by you and / or as may be changed by you, from time to time, through your specific instructions to Prudent, shall be deemed to be given with your full authority and approval and shall be sufficient authority to Prudent and conclusively binding on you, irrespective of whether such orders or instructions are or are not subsequently confirmed in writing. You accept full responsibility and liability for all consequences of the acceptance and execution of such orders and instructions. Prudent shall not be liable for any loss which you may suffer if Prudent acts on these instructions from you
- 5.4. Notwithstanding anything herein contained, Prudent is entitled at any time in its sole and absolute discretion and without giving any reason therefore, to defer the execution and / or decline any e-mail / facsimile / telephone / internet / mobile orders or instructions given by you. You shall not hold Prudent liable for any loss, damage or claim or any other consequence arising as a result of Prudent declining the same.
- 5.5. Nothing contained herein shall require Prudent to violate any applicable laws, rules or procedures / instructions. Prudent shall have no further duty to verify the content of any instruction or communication or the identity of the sender or confirmer thereof, if any, and you expressly agree(s) to be bound by any instructions and communications, whether or not authorised, sent in its name and accepted by Prudent.
- 5.6. You agree and acknowledge that any instruction given or purported to be given by you before the cut off time as may be intimated by Prudent to you, from time to time, would be processed as per the cut-off details given on the Portal.

- 5.7. You acknowledge that the Products shall be allotted, redeemed or switched, as the case may be, at the Net Asset Value (NAV) prevalent on the date of the application made to the relevant Product Provider, if the application for purchase, redemption or switch is received by the Product Provider before the cut-off time as specified by Prudent and consistent with the terms of the scheme and/or the Scheme Related Documents. However, Prudent shall not be liable for any loss that may arise to you as a result of the incorrect NAV applied on units allotted to you by the Product Provider. You acknowledge that any transaction request falling due on a holiday would be processed on the next business day and respective NAV would be applicable as per the offer document.
- 5.8. On submission of instructions for redemption of Products, the same will be submitted by Prudent to the concerned Product Provider and the proceeds out of the redemption shall be credited by the said Product Provider to the bank account specified by you in Your Account opening application or as may be changed by you from time to time.
- 5.9. On submission of instructions for switching of mutual fund units, the same will be submitted by Prudent to the concerned Product Provider and the instruction shall be processed and the mutual fund units held by you under a specific scheme of the Product Provider shall be switched over to the units of any other scheme of such Product Provider (the “**Switched Units**”) at the NAV as existing at the time of submission of such Instruction of such Switched Units.
- 5.10. You agree and acknowledge that requests for purchase, redemption and/ or switch of Products once placed cannot be cancelled.

6. COMMUNICATION FROM PRODUCT PROVIDERS

- 6.1. Prudent may receive information / communication about the Product(s) and / or your relationship with the Product Providers from time to time. The same information may / may not be shared by the Product Providers directly with you, depending on their internal practices and policies. Prudent may, on a need basis, send / forward such information to you (where there are more than one Applicants, only to the first named Applicant). Prudent shall not be responsible for verifying the veracity of such information / communication. It shall be your duty to verify such information / communication and the discrepancy, if any, should be directly reported to the Product Provider as well. Prudent shall, in no case, be liable or responsible for any discrepancy in the information / communication so received. You acknowledge that Prudent is providing such Products merely as a Distributor / referrer and you shall be bound by the terms and conditions specified by the Product Providers.

7. LIABILITY IN CASE OF MORE THAN ONE APPLICANT

- 7.1. In case of more than one Applicant, all the liabilities and obligations of the Applicants to Prudent shall be joint and several.
- 7.2. In case of a Multiple Investor Account, the liabilities and obligations of all investors in such Multiple Investor Account to Prudent shall be joint and several.

8. THIRD PARTY RISK

- 8.1. For all third party Products for which Prudent is a distributor / referrer, the role of the Prudent will be restricted to forwarding the necessary instructions / transactions to the respective Product Provider.
- 8.2. Prudent shall not be liable for any loss or damage that may be caused to you:
 - 8.2.1. Due to delay in accepting, processing and / or executing by the Product Provider and/ or its authorised agents of your instructions / transactions, irrespective of the instructions / transactions being complete or discrepant;
 - 8.2.2. By reason of failure or delay by the Product Provider (and / or their agent, if any) to deliver / transfer / settle any units / securities / Products purchased / switched, even though payment for the same may have been made or for the failure or delay in making full payment in respect of any units / Securities sold / transferred / redeemed, though the units / securities / Products may have been delivered by you;
 - 8.2.3. For any delay, failure or refusal of the Product Provider / settlement agency / any company / corporation or other body in registering or transferring units / securities/ Products to your name(s) or for the delay in processing any corporate action, including but not limited to interest, dividend, bonus, rights or any other loss caused to you arising therefrom
- 8.3. You acknowledge and accept that any risk associated with the Products is at your sole risk and is to be borne entirely by you. Prudent is not responsible for the same. You agree to absolve Prudent harmless and free from any claim in respect thereof. Any claims against Prudent under these Terms must be notified to Prudent with complete details of the transaction, problem areas and the details of the exact loss. Acknowledgement of claims is at Prudent's sole discretion.
- 8.4. You acknowledge that you have read and understood the contents of the Scheme Related Documents and the details of the scheme and have not received or been induced by any rebate or gifts, directly or indirectly, in making investment. You hereby declare that the amount invested/to be invested by you in the scheme(s) of the relevant Product Provider(s), is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time, including the provisions of the Income Tax Act, 1961, anti-money laundering laws or anti-corruption laws and notifications or directives issued thereunder.
- 8.5. You acknowledge that where the funds used for the purchase of any of the Products / Services availed through Portal, if have been received from abroad, the same have been remitted through approved banking channels or from the NRE / NRO / FCNR account.

9. DISCLAIMER OF LIABILITY

- 9.1. Prudent shall not, in the absence of gross negligence on its part, be liable to the you under these Terms, for any act, omission or delay by the Product Provider(s) or for any

claims which you may suffer or incur as a result of or in course of discharge by Prudent or its nominees, agents, officers of its duties under this Agreement;

- 9.2. Without prejudice to what is stated above, Prudent shall not be held liable for or by reason of any loss or damage or failure to comply or delay in complying with its obligations under these Terms, which is caused directly or indirectly by any event or circumstance beyond Prudent's reasonable control;
- 9.3. Prudent shall not be liable for and you shall indemnify Prudent for any losses, damages, expenses, costs, liabilities and claims of whatsoever nature, caused by fraudulent or unauthorised use of your signature(s);
- 9.4. Prudent will not be liable for any error or inaccuracies in any of the publicly available information that may be provided to you by it. Prudent shall be under no duty to verify compliance with any restrictions on your investment powers;
- 9.5. Prudent will not be liable for any loss, damage, cost, charges or expenses, directly or indirectly, caused by reason of any defects or imperfection or mechanical or other failure with relation to computer, cable, telex, telephone, satellite, postal system or any other medium or mode of communication;
- 9.6. You understand that all investments are subject to investment risk, including the possible loss of the principal amount invested. You shall transact in a Product at your own risk. It is your responsibility to make a prior and independent assessment / evaluation of any Product, and for such purpose may utilise the services of any investment consultant / chartered accountant / financial advisor / tax advisor, as may be deemed fit. Prudent and / or any employee of Prudent shall not have any liability or be liable for the consequences, in any manner, for any advice or representation made if you seek to purchase / invest in a Product solely on the basis of such advice or representation provided by Prudent or its employees without any independent assessment / evaluation. In such an event Prudent shall not, in any manner, be liable for the consequences arising out of such investments made by you. Prudent accepts no liability whatsoever for any loss or damage of any kind, directly or indirectly, arising out of the transactions made by you.
- 9.7. Without limitation to the other provisions of these Terms, Prudent, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by you or any other person howsoever including arising from or relating to any delay, interruption, suspension, resolution or error of Prudent in receiving and processing any instruction or any failure, delay, interruption, suspension, restriction, or error in Prudent's system and/or any third party who provides such services as is necessary to provide the Services.
- 9.8. Notwithstanding anything in the contrary provided in these terms and conditions, Prudent shall not be involved in or in any way liable to you for any dispute between you and the Product Provider whose Products/services have been purchased/ availed by use of the Services.

- 9.9. If, despite the limitation above, Prudent is found liable for any proven and actual loss or damage which arises out of or in any way connected with any of the occurrences described above, then you agree that the liability of Prudent shall be restricted to, in the aggregate, any fees paid by you to Prudent or commission received by Prudent on investments made by you in connection with the Services, if any, provided to you on this Portal.
- 9.10. The Portal may provide links to other third-party websites. However, since Prudent has no control over such third-party websites, you acknowledge and agree that under no circumstances shall Prudent be liable for your using the services offered or provided by any third-party service provider.

10. RECORDS

- 10.1. All records of Prudent generated by the transactions arising out of use of the Services, including the time of the instruction recorded shall be conclusive proof of the genuineness, accuracy and time of submission of the instructions.

11. ACCURACY OF INFORMATION

- 11.1. You undertake to provide accurate, complete and updated/ current information wherever required and shall be solely responsible for the correctness and completeness of information provided by you to Prudent at all times, including, but not limited to, the instructions for the purposes of availing of the Services.

12. CORRESPONDENCE

- 12.1. Any notice or other correspondence addressed by Prudent to you will be addressed to the sole / first Applicant only at the address given by the you in the application form or to such other address as Prudent may be aware. In case of any change in address, the you undertake to inform Prudent of all such changes immediately. Prudent will be absolved of all liabilities if the change in address is not communicated to Prudent
- 12.2. Prudent reserves the right to communicate with and send statements and other particulars to the first Applicant only by e-mail / Facsimile at the e-mail address / facsimile number that may be communicated by the first Applicant to Prudent. Prudent shall, however, not be bound to communicate over facsimile or e-mail
- 12.3. Prudent has the right to monitor telephone / mobile calls and monitor electronic communications (including e-mails and text messages) between the you and Prudent
- 12.4. If, according to you, there is any discrepancy in the particulars or details of any transaction or account, the Applicant(s) shall be obliged to intimate the same to Prudent, in writing, forthwith and in any event within 10 days of the sole / first Applicant receiving notice thereof, failing which, such transaction or account (as the case may be) shall be deemed to be correct and accepted by you.

13. NO-OBJECTIONS

- 13.1. You hereby authorise Prudent to use the information obtained by it in connection with Your Account (whether in the capacity of investment advisor or otherwise) so as to seamlessly and effectively provide you the entire range of Services contemplated hereunder.
- 13.2. You hereby grant your no-objection to Prudent to do or perform upon your placing of transaction requests on the Portal and your risk and cost, all or any of the following acts, deeds matters and things:
- 13.2.1. To forward your transaction data and requests to the respective Product Providers with respect to your instructions and orders of sale, purchase, transfer, splitting and consolidation of Products
- 13.2.2. To transmit to the Product Providers, information relating to your nomination/changes in investment plan/ any other changes made through the Portal;
- 13.2.3. To obtain and forward to the Product Providers your information as available in the KYC records, including your signature.
- 13.2.4. You agree that such records may be used by the Product Provider for authorizing the transactions that may be submitted by you in physical/offline mode.
- 13.2.5. To contact you regarding matters pertaining to the operation of Your Account including, but not limited to, servicing of your -requests, communication of special offers, new Product launches and Product recommendations. This consent will override any registration for DNC / NDNC.
- 13.3. In the event KYC process is not completed by you to the satisfaction of the Product Provider, you hereby irrevocably and unconditionally authorize the Product Provider, to redeem the monies invested by you in the Product, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such monies as may be required under applicable law.
- 13.4. You have no-objection to Prudent holding and process your personal information concerning Your Account in connection with the Services as well as for analysis, credit scoring and marketing. You also agree that Prudent may disclose, in strict confidence, to other institutions, such information as may be reasonably necessary for reasons inclusive of but not limited compliance with legal directive, for credit rating by recognized credit scoring agencies, and for fraud prevention.

14. INDEMNITY

- 14.1. In consideration of Prudent providing the Services, you agree to indemnify, defend and hold harmless, Prudent, its directors and employees, representatives, agents, as the case may be, against all losses, damages, expenses, actions, claims, demands and proceedings whatsoever, that Prudent may incur, sustain, suffer or be put to at any time as a consequence of acting on or omitting or refusing to act on any instructions given by you or otherwise for use of the Services.

- 14.2. You shall defend, indemnify and hold harmless Prudent, its officers, directors, employees and agents, from and against any and all claims, damages, obligations, losses, liabilities, debts and costs (including reasonable attorneys' fees), brought against Prudent by third parties alleging that (i) your use of and access of the Portal and/ or the Service(s); (ii) your violation of these Terms; (iii) your violation of any third party right, including without limitation any copyright, property, or privacy right; or (iv) any claim that the User Generated Content you submitted caused damage.
- 14.3. Your indemnification obligation under this term will survive termination of these Terms and your use of the Portal and/ or Service(s).

15. TAXATION AND REGULATORY DEVELOPMENTS

- 15.1. Any tax implication arising out of any transaction made in relation to an investment would be as per the provisions of the applicable laws of India.
- 15.2. For NRIs, the tax laws of the country in which they are resident will also be relevant.
- 15.3. Prudent does not provide any income or other tax advisory or related services. You are advised to use the services of a recognised tax consultant for any advice, queries or clarifications they may have on Indian or other tax related matters.
- 15.4. As part of various ongoing tax and regulatory developments around the globe (e.g. FATCA), Prudent is being cast with additional investor and counterparty account-related due-diligence requirements. Foreign Account Tax Compliance Act (FATCA) is a U.S. tax initiative that requires all financial institutions to report information to the relevant tax authorities about U.S. accounts or accounts of certain entities in which U.S. persons hold a substantial ownership interest. Such information may be sought either at the time of account opening or any time subsequently. The onus to provide accurate, adequate and timely inputs in this regard would be that of the account holder or counterparty. In this regard, any change in the status or information or certification previously provided should also be intimated to Prudent forthwith and in any event, within 30 days.
- 15.5. In the appropriate cases and also especially in case of any omission, delay or failure in providing such information, we would / may be constrained to report relevant information pertaining to the account to domestic or foreign tax authorities. We will be unable to provide you advice about any tax status or FATCA classification relevant to Your Account. It is your responsibility to ensure that you record your correct tax status / FATCA classification.

16. FEES AND CHARGES

- 16.1. Prudent shall have the discretion to charge such fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all of the Services, by notifying you of such revision through the Portal or in any manner as may be specified by Prudent from time to time. You shall be required to refer to the schedule of fees put up on the Portal from time to time.

- 16.2. You agree and acknowledge that the fees that Prudent may choose to levy shall be in addition to the fees levied by the relevant Product Provider, if any. You agree to make payment of all fees, taxes, other statutory levies, charges and reimbursements of expenditure in full, without any set-off or counter claim.

17. ELECTRONIC PAYMENT FACILITIES

- 17.1. You understand that the funds transfer for purchase of Products on the Portal will be done by using an Electronic Payment Gateway facility for net banking, NACH mandate offered through a third party net banking service provider registered with the Reserve Bank of India, through NEFT/ RTGS or any other facilities that may be provided by Prudent through their account with a third party service provider (“**Payment Facilities**”).

- 17.2. You agree not to use or permit the use of the Payment Facilities or any related services for any illegal or improper purposes.

- 17.3. You hereby acknowledge that you are utilizing the Payment Facilities at your own risk. You agree and understand that these risks would include but not be limited to the risks set out hereinbelow and Prudent/Product Providers, disclaim all liability and responsibility for any claims, losses, damages, costs of whatsoever nature arising due to such risks:

17.3.1. Misuse of Password:

- 17.3.1.1. You acknowledge that should any third party obtain access to your passwords for Your Account, such third party would be able to transact on the Portal.

- 17.3.1.2. You shall also ensure that the terms and conditions applicable to the use of the Net Banking password as contained in the Electronic Payment Gateway for Net Banking are complied with at all times.

17.3.2. Internet Frauds:

- 17.3.2.1. You understand that the internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect payment instructions given pertaining to the Payment Facilities or the transactions done using the Portal.

17.3.3. Mistakes and errors:

- 17.3.3.1. The filling in of applicable data for transfer would require proper, accurate and complete details. In the event Your Account receives an incorrect credit by reason of any mistake committed by any third party, the Product Provider shall be entitled to reverse the incorrect credit at any time whatsoever without your consent. You shall be liable and responsible to Prudent/ concerned Product Provider and shall accede to accept instructions without questions for any unfair or unjust gain obtained by you as a result of the same.

17.3.4. Technology Risks:

- 17.3.4.1. The technology for enabling the transfer of funds and the other services offered as part of the Payment Facilities could be affected by virus or other

malicious, destructive or corrupting code, program or macro. You understand that the Portal or the website(s) of various Product Providers may require maintenance and during such time it may not be possible to process your requests/ instructions. This could result in delays in the processing of transactions/payment instructions or failure in the processing of transactions/payment instructions and other such failures and inability.

17.3.4.2. You understand that Prudent disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by Prudent/ concerned Product Provider to process any transaction/payment instructions for whatsoever reason.

17.3.5. Limits:

17.3.5.1. You are aware that Prudent may from time to time impose maximum and minimum limits on funds that may be transferred by virtue of the Payment Facilities service provided. You realize and accept and agree that the same is to reduce your risks. You shall be bound by such limits imposed and shall strictly comply with them.

17.3.6. Withdrawal of Payment Facilities:

17.3.6.1. Prudent shall be entitled to withdraw this service at any time without assigning any reason whatsoever.

18. PERMITTED USE & LICENSE

18.1. You may use the Portal and the Service(s) solely for your own personal and non-commercial use, subject to these Terms and any Additional Terms that you may accept and agree to be bound by.

18.2. All content, data, design, information or other materials available on and underlying the Portal (collectively “**Content**”), including but not limited to software underlying the Portal or which are required for accessing or using the Portal, images, text, layouts, arrangements, displays, illustrations, photographs, graphics, audio and video clips, HTML files and other content, logos, trademarks including the trademark ‘FUNDZBAZAR’ and other trademarks that may be used on the Portal are the property of Prudent and/or its licensors and are protected by copyright and/or other applicable intellectual property right laws. You may use the said Content only for your own personal, non-commercial use in connection with your use of the Service, subject always to these Terms. You are not permitted to copy, reproduce, publish, perform, communicate to the public in any manner whatsoever, transmit, sell, license, distribute or transfer in any manner whatsoever, adapt, modify, translate, disassemble, decompile or reverse engineer, create derivative works from, or in any way use or exploit the Portal, the Service, the Content or any part thereof except for your personal, non-commercial use in accordance with these Terms. You shall not remove or obliterate any copyright, trademark or proprietary rights notices from the Content or the Portal and shall reproduce all such notices on all authorized copies of the Content. Use of the App, the Service and/or Content in violation of these Terms may violate copyright, trademark and other applicable laws, and could result in appropriate legal action.

18.3. Subject to your compliance with these Terms and Additional Terms, if any, Prudent grants you a limited, non-exclusive, revocable, non-transferable license in India to (i) access and use the Portal solely in connection with your use of the Services; and (ii)

access and use any Content and other related materials that may be made available through the Services, in each case, solely for your personal, non-commercial use.,

18.4. All rights, title and interest in the Portal, the Service and the Content, except the limited license granted to you as per Term 19.3 above, are exclusively reserved by Prudent.

18.5. You shall not use the Portal, the Service, the Content or any part thereof for any purpose that is unlawful or not permitted by these Terms. Without prejudice to the generality of the above, you shall not use the App, the Service, the Content or any part thereof to host, display, upload, modify, publish, transmit, update or share any information that:

18.5.1. belongs to another person and to which the you do not have any right to impersonate another person;

18.5.2. is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatsoever;

18.5.3. harm minors in any way;

18.5.4. infringes any patent, trademark, copyright or other proprietary rights;

18.5.5. violates any law for the time being in force

18.5.6. deceives or misleads Prudent about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;

18.5.7. contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource

18.5.8. threatens the unity, integrity, defense, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any other nation or

18.5.9. is unsolicited or unauthorized advertising, junk mail, or spam.

18.6. If you are, or if we have reasonable cause to suspect that you are, in violation of any of these Terms, Prudent reserves the right to immediately restrict, suspend, or terminate your access to the Portal and/or use of the Service.

19. USER GENERATED CONTENT

19.1. “**User Generated Content**” means any information that may be generated or encountered through your use of the Portal and/ or the Services(s), such as data files, device characteristics, written text, software, photographs, images and any other like materials.

19.2. You understand that all User Generated Content, to the extent permitted by Prudent, is the sole responsibility of the person from whom such User Generated Content originated. This means that you, and not Prudent, are solely responsible for any User Generated Content you upload, download, post, transmit, store or otherwise make available through your use of the Portal and/ or the Services(s). Prudent does not control the User Generated Content used in the Portal and/ or the Service(s), nor does it guarantee the accuracy, integrity or quality of such User Generated Content. You

understand and agree that your use of the Portal and/or the Service(s) and any User Generated Content is solely at your own risk.

- 19.3. You are responsible for backing up, to your own computer or other device, any important documents, images or other User Generated Content that you store or access via the Portal and/ or the Service(s). Prudent shall use reasonable skill and due care in providing the Service(s), but it does not guarantee or warrant that any User Generated Content you may store or access through the App and / or the Service(s) will not be subject to inadvertent damage, corruption or loss.

20. LIMITED WARRANTY

- 20.1. You understand and acknowledge that certain risks are inherent in the transmission of information over the internet. By entering in to these Terms, you have chosen to use the security measures provided by Prudent even though other security measures may be available. While Prudent uses industry standard information security measures to protect the Portal and/ or the Service(s) from viruses and malicious attacks, Prudent does not represent or guarantee that the Portal and/ or the Service(s) will be free from loss, corruption, attack, viruses, interference, hacking, or other security intrusion, and Prudent disclaims any liability relating thereto to the extent that such loss, corruption, attack, viruses, interference, hacking, or other security intrusion occur despite Prudent using the information security measures. Prudent warrants that, during the term of these Terms, Prudent will employ commercially reasonable system security measures. Except as expressly set forth in this section, Prudent makes no representation, warranty, covenant or agreement that its security measures will be effective and neither Prudent nor its affiliates shall have any liability for the breach of its security measures, or the integrity of the systems or Prudent's computer servers.
- 20.2. The Services are provided to you on an "as-is" and "as available basis". Prudent is not responsible for any failure of the telecommunications network or other communications links utilised to gain access to the Portal and/ or Service(s). Prudent does not represent that the Portal and/ or Services will meet your requirements or that operation of the Portal and/or Services will be uninterrupted or error free.
- 20.3. You further acknowledge that the Portal and/ or Service is not intended or suitable for use in situations or environments where the failure or time delays of, or errors or inaccuracies in, the content, data or information provided by the Portal and/ or Service could lead to death, personal injury, or severe physical or environmental damage.

21. CONFIDENTIAL INFORMATION

- 21.1. In course of your dealings with Prudent, either Party may share and provide the other with access to its confidential and proprietary information ("**Confidential Information**"). Confidential Information may be disclosed either orally, visually, in writing (including graphic material) or by way of consigned items. The receiving Party agrees to take all reasonable security precautions, including precautions at least as great as it takes to protect its own Confidential Information, to protect the secrecy of the Confidential Information. Confidential Information shall be disclosed only on a need-to-know basis. Except as provided herein, the Parties agree to treat the same as confidential and shall not divulge, directly or indirectly, to any other person, firm,

corporation, association or entity, for any purpose whatsoever, such information, and shall not make use of such information, without the prior written consent of the disclosing Party. Confidential Information includes but is not limited to the Services, documentation, third party materials, financial information, customer lists, development, design details, specifications, patents, copyrights, trade secrets, proprietary information, methodologies, techniques, sketches, drawings, models, inventions, know-how, processes, algorithms, software programs, and software source documents.

- 21.2. **Exceptions.** The provisions of this Term shall not apply to:
- 21.2.1. Disclosure of Confidential Information that is or comes into the public domain or becomes generally available to the public other than through the act or omission of or as a result of disclosure by or at the direction of a Party or any of its Representatives in breach of this Agreement;
 - 21.2.2. Confidential Information acquired independently by a Party from a third party source not obligated to the Party disclosing Confidential Information to keep such information confidential;
 - 21.2.3. Confidential Information already known or already in the lawful possession of the Party receiving Confidential Information as of the date of its disclosure by the Person disclosing such Confidential Information;
 - 21.2.4. Disclosure of information in confidence to any professional adviser of any of the Parties for the purposes of obtaining advice or assistance in connection with its obligations or rights, or the obligations or rights of any other Parties hereunder;
 - 21.2.5. Subject to applicable laws, disclosure by any Party in compliance with customary reporting obligations in its preparation of tax returns and other regulatory filings, shall be permitted; and
 - 21.2.6. Disclosure of Confidential Information by a Party pursuant to receiving the consent of the other Party.
- 21.3. The provisions set out in this Clause shall survive the expiration or termination of these Terms.

22. GOVERNING LAW, JURISDICTION AND DISPUTE RESOLUTION

- 22.1. The Parties hereby agree that these Terms / the Services shall be governed by and construed in accordance with the laws of India, without regard to its conflict of laws principles.
- 22.2. Any dispute arising from or relating to, these Terms, or your use of the Portal or of any Service shall be referred to arbitration under the Arbitration and Conciliation Act, 1996 ("**Arbitration Act**") to the sole arbitration of an arbitrator appointed by Prudent, whose decision shall be final and binding on the Parties. The arbitration proceedings shall take place in the following manner:
- 22.2.1. All proceedings in any such arbitration shall be conducted in English. The venue of the arbitration proceedings shall be Ahmedabad, India;
 - 22.2.2. The Parties shall be at liberty to approach the Courts of Ahmedabad for interim relief;
 - 22.2.3. The sole Arbitrator shall be free to award costs as he deems appropriate; and
 - 22.2.4. The arbitration award shall be in writing with reasons, final and binding on the Parties, and the Parties agree to be bound thereby and to act accordingly.

22.3. Subject to Clause 21.2 , each Party submits to the exclusive jurisdiction of the competent courts in Ahmedabad, India.

23. DE-REGISTRATION AND TERMINATION

23.1. You may choose to terminate/de-register with FundzBazar by submission of written request for the same, in the form and manner as may be prescribed by Prudent. Such request form ought to be endorsed by the second and third holder, if any, of Your Account as well.

23.2. Prudent may, at its discretion, withdraw temporarily or terminate the Services, either wholly or in part, at any time without giving prior notice to you. Prudent may suspend or terminate Your Account or your use of the Service, at any time, without notice, if we suspect that any information / authorizations that you have provided are untrue, inaccurate, not current, or incomplete or if you found to be in breach of any of these Terms. Prudent shall endeavor to give a reasonable notice for withdrawal or termination of the Services.

23.3. The closure of Your Account will automatically terminate the Services. Prudent may suspend or terminate the Services without prior notice if you have breached these Terms or Prudent learns of the death, bankruptcy or lack of legal incapacity of the Applicant(s). In such event the Services may be restarted by following the process and submission of such documents as specified by Prudent in this regard.

23.4. It is clarified for avoidance of doubt that termination of these Terms, shall not relieve you of any liability incurred prior to the date of such termination.

24. FORCE MAJEURE

24.1. Prudent shall not be liable for any failure or delay to perform any of its obligations if performance is prevented, hindered or delayed, in part or entirely, by any event beyond the reasonable control of Prudent, including without limitation, sabotage, fire, flood, explosion, acts of god, acts of third parties, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, acts of third parties beyond Prudent's reasonable control, breach of computer systems, malfunctioning of computer systems by any malicious, destructive or corrupting code or virus, mechanical or technical errors/failures, power shut down, faults or failures in telecommunication or internet services or unauthorized access to computer systems, ("**Force Majeure event**").

24.2. You hereby understand and acknowledge that the transmission, storage and or retrieval of information and the provision of the Service(s) through the internet is subject to a variety of factors beyond the reasonable control of Prudent, that make such transmission, storage, retrieval and or provision of Service(s) potentially unreliable, including any interruption or unavailability of the third-party hosting services or internet services used by Prudent to host the Portal and / or provide the Service(s). In no event shall Prudent be liable for any failure, interruption or delay of the Portal and/ or the Service(s) resulting in part or entirely from such Force Majeure events. Prudent's obligations shall be suspended for so long as the Force Majeure event continues.

25. MODIFICATION

25.1. Prudent shall have the absolute discretion to amend or supplement any of the Terms, features and benefits in relation to the Services. Prudent may communicate the amended Terms by hosting the same on the Portal or in any other manner as decided by it. You shall be responsible for regularly reviewing these Terms, including amendments thereto as may be posted on the Portal and shall be deemed to have accepted the amended Terms by continuing to use the Services.

26. MISCELLANEOUS

26.1. Registration for the Services provided by Prudent and any utilisation of the same, would clearly imply that you have read, understood and agree to abide and be bound by the herein stated terms and conditions.

26.2. These Terms will bind, not only you, but also your respective heirs and legal representatives, in respect of the Services availed from time to time by you.

26.3. The Terms by their nature and content are intended to survive even after termination of the Services hereunder, shall so survive the completion and termination of the Services;

26.4. Failure by Prudent at any time to enforce any of your obligations or to claim a breach of any term or condition or to exercise any power agreed to hereunder or under any other document executed by you in its favour will not be construed as a waiver of any right, power or obligation under these Terms and it will not affect any subsequent breach and will not prejudice Prudent as regards any subsequent action.

26.5. If any term or condition herein should be declared invalid by a Court of competent jurisdiction, the remaining Terms herein shall remain unimpaired and in full force and effect.

26.6. Your rights hereunder may not be assigned, in whole or in part, by you.

26.7. Prudent is hereby authorised to give such information about you and you're your relationship with Prudent to credit rating agencies, the Credit Information Bureau (India) Limited, the Reserve Bank of India or such other organisations which may use and / or give out information for credit assessment and prevention of fraud. For such purpose, Prudent may use the services of an intermediary / agent.

26.8. You hereby agree, undertake to be bound by such other Product specific terms and conditions and shall execute such other documents as may be required by Prudent for effectively rendering the Services, from time to time. You understand that if the requisite additional documents, as required by Prudent, are not provided within the specified time frame, Prudent may, at its sole discretion and without any further intimation, freeze the relationship(s) with you and prevent any further transactions being executed till such time the documents are provided.

ANNEXURE “1”

INDIVIDUAL

- 1.1. You can register on the Portal by providing certain details including your name as per your PAN card, contact details such as mobile number, email id etc. (“**Your Information**”).
- 1.2. Once you input Your Information, with a view to authenticate your identity, we will send you a six digit One-Time-Password (“**OTP**”) to your email id and mobile number. You will be required to input the same on the Portal.
- 1.3. Upon authentication, you will be directed to the account opening page.
- 1.4. Your Account opening process will entail the following:
 - 1.4.1. In order to set up Your Account you will be required to input the requisite information and details into Your Account opening form including details in the nature of your date of birth, PAN number.
 - 1.4.2. You will also be required to authorise us to fetch your Know-Your-Customer (“**KYC**”) status from any one or more of the KYC Registration Agency (“**KRA**”). By accepting these Terms, you specifically consent to our fetching your KYC status and related information from a KRA.
 - 1.4.3. Upon receipt of your authorization to fetch your KYC data, we will collect the necessary details from KRA.
 - 1.4.4. We will thereafter pre-fill certain information including your name, address, phone number(s), PAN number, status of residency, occupation, gross income into Your Account opening form.
 - 1.4.5. You will be required to input certain further information that is not available with KRA including information in the nature of FATCA information, pending KYC information, in terms of applicable laws.
 - 1.4.6. You will also be required to make certain declarations and certifications.
 - 1.4.7. You will also be required to upload duly signed declaration letter and to authorise us to emboss the signature onto Your Account opening form.
 - 1.4.8. You will also be required to provide certain details pertaining to your bank account and upload a copy of your cancelled cheque drawn on your bank to enable us to verify your bank details. Where the cancelled cheque does not reflect your name you will also be required to upload a copy of the pass book/bank statement clearly mentioning your name.

- 1.4.9. You must complete the process of account opening by setting up a login id and password which is unique to you. You must keep your login id and password confidential.

MINOR

- 1.1. Where you seek to transact for and on behalf of a minor account, the guardian must be an existing investor with Fundzbazar. Once the guardian's account is activated, a minor may be added as an additional investor to the account of the guardian, the guardian being the Primary Account Holder of such Multiple Investor Account.
2. When adding the minor as an additional investor to the guardian's account:
 - 2.1. The guardian would have to insert minor's name, date of birth and minor's PAN details, where available.
 - 2.2. The guardian should upload proof of relationship with minor (e.g. birth certificate, school leaving certificate, copy of passport of minor etc.).
 - 2.3. The guardian has to provide bank details of minor. The details of guardian in such minor's bank account must be same as the guardian's details in the account maintained with Prudent on the Portal.
 - 2.4. It is mandatory for a minor to have a bank account in order to make any investment on the Portal in the minor's name. However, the guardian's bank account may be used for the purpose of funding any such investment made by the guardian on behalf of the minor. Please note that any and all payments occasioned by redemption shall be made to the minor's bank account only.
 - 2.5. The guardian shall be permitted to accept the terms and conditions and make other declarations on behalf of the minor.
 - 2.6. The guardian shall be required to upload a duly signed declaration form, *inter alia*, authorizing Prudent to emboss such guardian's signature onto the minor's account opening form.
 - 2.7. After completion of above stated process, the guardian shall be required to upload the cancelled cheque copy on the Platform which should reflect the pre-printed minor's name. Where the cancelled cheque does not reflect minor's name, the guardian shall be required to upload a copy of the passbook/bank statement clearly mentioning the minor's name.

HUF

- 1.1. The karta, for and on behalf of the HUF, will visit www.fundzbazar.com and will complete the registration process to open account with Prudent.
- 1.2. The karta will insert following details to get registered with Fundzbazar.
Name (As per PAN), Email Address, Mobile No. and password
- 1.3. A 6-digit OTP (one time password) will be sent to the above mobile no. as well as Email id to authenticate the karta's identity.
- 1.4. Once the karta inserts the OTP, the system will lead them to the next step i.e. account opening.
- 1.5. The karta will have to insert their date of registration/establishment & PAN details and will be asked to authorize Prudent to fetch the KYC Status from CVL KRA. After receiving authorization from the karta, Prudent will fetch the KYC status of the karta from KRA.
- 1.6. Prudent will capture the basic details of HUF like address, name, status, place of registration/ establishment, name of karta from KRA and pre-fill this information in Account Opening Form.
- 1.7. Prudent will seek other information i.e. FATCA, UBO, pending KYC information, in terms of applicable law.
- 1.8. Karta will be allowed for further process of acceptance of Terms and Conditions and other declarations by clicking on the checkbox.
- 1.9. Karta will be required to upload a copy of cancelled cheque to enable us to verify bank details of the HUF. Where the cancelled cheque does not reflect the name of the HUF, the karta will also be required to upload a copy of the pass book/bank statement clearly mentioning the HUF's name.
- 1.10. Karta has to submit prefilled account opening form duly signed along with supporting documents, NACH mandate, FATCA/UBO form to below address:.

FundzBazar (Prudent Corporate Advisory Services Ltd.)
Prudent House, Panjrapole Cross Road,
Nr. Polytechnic, Ambavadi,
Ahmedabad 380015, Gujarat.