

## Disclosures:

Finplifi is committed to assisting you meet your financial goals. Finplifi provides you with the access to investments in a way that best suits your needs. We believe that the foundation of a dynamic relationship between our Investment Advisers and Clients is a comprehensive understanding of the mutual expectations of both parties. This disclosure aims to assist you with understanding your relationship with Finplifi, the products and services we offer, the features of your account and how it operates; and our responsibilities to you. Your input through the “Know Your Client” (KYC) information you provide in the Client Questionnaire is essential to ensuring we meet your expectations. The Securities Exchange Board of India (hereinafter the ‘SEBI’) has recommended that we promote active client participation for a mutually successful relationship. Regulatory guidance (SECURITIES AND EXCHANGE BOARD OF INDIA (INVESTMENT ADVISERS) REGULATIONS, 2013: GENERAL OBLIGATIONS AND RESPONSIBILITIES) encourages us to ask you to:

**Keep us up to date.** “Clients should provide full and accurate information to the firm and the registered individuals acting for the firm. Clients should promptly inform the firm of any change to information that could reasonably result in a change to the types of investments appropriate for them, such as a change to their income, investment objectives, risk tolerance, time horizon or net worth.”

**Remain informed.** “Clients should understand the potential risks and returns on investments. They should carefully review documents provided by the firm. Where appropriate, clients should consult professionals, such as a lawyer or an accountant, for legal or tax advice.”

**Ask us questions.** “Clients should ask questions and request information from the firm to resolve questions about their accounts, transactions or investments, or their relationship with the firm or a registered individual acting for the firm.”

**Stay on top of your investments.** “They should review all account documentation provided by the firm and regularly review portfolio holdings and performance.” Finplifi recommends that you communicate regularly with your Investment Adviser and proactively ask questions or request information you may require to resolve questions regarding your investments and account activity at Finplifi. We will update the CRD when there are material changes to it by referring you to our website [www.finplifi.com](http://www.finplifi.com) or by providing you with a copy upon request. If you later have any questions related to the contents of this document, or need to change your KYC information, please contact your Investment Adviser. You will be provided with a copy of the KYC information that we gather from you shortly after commencing our engagement and when there are material changes to the information.

## Dispute Resolution

All complaints or grievances can be forwarded to [support@finplifi.com](mailto:support@finplifi.com) and the responsible Finplifi team will ensure to take necessary fair steps and actions to address all complaints received.

The formation, interpretation and performance of this Agreement and any disputes arising out of it or in the event of failure to settle the dispute by mutual negotiations, it may be resolved by arbitration in accordance with provisions of The Arbitration and Conciliation Act, 1996, or any statutory modification or re-enactment thereof for the time being in force. Such Arbitration proceedings shall be held at Bangalore and the

language of Arbitration will be English. The matter shall be referred to an arbitrator as selected by mutually by both the parties. The cost of arbitration will be borne as decided by the arbitrator. The award of the arbitrator will final and binding on both the parties.

SEBI has set up an online complaints redressal system (SCORES – <https://scores.sebi.gov.in>) for easy retrieval and tracking of complaints by investors.

You may also opt to lodge your complaints and track the status of that complaint through SCORES. Finplifi will receive and redress the complaints lodged against it in accordance with the procedures prescribed by SEBI. However, it would be advisable that you may initially take up the grievance for redressal with the respective Finplifi team.

## **1. The Services and types of accounts we offer**

**Advisory Account Responsibilities** In an advisory account, you shall be responsible for all the investment decisions made, irrespective of the fact whether you have relied on the advice of your Investment Adviser. You are also responsible for providing accurate and up-to-date KYC information. It is also your responsibility to review any and all product disclosure documents, including prospectuses and Investment report that we provide in relation to the investments you make in your account at Finplifi. You should review all transaction confirmations and account statements carefully and immediately report errors, omissions, questions or concerns to your Investment Adviser.

Your Finplifi Investment Adviser is responsible for providing suitable and unbiased investment recommendations to you that meet the standard of care expected of a trained investment professional based on the KYC information that you provide to us. You are responsible for making all investment decisions in your account. Finplifi feels strongly that it is essential for you to completely understand the steps you have taken in the investment process and to ask your Investment Adviser to clarify any items that you do not completely understand.

## **2. The types of products we offer**

At Finplifi, you have access to a full range of investment products and services to help you identify and reach your investment goals and objectives. Your Investment Adviser can explain these investment products to you, as well as how they work, their risks and possible returns, and whether they are appropriate for you.

## **3. Fees and charges for advisory based accounts:**

We charge a fee that shall be billed to you either monthly or quarterly as mutually agreed by both sides. Fees are calculated using the account's market value from time to time.

#### **4. Notice of price changes:**

We will provide you with at least 60 days' written notice of any new fee we impose or changes in our charges.

#### **5. Pricing reminders:**

We will provide you with advance notice of the prices of the services you use. In regards to commission charges, generally your Investment Adviser will discuss this with you prior to any change. For a full list of products and services, and relevant fees, please speak with your Investment Adviser.

#### **6. How we determine what investments are suitable for you:**

Before we provide you with any investment recommendations, we will need to ascertain if our recommendations are suitable for you and are in line with the information you provided. It is imperative that the KYC information documented in our records is kept up-to-date and accurate. We understand that individuals may be concerned about sharing some of this information; however, without all the material facts we may not be able to make suitable assessments that properly reflect your actual circumstances. The suitability factors that guide us in our decision as to an investment's suitability include what we understand to be your current:

**i) Financial Status:** What financial assets (deposits, investments) and liabilities (debt, mortgage) you have and the sources and amount of your income – we will consider the size of any transaction compared to the overall value of your net financial assets (assets minus liabilities).

**ii) Investment Knowledge:** Whether you consider yourself, or we understand you, to be a novice at investing, have some knowledge, or feel you understand some of the new more complex financial products.

**iii) Investment Objectives:** What you tell us are your specific financial goals; this will assist us in determining how to balance the desire to keep your money safe (not lose principal), earn income, and increase your capital through growth in the market value of your portfolio.

**iv) Time Horizon:** When you expect to need your financial assets, for example, to buy a house, pay for education or enter retirement – In retirement, this may also include consideration of tax requirements to withdraw minimum amounts.

**v) Risk Tolerance:** Whether, even if you have many years to earn and save, you feel comfortable with the possibility of losing money in your portfolio. It is extremely important that you do not overestimate your appetite for risk when informing us of your risk tolerance; the information you provide us with is crucial when we assess the suitability of any investments you make.

**vi) Investment portfolio composition and risk level:** How the purchase or sale of particular securities affects holdings in your overall account(s) in terms of allocation of holdings between debt, equity and other classes, and the riskiness of the assets held as captured by your investment policy statement. Your profile is critical. Some of the above factors are relatively easily answered while some are more complex, particularly your risk tolerance. The combination of these factors that make up your profile will help us suggest the allocation of your holdings.

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to current and historical information, we do not guarantee the accuracy or completeness of the data in the Report. Accordingly, we nor any of our associates including its directors or subsidiaries or associates or employees shall not be in any way responsible for any loss or damage that may arise to any person from any inadvertent error in the information contained, views and opinions expressed in this publication. The Report also includes analysis and views of our planning team. The Report is purely for information purposes and does not construe to be an offer or solicitation of an offer to buy/sell any securities. The opinions expressed in the Report are our current opinions as of the date of the Report and may be subject to change from time to time without notice. The Users must at all times treat such reports as advice and use the information provided with prudent and logical thinking.