



TERMS AND CONDITIONS

The Terms and Conditions (“**Terms**”) govern the access and use of the website <https://wmgwealth.in/> and the application “WMG Wealth” (collectively, “**Website**”), owned, managed and operated by WMG Wealth Private Limited (“**WMG**”, “**we**”, “**us**” or “**our**”), a company incorporated under the Companies Act, 1956, having its registered address at 21/19, Craig Park Layout, MG Road, Bengaluru, Karnataka 560001.

By using, accessing, browsing, opening an account or registering on the Website, you (“**user**”, “**you**”, “**your**”) acknowledge that you have read, understood, and agree to be bound by these Terms, including any modifications made therein from time to time. Your continued usage of the Website following any such modification of the Terms shall constitute your acceptance of the same. If you do not agree to the Terms or any subsequent modifications made thereto, please refrain from using, accessing or engaging in any activity in connection with the Website.

USAGE

By opening an account with us, registering with us, or availing any of our services, you acknowledge, represent, warrant, and agree that:

- You are legally competent and of the requisite age to avail our services. Where you are acting on behalf of a minor, you represent and warrant that you are the minor's lawful parent or legal guardian and are duly authorized to act on the minor's behalf;
- All information, declarations, and documents submitted by you for account opening, registration, KYC compliance, or for availing our services are true, complete, accurate, valid, and authentic, and have not been forged, fabricated, altered, or misrepresented in any manner;
- You have carefully read, understood, and agreed to all applicable account opening forms, application forms, disclosures, terms and conditions, policies, procedures, risk disclosure documents, and any other documents made available to you in connection with our services;
- You agree to comply with all applicable laws, regulations, rules, policies, procedures, guidelines, circulars, and instructions issued by us from time to time in relation to the use

of our services;

- You are solely responsible for maintaining the confidentiality and security of your account credentials, including your username, password, PIN, OTPs, and any other authentication details. You shall not disclose or share such credentials with any third party and shall be responsible for all activities carried out through your account;
- You hereby expressly authorize and consent to the sharing of your relevant documents and information with the appropriate KYC Registration Agency (KRA) together with the demat account opening forms and any information or documents submitted by you, to the extent required under applicable law or regulatory requirements;
- By submitting an enquiry or contacting us through the Website, you expressly consent to being contacted by WMG, its employees, affiliates, authorized representatives, or service providers through any mode of communication for the purpose of responding to your enquiry and providing our services, in accordance with applicable law;
- All funds invested, transferred, or remitted by you are from your own bank account(s) and originate from legitimate sources, and are transferred only through authorized and approved banking channels;
- You agree to pay all applicable brokerage, fees, charges, taxes, duties, levies, statutory charges, and any other amounts payable in connection with the services availed by you, as may be applicable from time to time;
- You acknowledge and agree that all investment decisions made through the Website are solely your responsibility. You understand the risks associated with and agree to obtain independent financial, legal, tax, or other professional advice, wherever considered necessary, before making any investment decision; and/or
- You agree to promptly notify us of any change in your personal information, contact details, bank account details, or any other information provided by you, and to furnish such supporting documents as may be required.

RESTRICTED USE

WMG hereby grants you, a limited, non-exclusive, non-transferable, royalty free license to use the Website solely for the purposes of availing the services and for no other purposes. You may use, avail or access the Website for your own personal, non-commercial and limited use to the extent that are permitted by the Terms. Notwithstanding anything contained herein, you shall refrain from using the Website for any of the purposes set out below: -

- Engage in any activity that interferes with, restricts, or adversely affects any other person's or entity's use or enjoyment of the Website;
- Sell, assign, or otherwise permit any third party to use your account. You shall also not impersonate, misrepresent yourself as, or create an account in the name of any other person or entity without lawful authority;
- Infringe, misappropriate, or otherwise violate the intellectual property rights of WMG or any third party, including but not limited to copyright, trademark, patent, design, or trade secret, whether registered or unregistered;
- Use the Website in any manner that violates, or is likely to result in a violation of, any applicable laws, rules, regulations, or governmental requirements;
- Violate the Terms, policies, procedures, guidelines, rules, regulations as made available by WMG to you from time to time;
- Solicit, induce, encourage, assist, influence or attempt to solicit, induce, assist, influence any person or entity to indulge in any unlawful activity in connection with the Website;
- Impersonate or attempt to impersonate WMG, its employees, representatives, or any other person or falsely represent your association or affiliation with them;
- Spam, phish, spider, crawl, scrape, or otherwise access, collect or extract data, whether in whole or part, from the Website through any manual or automated means, or engage in any similar activity intended to obtain information that is not specifically made available on the Website;
- Disrupt, damage, disable, or otherwise adversely affect the operation, security, or functionality of the Website or any servers, networks, or systems connected to or supporting the Website;
- Introduce any viruses, malware, malicious code, harmful software, automated tools, or other technologies or methods that may interfere with, damage, disrupt, compromise, or adversely affect the Website, its security, functionality, or content; and/or
- Reproduce, duplicate, copy, modify, sell, resell, or otherwise exploit any portion whether whole or in part of the Website, its content, or access to it.

CONSENT

You acknowledge and agree that all information, declarations and documents provided by you are submitted voluntarily, of your own free will and without any coercion, undue influence,

fraud or misrepresentation. You represent and warrant that the information furnished by you is true, complete, accurate and up to date, and you undertake to promptly notify us of any changes thereto. You expressly consent to the collection, verification, storage, processing, use, and disclosure of your personal information and documents by us in accordance with applicable laws, regulatory requirements and our Privacy Policy. You further agree to maintain the confidentiality of your account credentials and acknowledge that you shall be solely responsible for all activities carried out through your account until such time as you notify us of any unauthorized access or security breach.

INTELLECTUAL PROPERTY RIGHTS

All information available on the Website, including but not limited to text, articles, information, blogs, images, photographs, graphics, illustrations, videos, audio files, logos, trademarks, service marks, trade names, designs, icons, software, and other materials (collectively, **“Content”**), are owned or licensed to WMG and is protected under applicable intellectual property laws.

All rights, title, and interest in the Information and Website including all associated intellectual property rights, are and shall remain the exclusive property of WMG. Nothing contained herein or your use of the Website shall be construed as granting you, whether expressly or impliedly, or by way of estoppel, any right, title, interest, license, or authorization to use, reproduce, modify, distribute or otherwise exploit any intellectual property of WMG.

You shall not, without the prior written consent of WMG, copy, reproduce, download, adapt, translate, distribute, reverse engineer, decompile, disassemble, create derivative works from the Website or its Information, whether in whole or in part. Any unauthorized use of the Website or its Information may constitute a violation of applicable laws and WMG reserves the right to pursue all available legal remedies, including injunctive relief and damages, against any party engaged in such unauthorized use.

INDEMNIFICATION

You agree to defend, indemnify, and hold harmless WMG, its directors, parent companies, subsidiaries, affiliates, and their respective directors, officers, employees, agents, successors,

and permitted assigns (**collectively, the “Indemnified Parties”**) from and against any and all third-party claims, demands, losses, liabilities, damages, costs, and expenses (including, without limitation, reasonable attorneys’ fees and court costs) arising out of, resulting from, or relating to (i) use or access to the Website; (ii) any material breach of the Terms, policies, procedures, guidelines of WMG; (iii) violation of any applicable law, rules and regulations; (iv) any infringement of intellectual property rights of WMG; (v) any negligent, fraudulent, unauthorized, or otherwise wrongful act or omission committed by you; (vi) any claims, demands, or actions brought by third parties arising from or relating to your access to or use of the Website; (vii) any inaccurate, incomplete, false, or misleading information or documentation furnished by you in relation to your account or our services; (viii) any delay, disruption, failure or error in banking channels, payment systems, transfers, clearing, or settlement processes that are beyond our reasonable control; and/or (ix) any loss, liability, cost, expense, or damage arising from or in connection with availing our services that arise due to circumstances beyond our reasonable control. These obligations shall survive the termination of the Terms.

DISCLAIMER

THIS WEBSITE AND ALL ITS CONTENT, INFORMATION, MATERIALS ARE PROVIDED ON “AS IS” BASIS. ANY ADVICE, OPINIONS, OR INFORMATION OBTAINED THROUGH THE WEBSITE ARE FOR GENERAL INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE RELIED UPON AS PROFESSIONAL, LEGAL OR FINANCIAL ADVICE. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, WMG HEREBY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, WHETHER IMPLIED OR EXPRESS, WITH RESPECT TO THE WEBSITE AND ITS USE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, RELIABILITY, COMPLETENESS, TIMELINESS, PERFORMANCE AND SUITABILITY. INVESTMENTS IN THE SECURITIES MARKET ARE SUBJECT TO MARKET RISKS. PAST PERFORMANCE IS NOT INDICATIVE OF THE FUTURE RESULTS. OUR WEBSITE ACTS SOLELY AS A FACILITATION PLATFORM AND DOES NOT UNDERTAKE ANY SETTLEMENT, CLEARING, REMITTANCE, OR EXECUTION OF TRANSACTIONS. ALL TRANSACTIONS ARE SUBJECT TO APPLICABLE PROCESSES, RULES, AND PROCEDURES OF THE RELEVANT EXCHANGES, DEPOSITORIES, BANKS, AND OTHER AUTHORIZED INTERMEDIARIES. ALL

INVESTMENT DECISIONS RELATING TO ANY INVESTMENT PRODUCT MUST BE MADE SOLELY AT THE INVESTOR'S OWN DISCRETION AND JUDGMENT. INVESTORS ARE STRONGLY ADVISED TO OBTAIN, REVIEW, AND UNDERSTAND ALL RELEVANT INFORMATION AND OTHER MATERIAL DOCUMENTATION RELATING TO THE INVESTMENT PRODUCT BEFORE MAKING ANY INVESTMENT DECISION. THE RESPONSIBILITY FOR EVALUATING THE SUITABILITY OF ANY INVESTMENT RESTS SOLELY WITH THE INVESTOR. INVESTORS ARE ADVISED TO CONSULT THEIR OWN LEGAL COUNSEL, BUSINESS OR INVESTMENT ADVISOR, AND TAX ADVISOR WITH RESPECT TO THE LEGAL, BUSINESS, AND TAX IMPLICATIONS CONCERNING THEIR INVESTMENTS. NO ASSURANCE OR GUARANTY OF RETURNS IS BEING PROVIDED BY THE ORGANIZATION. FURTHER, WMG DOES NOT WARRANT THAT THE WEBSITE WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, OR FREE FROM VIRUSES OR OTHER HARMFUL COMPONENTS, OR THAT ANY DEFECTS WILL BE CORRECTED. YOUR USE OF THE WEBSITE, AND ANY RELIANCE ON ITS CONTENT OR INFORMATION, IS ENTIRELY AT YOUR OWN RISK AND WE ASSUME NO LIABILITY FOR THE ACCURACY OR COMPLETENESS OF SUCH INFORMATION. USERS ARE ADVISED TO CAREFULLY READ AND UNDERSTAND THE TERMS AND CONDITIONS OF THE WEBSITE CAREFULLY BEFORE ACCESSING AND USING THE WEBSITE.

LIMITATION OF LIABILITY

To the fullest extent permitted by applicable law, in no event shall WMG, or its officers, directors, employees, partners, agents, affiliates, or representatives, be liable to you or any third party for any special, incidental, indirect, consequential, exemplary, or punitive damages, including, without limitation, damages arising from or relating to loss of use, loss of data, loss of profits, loss of revenue, business interruption, or any other damages or claims, whether based on contract, tort (including negligence), strict liability, or any other legal theory, arising out of, resulting from, or in connection with your (i) access to, use of, or inability to access or use the Website; (ii) any loss, damage, liability, or expense arising from investment decisions, trading activities, execution or non-execution of orders or transactions executed through our Website; (iii) any inaccurate, incomplete, false, misleading, or unauthorized information, instructions, or documents provided by you; (iv) relying upon any information or any other material whatsoever on the Website or in any brochures, promotional material or any other literature

promulgated by Website; and/or (v) any failure to maintain the confidentiality of your login credentials or account details.

FORCE MAJEURE

WMG shall not be liable for any failure or delay in performance of any of its obligations, if it is prevented, restricted, delayed or interfered with due to circumstances beyond its reasonable control, including but not limited to natural disasters, pandemics, epidemics, diseases, accidents, national or local health, security or other emergencies or incidents, acts of God, threat of wars, riots, strikes, lockouts, or other concerted acts of workmen, rebellion, revolution, government action, exchange or market closures, power or internet outages, cyberattacks, industrial emergency or terrorist attacks or military action, or other civil unrest.

AMENDMENT

WMG reserves the right, at its sole discretion, to amend, modify, revise or update the Terms at any time. You are responsible for reviewing the Terms periodically to remain informed of any updates or modifications made thereto. WMG shall not be liable to you or any third party for any loss, damage, cost, or liability arising from or in connection with any amendment, modification, or update to the Terms or the Website.

SEVERABILITY

In the event that any one or more of the provisions contained herein shall be held invalid, illegal, or unenforceable under any applicable law by a court or other competent authority, such provision shall be deemed severable and shall be enforced to the maximum extent permitted by law. The invalidity, illegality, or unenforceability of such provision shall not affect the validity, legality, or enforceability of the remaining provisions of the Terms, which shall continue in full force and effect.

DISPUTE RESOLUTION AND GOVERNING LAW

In accordance with the SEBI's Master Circular No. SEBI/HO/OIAE/OIAE_IAD-3/P/CIR/2023/195 dated July 31, 2023 (updated as on December 28, 2023) an Online Dispute

Resolution (ODR) mechanism has been established for resolution of disputes arising in the Indian securities market. If your grievance has not been satisfactorily resolved by us or no action has been initiated in this regard, you may register your complaint through the ODR mechanism available on the ODR Portal at <https://smartodr.in> , for online conciliation and/or arbitration of the disputes, in accordance with the applicable regulatory framework.

The Terms shall be governed and construed in accordance with the laws of India. Any dispute regarding or arising out of this terms and conditions shall be subject to the exclusive jurisdiction of the courts in Bengaluru, Karnataka.

NOTICES

All notices, requests, consents and other communications under this Terms must be in writing and must be: (a) mailed by registered post; or (b) sent by recognized courier or similar overnight delivery or courier service, or (c) delivered (in person, or by email or similar telecommunications equipment) against receipt, to the address as provided hereunder: -

Name: WMG Wealth Private Limited

Address: # 21/19, Craig Park Layout, MG Road, Bengaluru – 560001, Karnataka-India

Email: support@wmgroup.in

ASSIGNMENT

You shall not assign, transfer, or otherwise delegate of any of your obligations under these Terms or any rights granted to you hereunder to any third party without the prior written consent of WMG.

WAIVER

Any failure by WMG to enforce or exercise any provision of the Terms, or any related right, remedy shall not constitute a waiver by WMG of that provision, right or remedy. Any waiver by WMG shall only be effective if given in writing and shall not be construed as a waiver of any subsequent or continuing breach.

ENTIRE AGREEMENT

These Terms, read together with our Privacy Policy and any other rules, policies, procedures or guidelines that WMG may issue and make applicable to the Website from time to time, set out the complete understanding and agreement between WMG and you in relation to your access to and use of the Website.

CONTACT US

In case of any queries or concerns regarding these terms and conditions, please feel free to reach out to us at:

Name: Mrs. Nalini

Contact: +91 91872 01493

Email id: support@wmgggroup.in

Address: 21/19, Craig Park Layout, M G Road, Bangalore – 560001, Karnataka.