

TERMS OF USE OF MOBILE APP 'PURSE+'

This document is an electronic record in terms of the Information Technology Act, 2000 and rules made thereunder as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.

This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries Guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and terms of use for access or usage of Purse+ app

The Mobile Application name 'Purse+ app' is operated by Shriram Financial Services Private Limited (hereinafter referred to as Shriram Financial Services/ Company), a company incorporated under the Companies Act, 1956 with its registered office at 3rd & 4th floor, Rukmini Towers, Platform Road, Sheshadripuram, Bangalore- 560020.

Shriram Financial Services is in the business of distribution of financial products through its online technology platform. The Company has launched an application named "Purse+" (hereinafter referred to as "Purse+ app"), designed, governed and owned solely by Shriram Financial Services facilitating its customer to avail wide range of products and services offered by the Company and its Subsidiaries/Associates/Affiliates. Purse+ App requests you to carefully go through the terms & conditions stipulated in this document (hereinafter referred to as 'Terms of Use')) to avail access to the distribution network of Purse+ App through its online technology platform. This Terms of Use is specifically designed to cover the Mutual fund investment services offered by the Purse+ app. If you continue to browse and use this Website/app, you irrevocably and unconditionally are agreeing to comply with, abide by and be bound by all the obligations as stipulated in the following Terms of use, which together with our privacy policy and any other applicable policies which are incorporated herein by way of reference or available by hyperlink on the Website/app, shall govern Purse+ App's relationship with you in relation to this Website/app. Accessing the distribution network of Purse+ App on its online technology platform through any medium, including but not limited to the Website/apps being Purse+ app on mobile phones and such other devices, is also subject to the General Terms & Conditions and Privacy Policy updated in the Website/App. This Term of Use supersedes all previous oral and written terms and conditions (if any) communicated to you and shall act as an agreement between Purse+ App and Users. This Terms of Use is to be read with the General Terms & Conditions and Privacy Policy published in the website governed and owned by Shriram Financial Services, i.e. <https://www.shriramfs.com/>

THE USE OF THIS WEBSITE/APP IS SUBJECT TO THE FOLLOWING TERMS & CONDITIONS: DEFINITION "Account" shall mean the account opened with Purse+ App by the Registered Users, for use of the Website/app or making investment through the Website/app.

"AMC" shall mean and include Asset Management Company listed on BSE.

"BSE" shall mean Bombay Stock Exchange

"Business Days" means any day except any Saturday, any Sunday, any day which is a National legal holiday in the State of India or any day on which banking institutions or Stock Exchanges in India are authorized or required by law or other governmental action to remain close.

"Purse+ App" or "us" or "we" or "our" shall mean and refer to Shriram Financial Services and its affiliates, officers, employees, agents, partners and licensors.

"User", "You/you", "Your/your" means any person, user, Registered User, viewer or Registered Customer who views, browses, accesses or uses our Website/app;

"Use" or "Using" means to browse, access, view, copy, availing Services or other benefit from using the Website/app;

"Services" means the service of access to Purse+ App's online technology platform for the purchase, SIP, STP, switch and redemptions of units of mutual funds listed on the Purse+ App Website/apps by users, on the Terms & Conditions as mentioned.

"Force Majeure Event" means any event due to any cause beyond the reasonable control of Purse+ App, including without limitations, unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, sabotage, fire, flood, explosion, acts of god, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorised access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, destructive or corrupting code or program, mechanical or technical errors/failures or power shut down, faults or failures in telecommunication etc.

"Purse+ App"" means Purse+ App mobile application accessed through or downloaded from the App store /Play store i.e. IOS or Android, which might be used or accessed at any other platform where the Website/app can be accessed from on mobile phones and such other devices, like, mobile application (whether or not on android or IOS) or any other platform as provided by Purse+ App.

"RTA" shall mean Registrar and Transfer Agent.

"Registered User" or "Registered Customer" shall mean and include the users or customers who have an investment Account with Purse+ App to avail the Services or any part thereof, as provided on the Website/app.

"SIP" shall mean Systematic Investment Plans

"STP" shall mean Systematic Transfer Plans

"NAV" shall mean Net Asset Value

"NSE" shall mean National Stock Exchange of India Limited

"Website" means the official website of Shriram Financial Services accessed at <https://www.shriramfs.com/>, owned, curated and governed by Shriram Financial Services Private Limited.

"Shriram Financial Services" means Shriram Financial Services Private Limited and includes its Subsidiaries/Associates /Affiliates that holds the relevant registration/licence to offer products /services thru the PURSE+ APP

USE OF PURSE+ APP User acknowledges that in accessing and using the Services offered by Purse+ App, user may utilize the content and Services offered on the Purse+ App. User agrees to follow this Term of Use of Purse+ Apps may be specified on Purse+ App from time to time. Notwithstanding such acceptance of the Purse+ App, User acknowledges and agrees to the following, that:

Shriram Financial Services is an AMFI registered distributor and advisor of mutual funds and enables Users to purchase units of various mutual funds, details of which shall be made available on the Website/app, from time to time. User investment Account will be activated after Purse+ App completes the verification process on the personal information provided at the time of enrollment and in accordance with the Know Your Client ("KYC") guidelines issued by the Securities and Exchange Board of India ("SEBI"), Association of Mutual Funds of India (AMFI), respective Mutual Fund/AMC. User agrees and is aware that access of hyperlinks to other internet sites are at users own risk and the content, accuracy, opinions expressed, and other links provided by these sites are not verified, monitored or endorsed by Purse+ App in any way. Purse+ App does not make any warranties and expressly disclaims all warranties express or implied, including without limitation, those of merchantability and fitness for a particular purpose, title or non-infringement with respect to any information or services or products that are available or advertised or sold through these third party website/apps. Shriram Financial Services exercises reasonable care & diligence in providing accurate and complete data from third party sources. However, Shriram Financial Services does not warranty its accuracy,

adequacy or completeness of any of the information. Such information is provided on an "as is" basis, without any warranties. User further indemnifies Shriram Financial Services

and Purse+ App from and against any claims arising out of any breach of data by third party. An Account may be created offline, without accessing the Purse+ App. In the event user creates an investment Account offline, user understands and acknowledges that the Terms of Use of the Purse+ App will continue to be applicable to user for the use of the Services. Mere use of the Website/app, shall be construed as your intent to contract with us and shall constitute Your binding obligations, with us. User understands that it is users responsibility to check the General Terms & Conditions and Privacy Policy carefully before accessing, using, or transacting on our Website/app or Purse+ App. As long as User complies with the Terms of Use, we grant user a personal, non-exclusive, non-transferable, limited privilege to enter and use the Website/app. User acknowledges and understands that use of the Website/app shall be at your own risk and you have the discretion of not using the Website/app. Purse+ App shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Purse+ App to perform any of its obligations under this Term of Use or those applicable specifically to its services/facilities if performance is prevented, hindered or delayed by a Force Majeure event and in such case its obligations shall be suspended for so long as the Force Majeure event continues. All information submitted by user to Purse+ App (except for the information which shall be by virtue of its nature, be deemed to be proprietary information of the User) whether through the Purse+ App or otherwise shall be deemed to be the property of Purse+ App, and Purse+ App shall be free to use any ideas, concepts, know-how or techniques provided by such users at the Purse+ App, in any manner whatsoever. Not all the products and services offered on Purse+ App's are available in all geographic areas and user may not be eligible for all the products or services offered by Purse+ App on the Website/apps. Purse+ App reserves the right to determine the availability and eligibility for any product or service. AVAILING OF SERVICES Service(s) shall be availed in accordance with the General Terms & Conditions, Privacy Policy and this Terms of Use. User agrees that Purse+ App and / or the mutual fund may at its sole discretion vary the Term of Use or withdraw any of the facilities provided herein from time to time. User hereby irrevocably and unconditionally grants no objection to Purse+ App and the respective mutual funds / RTAs to collate the transaction details relating to the investments in mutual fund units done by user on the online technology platform of Purse+ App and provide such transaction data to Purse+ App for further processing of user transactions. REGISTRATION OF THE USER Access to Purse+ App's Services will be granted by Purse+ App only to Registered Customers of Purse+ App, post the enrollment for the Services. User agrees and acknowledges that the Services provided herein are presently available in respect of selected mutual funds only with whom Shriram Financial

Services has empanelled with and have entered into agreements as necessary. User shall provide the required details and the documents for the purpose of the registration and enrollment: For the purpose of registering on the Website/app: A valid email address has

to be provided and a password has to be created. For the purpose of enrollment and using the Services of Purse+ App, the User has to provide the following details PAN card details and a copy of the PAN card Bank account details and a cancelled cheque lea Address proof Photograph Signature The above provided information/details shall be uploaded by the User in soft copy form on the Website/app at the time of enrollment. Upon due verification of the documents, they shall be provided to the concerned regulatory authority/mutual fund company for the purpose of opening an Account with Purse+ App for the transaction to be made by the Users. Purse+ App may verify the User's PAN through NSDL, User KRA through CVL KRA and also may fetch User's demographic details & PAN through Government of India's Digilocker facility During the registration process, the customer will be prompted to provide picture of your signature or sign on the mobile screen as feasible. Purse+ App will capture the signature of the customer and will utilize it only for the purpose of completing the registration formalities – namely, KYC form, Purse+ App Account opening form and BSE account opening form. The signature does not allow Purse+ App to undertake any transactions other than those specified here. Kindly Note: In the event, if any discrepancy is found, in any of the information provided by the user, for example, information in any of the documents provided does not match with the adjoining documents, such mismatch shall lead to the rejection of the documents. The privacy of the documents provided or any such personally identifiable information provided to Purse+ App, shall be maintained in accordance to the private policy of the Website/app User agrees that any and / or all information that may be provided by you to Purse+ App from time to time, including but not limited to contact information, address and tax related information or any other information required under existing or future KYC or other norms and laws, may be shared by Purse+ App with the regulatory authorities/mutual funds/BSE/AMCs or their respective authorized service providers, auditors, legal and tax consultants in compliance with extant legal provisions from time to time. There may be an exit load applicable to certain mutual fund schemes which is 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"). User shall read all the Scheme Related Documents before making any transaction on Purse+ App. Investments from persons from any country other than India may not be permitted in certain mutual funds. Purse+ App/ BSE/their respective trustee companies shall not be liable for rejection of an application by mutual funds, where the investor is a person from a country other than India or such other prohibited investor as may be specified in the respective Scheme Related Documents from time to time. Purchase requests made through Purse+ Apps' online technology platform shall be processed by the respective mutual funds only after funds sufficient to cover the purchase price and other costs and charges have been received by the respective mutual funds. Payments towards the

purchase price and other costs and charges shall be made by the Registered Customers through NEFT or the payment gateway or other electronic means made available by Purse+ App on the online technology platform. If for any reason the mutual fund is unable to allow a transaction for purchase or redemption of the full quantity of units such as transacted by a Registered Customer through the online technology platform of Purse+ App, the respective mutual fund shall be entitled to process a lesser quantity of units being purchased or redeemed (as the case may be) by such Registered Customer. In such a case, Purse+ App shall be not responsible for the non-execution of transactions for the entire quantity or the remaining quantity of units. Transaction rights for SIPs and STPs will be pursuant to the Registered Customer executing the instructions, in the manner and form as prescribed by Purse+ App and /or mutual funds on the online technology platform from time to time. The instructions will be applicable to all SIP, STP transactions whether presently existing or to be opened in future. User agrees that, upon granting such instructions for SIP, STP transactions, user will be bound by the terms of the relevant SIP and STP scheme of the mutual fund to which user subscribes. User agrees and acknowledges that any transaction done or purported to be done by User on a non-business day or after the prescribed cut off time on a business day would be processed on the next business day. The user will be allotted mutual fund units by the respective AMC based on the NAV applicable of that business day. This will be applicable to switch and redemption transactions also. While Purse+ App shall make every effort to ensure adherence to the above timelines, Purse+ App shall in no way be responsible or held liable for any delay thereof, including for loss of interest and / or opportunity loss and / or any loss arising due to movement in NAV or any other losses, liabilities, damages, costs, charges, expenses which the investor(s) may sustain, incur or suffer or be put to or become liable or incur directly or indirectly by reason or as a consequence of any delay thereof. User acknowledges that the units of the scheme shall be allotted, redeemed or switched, as the case may be, by the respective mutual funds at the applicable NAV of the concerned mutual fund scheme as provided by mutual funds and consistent with the terms of the Scheme Related Documents. However, Purse+ App shall not be liable for any loss that may arise to user as a result of incorrect NAV applied on units allotted to user by the mutual fund. User acknowledges that any transactions done on a holiday would be processed on the next business day and the NAV would be applicable as per the respective Scheme Related Documents. User acknowledges that transactions once placed cannot be cancelled. However, user can withdraw money by redeeming the mutual fund units. Upon such withdrawal, the settlement amount towards the mutual fund or the units of mutual fund shall be usually credited to the registered Account of the user within 3-4 bank working days or as per the details in the scheme information

document. User acknowledges that any directions pertaining to all transactions including withdrawal, STP and switch transactions provided by the User from its Account

shall be deemed to be considered as the bona-fide order placed by the User. User have read and understood the contents of the Scheme Related Documents and the details of the scheme and they have not received or been induced by any rebate or gifts, directly or indirectly, in making any investment. User hereby declares that the amount invested/to be invested by their investment in the scheme(s) of mutual fund (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. The AMFI Registration Number ("ARN") holder has disclosed to user all the commissions (in the form of trail commission or any other mode), payable to ARN holder for the different competing schemes of various mutual funds made available on the Purse+ App.. LEGAL OBLIGATION Purse+ App is bound by and complies with the Information Technology Act, 2000, and rules and regulations made thereunder. In accordance with the Section 43A of Information Technology Act, 2000, Purse+ App is obliged to maintain reasonable security procedures to safeguard the user data received or provided by the User. This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries Guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and terms of use for access or usage of the Website/app. In accordance with Regulation 4 of the SPDI Rules, Purse+ App is obliged to provide every Registered User of the Website/app with a readable copy of the information that it keeps about you. If the user would like to have a copy of the same, user can reach out to us through the following link

<https://shriramfs.com/grievance-redressal> NO OBEJECTION FROM THE USER(S) User acknowledges and grants no objection to Purse+ App to do or place transaction requests for the User on the online technology platform of Purse+ App and at users own risk and cost, all or any of the following acts, deeds matters and things: To forward user transaction data and requests to the respective mutual funds/BSE/NSE with respect to the instructions and orders of sale, purchase, transfer, splitting and consolidation of mutual fund units. To transmit to the mutual fund and/or the BSE/NSE, information relating to user nomination/changes in investment plan/ any other changes made through the online platform. To obtain and forward to the BSE/NSE/AMC, its authorized registrar user's information as available in the KYC records, including user signature(s). User agrees that such records may be used by the BSE/NSE/AMC/authorised registrar for authorizing the transactions that may be submitted by user in physical/offline mode. To contact user regarding matters pertaining to the operation of user Account including, but not limited to, servicing of users requests,

communication of special offers, new product launches and product recommendations. This consent will override any registration for Do Not Call ("DNC") / National Do Not Call ("NDNC") Holding pattern and Customer details User acknowledges and agrees that the

Purse+ App holding pattern of the Registered Customer, as reflected in the Purse+ App system, is deemed to be the Purse+ App Account holding pattern of the account holder/investor(s). User also agrees there will be no changes allowed in the holding pattern of the investors associated with the Account once the Account is activated. User agrees that once an investment is made using the holding pattern, User will not be allowed to change the holding pattern for the subscriptions. The other requisite data (which is not part of the form) required to be reported to BSE / authorized registrar of the AMC will be extracted from Purse+ App Account details maintained for the first holder. The default mode of holding in all customer joint accounts is treated as "Anyone or Survivor".

ACCOUNT STATEMENT User agrees and acknowledges that it shall be the obligation of the AMC and not of Purse+ App to regularly send to the Registered Customer such communications as required under the SEBI regulations.

FEES AND CHARGES While currently, the Services offered by Purse+ App are free of transaction charges, user acknowledges that Purse+ App reserves the right to charge fees in the future for the Services or any other services offered by Purse+ App. Any such changes will be communicated by Purse+ App via email 30 (thirty) days ahead of implementation and will be displayed on the Purse+ App Website/apps. Under such circumstances, user has the option to transfer its assets out of its Account without incurring any costs payable to Purse+ App. User agrees and understands that any such charges/fees that Purse+ App may choose to levy will be in addition to those levied by the mutual funds, if any. All fees, charges and reimbursement of expenditure shall be paid or made in full by user without any counter claim, set off or withholding. All liabilities and obligations of the Registered Customer(s) hereunder to Purse+ App/mutual fund/AMCs/trustees of the AMC shall be joint and/or several, as the case may be.

LIABILITY OF PURSE+ APP Purse+ App shall not in the absence of gross negligence on the part of Purse+ App, be liable to user for any act, omission or delay by the mutual fund or for any claims which user may suffer or incur as a result of or in course or discharge by Purse+ App or its employees, officers, directors, nominee or agent of Purse+ Apps duties. Without prejudice to the above, Purse+ App shall not be held liable for any loss or damage or failure to comply or delay in complying with its obligations under the Term of Use which is caused directly or indirectly by any event or circumstances beyond Purse+ App's reasonable control. These include system failure, network errors, delay or loss of data due to the above and in circumstances of acts of God, floods, epidemics, quarantine, riot, civil commotion and/or war. User further agrees that Purse+ App shall not be held liable for any losses, damages, expenses, costs, liabilities and claims of whatsoever nature caused by fraudulent or unauthorized use or

access of user information, and/or signatures. Purse+ App will be under no duty to verify compliance with any restrictions on users' investment powers. Purse+ App will not be liable for any loss, damage, cost, charges or expenses directly or indirectly caused by reasons of any defects or imperfections or mechanical or other failure with relation to

computer, cable, telex, telephone or postal system. While Purse+ App will make every effort to have its computer systems available at all times, Purse+ App makes no guarantees with respect to the availability of such systems. Purse+ App will make every effort to resolve availability issues such as network problems, virus attacks etc. in an expeditious manner. Notwithstanding these, Purse+ App will as such not be liable for any loss, damage, cost, charges or expenses directly or indirectly caused by reasons of lack of such availability. Purse+ App shall not be liable for any loss or damage caused by reason of failures or delay of the mutual fund to deliver any units purchased even though payments have been made for the same, or failure or delay in making payment in respect of any units sold, though they may have been delivered and user shall hold Purse+ App harmless and free from any claim in respect thereof. Purse+ App shall also not be liable for any delay, failure or refusal of the mutual fund in registering or transferring units to user names or for any interest, dividend or other loss caused to user arising therefrom. In instances of third party claims, Purse+ App shall not be liable for any failure/delay, wherein such claims/losses are arising due to a reason entirely attributable to an error or gross negligence of the mutual funds/BSE/AMC.

ONLINE PAYMENT – PAYMENT GATEWAY TERMS The funds transfer for purchase of units of mutual funds will be done by using an electronic payment gateway facility("Electronic Payment Gateway"), ONLY internet banking facility shall be offered for transaction on the Website/app, through a third party net banking service provider registered with the Reserve Bank of India. User cannot use or permit the use of the Electronic Payment Gateway or any related services for any illegal or improper purposes. Users shall utilize the Electronic Payment Gateway at their own risk. These risks would include but not be limited to the following risks and Purse+ App disclaims all liability and responsibility for any claims, losses, damages, costs of whatsoever nature arising due to such risks:

Misuse of Password If any third party obtains access to user password of the investment Account, such third party would be able to transact on Purse+ App's online technology platform. User shall 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.

Internet Frauds: The internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect payment instructions given using Electronic

Payment Gateway or the transactions done using Purse+ App's online technology platform. Whilst Purse+ App shall aim to provide security to prevent the same, there cannot be any guarantee against such internet frauds, hacking and other actions. User shall separately evolve/evaluate all risks arising out of the same.

Mistakes and Errors: The filling in of applicable data for transfer would require proper, accurate and complete details. In the event of user Account receiving an incorrect credit by reason of a mistake committed by any third party, the concerned mutual fund/AMC or

the bank shall be entitled to reverse the incorrect credit at any time whatsoever without the consent of the User. User shall be liable and responsible to accept any such instructions received from the AMC, without questions for any unfair or unjust gain obtained by Purse+ App as a result of the same.

Technology Risks: The technology for enabling the transfer of funds and the other services offered by the Electronic Payment and Purse+ App could be affected by virus or other malicious, destructive or corrupting code, program or macro. The site of Purse+ App or the bank may require maintenance and during such time it may not be possible to process the user request. 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. User understands that Purse+ App disclaims all liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by bank/mutual funds/AMCs to process any transaction/payment instructions for whatsoever reason. Purse+ App shall not be responsible for any of the aforesaid risks.

Limits: Purse+ App or AMC/BSE/NSE may from time to time impose maximum and minimum limits on funds that may be transferred by virtue of the payment transfer service given. User realizes, accepts and agrees that the same is to reduce the risks of the user. User shall be bound by such limits imposed and shall strictly comply with them.

Indemnity: User shall indemnify Purse+ App and Shriram Financial Services from and against all losses, claims and damages that may be caused as a consequence of breach of any of the Electronic Payment Gateway for net banking and the Terms & Conditions mentioned herein above.

Authentication of the Transaction: Users are authorized to make transaction only with and from the bank account(s) registered on the Website/app. Banks have all the right to cancel, reject and/or unauthorize the transaction made by the user, from any other account, details of which is not registered or provided to Purse+ App. Such payment

which is rejected by the banks shall be notified or intimated to the user, in the morning of the next business day.

Transaction Verification: The transaction made by the user, whether approved or rejected, using the Website/app shall be subject to the following level of verifications:

Purse+ App: Transaction will be rejected in case the bank account through which the payment is made, is not registered with Purse+ App; **BSE:** Transaction made from the bank account which is different from the account details provided by Purse+ App to BSE. **AMC:** Finally, rejection could be made by the AMC, upon receiving the transaction details.

Withdrawal of Facility: Purse+ App shall be entitled to withdraw this service at any time without assigning any reason whatsoever.

Binding nature of above terms & conditions: By use of this facility, user shall be deemed to have agreed to all the above terms & conditions and such terms & conditions shall bind the User in the same manner as if the user has agreed to the same in writing.

FUNCTION OF PURSE+ APP Any information contained in Purse+ App brochures or other materials or otherwise communicated by Purse+ App shall not be construed as investment advice and that all decisions to purchase or sell units made by user shall be on the basis of personal judgment arrived at after due consideration. Purse+ App does not in any manner: Guarantee payments on any units; or Guarantee liquidity of any units; or Make any offer to buy back any units; or Guarantees the redemption or repayment of any units on maturity; or Guarantees the payments of interest or dividend; or Promise, indicate or guarantee any returns; or Guarantee any good delivery. subscribe to units of mutual funds on behalf or in name of user or collects payments from user for the units so purchased by user for remitting it further to the AMCs; or receive any account statement from mutual funds/AMCs, on behalf of or in the users name pertaining to the units; or redeem /sell the units held by user or on its behalf or in its name; or unilaterally instruct the mutual fund and/or the corresponding AMCs with regards to nomination/changes in investments plan/any other changes; or sign any document on behalf of or in the name of user for purchase, sale or redemption of units; or collect, receive and / or give receipts and discharges for any sum including dividend, interest or income arising from the units and does not sign and/or endorse dividend and interest warrants on my/our behalf or in my/our name; or Correspond with or gives notice to the mutual fund/AMCs on behalf of or in the name of user, except for transmission of transactions done or purported to be done by user on the online technology platform. Purse+ App does not make any promises to the user basis the graphical representation provided on the Website/app. The data collected from the user to calculate the prospective investments amount and is in

relation to the past investment history of the user and shall not be construed as an authoritative advice to the user. Purse+ App does not offer any advice and nothing herein or on the Purse+ AppWebsite/app shall be construed as investment advice by user. Any sum invested through Purse+ App investment account is not a deposit with Purse+ App and is not bank insured. The same is not endorsed or guaranteed and does not constitute obligations of Purse+ App or any of the subsidiaries associates or affiliates companies whose role is only as described in the Terms & Conditions. Investments in mutual funds are subject to market risks, including the possible loss of principal amount invested. The value of the units purchased or not purchased will fluctuate. If user redeems the units/shares purchased, user may receive more or less than user has/had paid depending upon NAV of the units in the fund or trust at the time of redemption. Past results are not a guarantee to future performance. Past performance may or may not be sustained in the future.

USER INFORMATION User shall provide any and all information that may be required by Purse+ App/AMC/authorised service providers of the AMC from time to time in compliance with existing legal norms and regulations, including but not limited to contact information, address and tax related information and any information required under existing or future KYC norms and laws. User agrees that Purse+ App/AMC/authorized service providers of the AMC may take steps to verify the veracity of such information provided and shall co-operate with Purse+ App/AMC/authorized service providers of AMC in providing all information requested by Purse+ App. User acknowledges that failure to provide such information in a timely manner may result in ineligibility to avail of some or all of the services of Purse+ App and that Purse+ App shall in no way be held liable for any losses of whatsoever nature resulting from such failure to provide information on part of the user. Any information provided by the User may be required to be shared with relevant regulatory/statutory authorities and User authorizes Purse+ App to provide all information to such regulatory / statutory authorities as and when required. The information shall be provided by the User and shall be governed in accordance with details provided in the private policy.

GOVERNING LAW AND DISPUTE RESOLUTION The Dispute resolution clause shall be applicable as per the General Terms & Conditions and Privacy Policy. In the event of dispute between the User and Purse+ App on accuracy of transaction details provided by the User on the Purse+ App, the transaction logs maintained by Purse+ App back office will be the only source of data to verify the accuracy of such transactions.

COMMISSION Purse+ App earns commission from Asset Management Companies when the user buys mutual funds. However, the top picks or curated funds are not influenced by the commission Purse+ App earns. 'The gross Commission range is as mentioned below (figures in %) –'

Category	Minimum	Maximum	Average
Equity Fund	0.65	1.7	1
Debt Fund	0.03	1	0.37

IF USER DO NOT ACCEPT AND ABIDE BY THIS TERMS, USER MUST NOT USE THE APP.