

TERMS OF SERVICE AGREEMENT

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On registration or subscribing or commenting or filling your details, you agree to:

1. Make your contact details available to M/s Elite Wealth Ltd.or its clients, associates, advertisers or partners. You may be contacted for information of various products including financial products, learning and development, etc, through email, telephone and SMS. If you do not wish to be contacted, please do not submit or subscribe or register with this website.
2. Receive promotional mails/special offers from M/s Elite Wealth Ltd.or its clients, associates, advertisers or partners including M/s Elite Wealth Ltd or any of its partner websites
3. Be contacted by M/s Elite Wealth Ltd.or its clients, associates, advertisers or partners

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Collection and use of your personal information:

We collect your Personal Information, and in the case of account opening, background, financial, and demographic information on the Site in order to enhance the services we offer you. Such information may include your name, date of birth, residence and employment addresses, father's and spouses names, bank account details, scans/copies of document proofs such as PAN, passport etc. We may hold this information indefinitely as required by the law, for the purpose of offering you our services, and for other regulatory and business purposes.

We collect Personal Information from you only when you voluntarily submit for purposes including but not limited to a) sales and account opening queries b) account opening c) partnership / association enquiries, and others.

We may use the information for purposes including, but not limited to

- a) Identity verification and background checking for account opening
- b) Personalizing services offered to you
- c) Keeping you updated of our products and services relevant to you
- d) Information pertaining our services you've subscribed to
- e) For legal and regulatory purposes.

Mobile Services

1. The subscriber availing this service shall be deemed to have consented to be bound by all the applicable terms and conditions of this service.
2. Decision of Elite Wealth Ltd.regarding all transactions under this service shall be final and binding and no correspondence shall be entertained in this regard.
3. Elite Wealth Ltd.reserves the right to extend, cancel, discontinue, prematurely withdraw, change, alter or modify this service or any part thereof including charges, at its sole discretion at anytime as may be required in view of business exigencies and/or regulatory or statutory changes.

4. Your mobile phone number (MSISDN) will be used during the transmission of text messages through the mobile service provider's server for SMS Service.
5. The subscriber understands that he/she can avail SMS Services at his/her discretion and the said service shall be availed in such options as are made available by Elite Wealth Ltd. from time to time.
6. This service is subject to guidelines/directions issued by Telecom Regulatory Authority of India or any other statutory authority as applicable from time to time.
7. The SMS or its contents once sent for availing the SMS services shall be treated as final and the same cannot be withdrawn, changed or retrieved subsequently under any circumstances.
8. WAP Services enable you to access our Services and to submit and/or receive Content through your wireless Device. Your access to our WAP Services may be dependent on the wireless Device you use to access the applicable WAP services.
9. Subscription Services provide you with access to certain Content for a selected period of time, which will be as indicated and chosen by you prior to purchase. The frequency with which you will receive the relevant Content will be notified to you at the time you subscribe for the service.
10. You will not post or transmit any content that is abusive, obscene, racial, sexually oriented or against national interest. Elite Wealth Ltd. reserves the right to suspend your account if any prohibitive or objectionable content is found and may further initiate appropriate legal proceedings against you.
11. The Service is an additional service offered by Elite Wealth Ltd.. The functions of the Service are dependent on the Operator owning the network to facilitate this service (Operator), for which Elite Wealth Ltd. does not undertake any responsibility for failure of this network transmission or failure of message transmission for any reasons whatsoever. From time to time, Elite Wealth Ltd. may include additional features and services.
12. Elite Wealth Ltd. reserves the right to modify/delete the account contents at its own discretion without prior notice if the contents of profile are deemed unfit for broadcast.
13. The subscriber must maintain such minimum balance in his/her prepaid account as is specified by Elite Wealth Ltd. for availing the particular option offered under these services. All incidental costs/taxes/levies, if any, related to the VAS shall be entirely borne by the customer.
14. The users specifically note and agree that the content and service or part thereof may be varied, added, withdrawn, withheld or suspended by Elite Wealth Ltd. at its sole discretion without prior notice to the users.
15. Elite Wealth Ltd. shall not be liable for any costs, loss or damage (whether direct or indirect), or for loss of revenue, loss of profits or any consequential loss whatsoever as a result of the user using the Service.
16. No reversal of deducted charges shall be allowed under any circumstances.
17. The users shall remain solely responsible for all content, information, data originated from the users and transmitted via the Service (content), and the users shall accordingly indemnify Elite Wealth Ltd. and / or the Operator, against all third party claims relating to the users content or due to the users act, negligence or omission.
18. You are bound by the terms and conditions as mentioned herein and as stated on the site.
19. Message delivery is conditional to Mobile operator's technical infrastructure and its network uptime.
20. By using various SMS based services from Elite Wealth Ltd. you agree to receive phone calls, messages etc. from Elite Wealth Ltd. and/or its associates tailored to provide with better education related opportunities.
21. Subscribing or using various paid/free services of Elite Wealth Ltd. on SMS/Voice/WAP either directly or indirectly doesn't in any manner guarantee the user an admissions.
22. Elite Wealth Ltd. and/or its respective suppliers make no representations about the suitability, reliability, availability, timeliness, lack of viruses or other harmful components and accuracy of the information, software, products, services and related graphics contained within the, Elite Wealth Ltd. sites/services for any purpose. All such information, software, products, services and related graphics are provided "as is" without warranty of any kind. Elite Wealth Ltd. and/or its respective suppliers hereby disclaim all warranties and conditions with

regard to this information, software, products, services and related graphics, including all implied warranties and conditions of merchantability, fitness for a particular purpose, workmanlike effort, title and non-infringement. Elite Wealth Ltd. shall not be responsible or liable for any consequential damages arising therefrom.

23. By agreeing to register at Elite Wealth Ltd. Mobile alerts, a user allows Elite Wealth Ltd. to get in touch with him/her from time to time on events or offers regarding careers, admissions, jobs and ancillary services on mobile. This can include exciting offers, information, as well as promotions.
24. The subscriber shall be required to comply with all directions/instructions etc. issued by the Company relating to the network, the services and any/all matters connected therewith and provide the Company all other and further information and co-operation as the Company may require from time to time.
25. This service is live in India only.

TERMS AND CONDITIONS OF THE RESEARCH PLANS SOLD

RESEARCH PLANS:

1. The subscription fee of the Classic Plan is a one-time payment for 5 accounts (namely Demat Account, Trading Account, NPS, NIR and Online Mutual Fund Account).
2. The Client of the Classic Plan as well as the Classic Plus Plan gets the Lifetime Demat Account.
3. All plans include the Equity, F & O and Currency Segments.
4. The Classic Research Plan subscriber will receive 4 additional reports that will assist you in investing into equities and mutual funds. The research provided by Elite Wealth Ltd does not guarantee or assure the client of any returns. Please read our disclaimer before signing up for subscription (visit elitewealth.in for disclaimer).
5. Subscribers of the Classic Plus plan will have all 5 accounts under the Classic plan as well as 4 additional research reports at a discounted price of INR 2500. Off the INR 2500 paid, INR 500 is the discounted rate towards account opening (5 accounts) and INR 2000 is for the Classic Research reports.
6. Classic Plus plan has a validity of 12 months. The 12 month validity shall commence after the payment clearance & successful telephonic verification.
7. Each Plan has a validity of 12 months. The 12 month validity shall commence after the payment clearance & successful telephonic verification. After the completion of 12 months the client will be offered a grace period of 7 days to make the payment to stay subscribed to the plan.
8. A plan once subscribed to can only be upgraded during the 12 month period. No refund on cancellation of plan. There are no pro-rata adjustments for the Classic Plan since the charges are for opening 5 accounts.
9. If the subscriber wants to upgrade from the Classic Plan to the Classic Plus Plan, during the year he will be required to pay INR 2000 after which he will receive the reports as well as benefit of the lower brokerage slabs.
10. All upgrades for plans (other than the Classic Plan) will be done on a pro-rata basis. An upgrade to a higher plan during the current subscription will involve an adjustment to payment on a pro-rata basis. For instance if a Classic Plus subscriber chooses to upgrade to a higher plan after 6 months, then INR 1,000 will be adjusted from the price of the higher plan. For all Pro-rata calculations, number of days in a month is assumed to be 30.
11. During pro rata calculations only the amount towards the research reports shall be adjusted.
12. The 12 month period for the upgraded plan shall commence after the payment clearance & successful telephonic verification.
13. If a client only wishes to subscribe to the Classic Research Plan then he has to pay an additional sum of INR 2000 if he is under the Classic Plan. Classic Plus subscribers can upgrade to the Investor Research Plans on a pro rata basis.

14. EWAL reserves the right to modify or change the contents, design, frequency and mode of delivery of the reports mentioned above without prior approval of the clients.
15. No accounts are being opened for the subscription of these plans. All charges of the research plans are inclusive of all taxes and government cess.
16. The subscribers may or may not have a Trading or Demat account with Elite Wealth Ltd. in order to receive the research reports. In case the subscribers have Trading and Demat accounts with EWAL, then they enjoy the preferential pricing as under each plan.
17. Subscribers to any of the abovementioned plans will have the option of **opening 5 accounts at INR 500/-** only. Given below are the 5 accounts that are offered for the additional sum:

1. Trading Account
2. DEMAT Account**
3. Online Mutual Fund Account
4. E-Insurance Account
5. National Pension System Account

**** The DEMAT account opened for subscribers will carry no annual maintenance charges and will have a lifetime validity.**

18. Each Plan has a validity of 12 months. The 12 month validity shall commence after the payment clearance & successful telephonic verification. After the completion of 12 months the client will be offered a grace period of 7 days to make the payment to stay subscribed to the plan.
19. In case of non-renewal of the chosen plan, the research reports will be discontinued and the brokerage rates will go back to the Classic rates of 0.40% (Delivery), 0.04% (Intraday and Future Contracts) and INR 100 (Options).
20. The reports mentioned under all the plans have the different frequencies. You can find the details on our website (www.elitewealth.in) to know more. Your relationship manager can also inform you about the same.
21. If a certain client wants to upgrade his plan during the year then he would pay for the new plan on a pro-rata basis. For instance, if an existing Investor plus client wants to upgrade his plan to Investor Pro after 8 months subscription, then he would have to pay an additional INR 8333. For all Pro-rata calculations, number of days in a month is assumed to be 30.
22. The 12 month period for the upgraded plan shall commence after the payment clearance & successful telephonic verification.
23. A plan once subscribed to cannot be downgraded before the end of the year. If the client chooses to terminate his/her plan then no payment will be refunded.
24. EWAL reserves the right to modify or change the contents, design, frequency and mode of delivery of the reports mentioned above without prior approval of the clients.
25. The research provided by EWAL does not guarantee or assure the client of any returns. Please read our disclaimer before signing up for subscription (please visit our website for disclaimer).

ADVANCED BROEKRAGE PLANS:

26. Advanced Brokerage Plan once subscribed can only be upgraded.
27. Maximum Brokerage reversal against any plan shall be limited to the value of plan. The reversal will be as per rates applicable under the plan during the validity period.
28. The brokerage will be adjusted only for the Equity Segment, Equity Future & Option Segments as well as Currency Futures & Options segments of NSE and BSE.
29. Any Brokerage remaining unutilized after the expiry of the plan will renew automatically for next three years. But after the tenure of each plan i.e. 3 years, the brokerage charged will revert back to the basic rates for unutilized amount.
30. If the plan is not renewed before the expiry of validity period, the basic rate of brokerage i.e. 04% for intraday (as well as futures) and .40% for delivery and options INR 100 shall be restored.
31. The plan can be renewed during a grace period of 7 days after the completion of the tenure of the plan.

32. The start date of the plan (tenure) shall commence after the payment clearance & successful telephonic verification.

TRADER RESEARCH PLANS:

- 33. The payments for the research plan are inclusive of all applicable taxes and government cess.
- 34. The amount paid is non-refundable under any circumstances.
- 35. If the client wants to open the Trading and Demat Accounts along with subscribing to the research plans he must pay an additional sum of INR 500. The Demat Account opened in conjunction with the research plans will carry lifetime validity and no recurring AMCs.
- 36. Elite Wealth Ltd reserves the right to modify or change the contents, frequency, mode of delivery and design of the reports mentioned above without prior approval of the clients.
- 37. The Tenure of the Plan (Start Date) will commence after the payment clearance and successful telephonic verification.
- 38. Each subscriber of the research plan will be provided a grace period of 7 days before the plan will be suspended. The subscribers need to renew their subscription before the grace period is over or else the research will be discontinued
- 39. In case of an upgrade of the plan, the time period for the upgraded plan shall commence after the payment clearance & successful telephonic verification.
- 40. No research subscription can be downgraded e.g. from an Annual to quarterly.
- 41. EWAL reserves the right to modify or change the contents, design, frequency and mode of delivery of the reports mentioned above without prior approval of the clients.
- 42. The research provided by EWAL does not guarantee or assure the client of any returns. Please read our disclaimer before signing up for subscription (link).

DELIVERY POLICY

Elite Wealth Ltd. will ensure the prompt delivery of the research reports as per the selected plan. The schedule for each report has been provided in the table below. These will be delivered to the clients via email, SMS and Whatsapp messages (depending on the report and research plan selected).

Report	Frequency	Delivery medium
Morning Outlook	Every Trading Day	Mail & Whatsapp
Mutual Fund Newsletter	7 th of every month	Mail
Mutual Fund Recommendation List	7 th of every month	Mail
IPO Note and Peer Group Review	Before each IPO	Mail & Whatsapp
Event Based Portfolios	Three times a year: Budget/ Diwali /New Year	Mail
The Fundamentalists Whatsapp Group	LIVE	Mail
Techno-Funda Research Report	Every Saturday	Mail & Whatsapp

Fundamental Company Report	Once every Fortnight	Mail & Whatsapp
Monthly Portfolio	5th of every month	Mail & Whatsapp
Mutual Fund Detailed Portfolio Restructuring	2 times a year	In person
Equity Portfolio Evaluation and Restructure	4 times a year	In person
Daily Trader Research	Daily	SMS Messages

INVESTMENT ADVICE

You acknowledge that while Elite Wealth Ltd does provide advice regarding the suitability or profitability of a Scrip or investment, or any other tax or legal advice it may add on from time to time, You assume full responsibility with respect to transactions in or for your Account and your investment decisions.

Elite Wealth Ltd and its officers, directors, employees, agents and affiliates will have no liability with respect to transactions in or for your Account and your investment decisions.

NO REFUND POLICY

We believe that Customer satisfaction is the biggest driver in the success of any venture. Thus our focus is to provide you with best in class products and services and get maximum advantage of your referrals. Such referrals will only come when you will be happy with your purchases.

Our Refund policy stands as:

NO FEE/SUBSCRIPTION REFUNDS are permitted after any Product or services purchased. The courses or advertising or any other virtual products/services purchased from the site will deem to be used immediately after purchase. The validity of all such product will be 6 months unless stated otherwise on the product description page.

Should you have any queries/requests/complaints, please write to us at info@elitewealth.in.

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