Terms and Conditions

The mobile application 'Fydaa ' (hereinafter referred to as "Application") is owned and operated by 'Fydaa Analytics Private Limited ' a company incorporated under the Companies Act, 2013 with its registered office at 903, Ecostar Building, Off Aarey Road, Churi Wadi, Goregaon (East), Mumbai, Maharashtra, 400063 .

Fydaa Analytics Private Limited ("Fydaa ") is in the business of distribution of financial products through its mobile technology platform. Fydaa requests you to carefully go through these Terms & Conditions ("Terms & Conditions ") to avail the access to the distribution network of Fydaa through its mobile technology platform. If you continue to browse and use this Application, you irrevocably and unconditionally are agreeing to comply with, abide by and be bound by all the obligations as stipulated in the following terms and conditions 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, shall govern Fydaa Analytics Private Limited 's Relationship with you in relation to this application. These Terms & Conditions supersede all previous oral and written terms and conditions (if any) communicated to you and shall act as an Agreement between Fydaa Analytics Private Limited and Users. It is further clarified that the Company reserves the right to execute any additional separate agreement with the Users (including the sub-brokers) with respect to any specific terms and conditions and/or commercials and thus, these Terms & Conditions , and such additional agreement(s) and the Platform Agreement shall be read and constructed together.

Application use:

User acknowledges that in accessing and using the Services offered by Fydaa , user may utilize the content and Services offered on the Fydaa Application. User agrees to follow the terms and conditions for the use of the Application as may be specified by Fydaa from time to time. Notwithstanding such acceptance of the Fydaa usage terms, User acknowledges and agrees to the following, that:

Login Credentials should be kept safe and secure to prevent unauthorized access to your Fydaa account. If you think that the security of your Fydaa account has been compromised, change your password and contact us immediately for further assistance, on the following e-mail: support@fydaa.com

- Fydaa (Fydaa Analytics Private Limited) is an AMFI registered distributor and advisor of mutual funds (ARN - 358522) and enables Users to purchase units of various mutual funds, details of which shall be made available on the Application, from time to time.
- The investment account of the user will be activated after Fydaa 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).
- User shall not to copy, reproduce, sell, redistribute, publish, enter into a database, display, perform, modify, transmit, license, create derivatives from, transfer or in any way exploit any part of any information, content, materials, services available from or through the Application, except that user may download for personal, non-commercial use.
- User will not use Fydaa ' Applications for any purpose that is unlawful, or prohibited by these Terms. User also agrees that user will not use the Applications in any manner that could damage, disable or impair the Application or interfere with any other person's use of Fydaa ' applications.
- The software and hardware underlying the Applications as well as other internet related software which are required for accessing the Applications are the legal property of the respective vendors. The permission given by Fydaa to access the application will not convey any proprietary or ownership rights in the above software/hardware. User agrees that User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software/hardware underlying the Application or create any derivative product based on the software/hardware.
- Fydaa is not responsible for the availability of content or other services on third party sites linked from the Fydaa Applications. 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 Fydaa in any way. Fydaa 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 websites.

- Fydaa has the absolute discretion to amend or supplement any of the Fydaa Application Terms at any time without prior notice for such changes. Any such amendment shall be effective immediately. It shall be Users responsibility to review these Terms & Conditions periodically for any updates/changes. User agrees that the information and assistance provided on the Fydaa Application are true to the knowledge of Fydaa and should not be construed as investment advice, and that Fydaa shall have no liability for any discrepancy in any such information or assistance.
- Mere use of the Application, 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 Fydaa Application's Terms carefully before accessing or using or transacting on our Application.
- As long as User complies with these Terms & Conditions , we grant user a personal, non-exclusive, non-transferable, limited privilege to enter and use the Application. User acknowledges and understands that use of the Application shall be at your own risk and has the discretion of not using the Application.
- Fydaa shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Application to perform any of its obligations under these terms and conditions 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 Fydaa (except for the personal information which shall be by virtue of its nature, be deemed to be proprietary information of the User) whether through the Fydaa Applications or otherwise shall be deemed to be the property of Fydaa , and Fydaa shall be free to use any ideas, concepts, know-how or techniques provided by such users at the Fydaa application, in any manner whatsoever.
- User expressly authorizes Fydaa to collect, process, and share details of user's insurance policy holdings and other financial products with the user's Mutual Fund Distributor. The aforementioned data sharing is intended solely to enable the Mutual Fund Distributor to offer more personalized and effective incidental advice to the user.
- Not all the products and services offered on Application are available in all geographic areas and User may not be eligible for all the products or services offered by Fydaa on the Application. Fydaa 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 Terms & Conditions mentioned herein. User agrees that Fydaa and / or the mutual fund may at its sole discretion vary the terms and conditions or withdraw any of the facilities provided herein from time to time. Further information is elaborated under "Termination of Service"

User hereby irrevocably and unconditionally grants no objection to Fydaa and the respective mutual funds/BSE to collate the transaction details relating to the investments in mutual fund units done by user on the online technology platform of Fydaa and provide such transaction data to Fydaa for further processing of user transactions.

REGISTRATION OF THE USER

Access to Fydaa 's Services will be granted by Fydaa only to Registered Customers of Fydaa , post the enrollment for the Services. User agrees and acknowledges that the Services provided herein are presently available in respect of select Mutual Funds only with whom Fydaa has entered into a separate arrangement. User shall provide the required details and the documents for the purpose of the registration and enrollment. For the purpose of registering on the Application:

A valid phone number has to be provided and a password has to be created.

For the purpose of enrollment and using the Services of Fydaa , 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 leaf

Address proof

Photograph

Signature

The above provided information/details shall be uploaded by the User in soft copy form on the Application at the time of enrollment. Once the information is received by Fydaa , the executive of Fydaa shall co-ordinate with the User, for obtaining an attestation from the Registered Users, if required. Upon completion of the attestation requirements, the documents shall be provided to the concerned regulatory authority/mutual fund company for the purpose of opening an account with Fydaa for the transaction to be made by the Users.

During the registration process, the customer will be prompted to sign on the mobile screen. Fydaa will capture the signature of the customer and will utilize only for the purpose of completing the registration formalities – namely, KYC form and BSE Account Opening Form. The signature does not allow Fydaa to undertake any transactions other than 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 Fydaa , shall be maintained in accordance with the Privacy Policy of the Application.

User agrees that any and / or all information that may be provided by you to Fydaa 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 Fydaa with the regulatory authorities/mutual funds/BSE /AMCs or their respective authorized service providers, auditors, legal and tax consultants in compliance with the 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)/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 Fydaa .

Investments from persons from the country other than India may not be permitted in certain mutual funds. Fydaa /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 Fydaa ' 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 Fydaa 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 Fydaa , 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, Fydaa 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 Fydaa 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 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 Fydaa shall make every effort to ensure adherence to the above timelines, Fydaa 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. However, Fydaa 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 credited to the registered account of the user within 3-4 bank working days.

User acknowledges that any directions pertaining to all transactions including withdrawal, STP and switch transactions provided by the User from its Registered User 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 Document and the details of the scheme and they have not received or been induced by any rebate or gifts, directly or indirectly, in making investment. User hereby declare 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 AMFI holder for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to users.

LINK TO THIRD PARTY

Fydaa may provide you links to third party services ("Third Party Services"). You agree to use the Services at your sole risk and that we shall not have any liability to you for content that may be found to be offensive, indecent, or objectionable. User understands that certain Services may display, include or make available content, data, information, applications or materials from third parties ("Third Party Materials") or provide links to certain third party websites. By using the Third Party Services, you acknowledge and agree that Fydaa is not responsible for examining or evaluating the content, accuracy, completeness, timeliness, validity, copyright compliance, legality, decency, quality or any other aspect of such Third Party Materials or websites. Fydaa DOES NOT WARRANT OR ENDORSE AND DOES NOT ASSUME AND WILL NOT HAVE ANY LIABILITY OR RESPONSIBILITY TO YOU OR ANY OTHER PERSON FOR ANY THIRD PARTY SERVICES, THIRD PARTY MATERIALS OR WEB SITES, OR FOR ANY OTHER MATERIALS, PRODUCTS, OR SERVICES OF THIRD PARTIES.

NO OBEJECTION FROM THE USER(S)

User acknowledges and grants no objection to Fydaa to do or place transaction requests for the User on the online technology platform of Fydaa 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 with respect to the instructions and orders of sale, purchase, transfer, splitting and consolidation of mutual funds units.
- To transmit to the mutual fund and/or the BSE , information relating to User nomination/changes in investment plan/ any other changes made through the online platform.
- To obtain and forward to the BSE /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 /AMC/Authorized 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 Fydaa holding pattern of the Registered Customer, as reflected in the Fydaa system, is deemed to be the Fydaa 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 Fydaa account details maintained for the First holder. The 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 Fydaa to regularly send to the Registered Customer such communications as required under the SEBI Regulations.

Fees and Charges

While currently, the Services offered by Fydaa are free of transaction charges, user acknowledges that Fydaa reserves the right to charge fees in the future for the Services or any other services offered by Fydaa . Any such changes will be communicated by Fydaa via email 30 days ahead of implementation and will be displayed on the Fydaa Application. Under such circumstances, User has the option to transfer its assets out of its Account without incurring any costs payable to Fydaa .

User agrees and understand that any such charges/fees that Fydaa 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 Fydaa /mutual fund/AMCs/trustees of the AMC shall be joint and/or several, as the case may be.

LIABILITY OF Fydaa

Fydaa shall not in absence of gross negligence on the part of Fydaa , 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 Fydaa or its employees, officers, directors, nominee or agent of Fydaa ' duties.

Without prejudice to the above, Fydaa shall not be held liable for any loss or damage or failure to comply or delay in complying with its obligations under these Terms & Conditions which is caused directly or indirectly by any event or circumstances beyond Fydaa ' 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 Fydaa 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. Fydaa will be under no duty to verify compliance with any restrictions on users investment powers.

Fydaa 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 Fydaa will make every effort to have its computer systems available at all times, Fydaa makes no guarantees with respect to the availability of such systems. Fydaa will make every effort to resolve availability issues such as network problems, virus attacks etc. in an expeditious manner. Notwithstanding these, Fydaa 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.

Fydaa 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 Fydaa harmless and free from any claim in respect thereof. Fydaa 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, Fydaa 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, ONLY internet banking facility shall be offered for transaction on the Application, through a third party net banking service provider registered with the Reserve Bank of India. User cannot use or permit the use of the 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 Fydaa 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 Investments Services Account, such third party would be able to transact on Fydaa ' 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 Fydaa ' online technology platform. Whilst Fydaa 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 Fydaa 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 Fydaa could be affected by virus or other malicious, destructive or corrupting code, program or macro. Fydaa ' Application 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 Fydaa 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 bank/mutual funds/AMCs to process any transaction/payment instructions for whatsoever reason. Fydaa shall not be responsible for any of the aforesaid risks.
- Limits: Fydaa 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 and 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 Fydaa from and against all losses and damages that may be caused as a consequence of breach of any of the Electronic Payment Gateway for net banking and the terms and conditions mentioned herein above.
- Authentication of the Transaction: User are authorized to make transaction only with and from the bank account(s) registered on the Application. Banks has 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 Fydaa . 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 Fydaa shall be subject to the following level of verifications:
  - Fydaa : Transaction will be rejected in case the bank account though which the payment is made, is not registered with Fydaa ;
  - BSE : Transaction made from the bank account which is different from the account details provided by Fydaa to BSE .
  - AMC: Final, rejection could be made by the AMC, upon receiving the transaction details.
  - Withdrawal of Facility: Fydaa shall be entitled to withdraw this service at any time without assigning any reason whatsoever.

Binding nature of above terms and conditions:

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

FUNCTION OF Fydaa & DISCLAIMER

Any information contained in Fydaa brochures or other materials or otherwise communicated by Fydaa 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. Fydaa 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
- Guarantee the redemption or repayment of any units on maturity; or
- Guarantee 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.

Fydaa does not make any promises to the User basis the graphical representation provided on the Application. The data collected from the User to calculate the prospective investments amount in relation to the past investment history of the User shall neither be construed as an authoritative advice to the User nor be considered as an indication of future returns from the investments of the User. Fydaa does not offer any advice and nothing herein or on the Fydaa Application shall be construed as investment advice by User.

Any sum invested through Fydaa Investment Account is not a deposit with Fydaa and is not bank insured. The same is not endorsed or guaranteed and does not constitute obligations of Fydaa or any of the subsidiaries associates or affiliates companies whose role in only as described in these Terms & Conditions . Investments in mutual fund are subject to investment risk, 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.

NOTICES/CORRESPONDENCE

Any notice or other correspondence addressed by Fydaa to User may be addressed to the address provided by the Users at the time of enrollment. If according to User there is any discrepancy in the particular or details of transaction or account of statement then, it shall be the responsibility of the User to intimate the same to Fydaa and to the concerned mutual fund/AMC/authorised registrar of the AMC in writing within 7 (seven) working days of receiving notice thereof, falling which such transaction, statement or account (as the case may be) shall be deemed to be correct and accepted by User and Users shall not be entitled to question the correctness or accuracy thereof at any point in the future.

USER INFORMATION

User shall provide any and all information that may be required by Fydaa /AMC/authorized 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 Fydaa /AMC/authorized service providers of the AMC may take steps to verify the veracity of such information provided and shall co-operate with Fydaa /AMC/authorized service providers of AMC in providing all information requested by Fydaa for the purpose of rendering the services availed by the User. 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 Fydaa and that Fydaa 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 authorises Fydaa 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 Privacy Policy .

TERMINATION OF SERVICES

Fydaa may terminate the Services by giving 90 (ninety) days prior notice in writing to the Registered Customer provided that the Registered Customer shall not be relived of obligations hereunder notwithstanding such termination incurred prior to the date in which such termination shall become effective.

REGULATORY CAUTION

Mutual Fund investments are subject to market risks, read all scheme-related documents carefully before investing.

GOVERNING LAW AND DISPUTE RESOLUTION

All disputes and differences arising out of, under or in connection with these Terms & Conditions or anything done hereunder shall be within the exclusive jurisdiction only to the courts of Mumbai . These Terms & Conditions are subject to and shall be construed in accordance with the laws prevalent in India.

In the event of dispute between the User and Fydaa on accuracy of transaction details provided by the User on the Fydaa Application, the transaction logs maintained by Fydaa back office will be the only source of data to verify the accuracy of such transactions.

BROKERAGE

For all investments made using Fydaa , we charge the brokerages to the Asset Management Companies. The recommendations are not made on the basis of brokerage, and performance / fund details of all the mutual funds from competing AMCs are also provided to the User for reference.