Mutual Fund Distribution – Terms and Conditions

DEFINITIONS

"**Applicable Law**" means all Indian laws, rules, regulations, circulars, directions and guidelines that apply to the Services, including those of SEBI, AMFI, RBI and the Government of India, as amended from time to time.

"**Applicable NAV**" means the NAV determined for allotment of units based on cut-off times prescribed by SEBI from time to time.

"**AMC**" means an asset management company of a mutual fund registered with SEBI.

"**ARN**" means the AMFI Registration Number of a distributor.

"**Business Day**" means a day (other than a Saturday, Sunday, or public holiday) on which banks in India are open for general business and the relevant mutual fund scheme is open for subscription/redemption.

"**EUIN**" means the Employee Unique Identification Number of the person who interacts with you on behalf of a distributor.

"**Force Majeure Event**" has the meaning given to it in Clause 11.

"**KRA**" means a KYC Registration Agency registered with SEBI.

"**Login Credentials**" means the username, password, OTP, or other authentication details used to access your Account on the Platform.

"**Mutual Fund**" means a fund established in the form of a trust granted registration under SEBI (Mutual Fund) regulations and which raises monies through the sale of units to the public under one or more schemes for investing in securities, money market instruments, gold or gold related instruments, silver or silver related instruments and such other assets and instruments as may be specified by SEBI. Mutual fund schemes investing in exchange traded commodity derivatives can hold the underlying goods in case of physical settlement of such contracts.

"**NAV**" shall mean the Net Asset Value of the scheme computed by asset management company, on a daily basis, by dividing the net assets of the scheme, computed in terms of valuation norms specified by SEBI, by the number of units outstanding on the date of valuation.

"**Privacy Policy**" means DMI's privacy policy as published on the Platform from time to time, governing the processing of your personal data.

"**Personal Data**" has the meaning given to it under the Digital Personal Data Protection Act, 2023 ("**DPDP Act**") and includes any data about an individual who is identifiable by or in relation to such data.

"**RTA**" means a registrar and transfer agent.

"**Scheme**" means a mutual fund scheme made available on the Platform.

"**Scheme Documents**" means the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM), and other disclosures issued by the Mutual Fund from time to time.

"**SEBI**" means the Securities and Exchange Board of India.

"**Unit**" means the interest of the unit holders in a scheme representing one undivided share in the assets of a scheme.

"**You**" means the person who registers on the Platform and, where the context requires, each joint holder. In the case of joint investors, the first-named holder shall be the primary contact and the person authorised to give instructions on behalf of all holders.

1. About These Terms and Who We Are

1.1 These Terms and Conditions ("**Terms**") are an agreement between you and DMI Finance Private Limited, a company incorporated under the Companies Act, 2013 ("**DMI**", "**DMI Finance**", "**we**", "**us**" or "**our**"). They govern your use of the mutual fund distribution services (the "**Services**") offered through our website, mobile application and other digital channels by the name of DMI Finance (the "**Platform**").

1.2 DMI is registered with the Association of Mutual Funds in India ("**AMFI**") as a Mutual Fund Distributor under ARN 371543, valid until 29 September 2029. Our personnel who deal with mutual fund distribution hold valid NISM Series V-A certification. DMI is also a non-banking financial company registered with the Reserve Bank of India ("**RBI**"). Mutual fund distribution is separate from our lending business. Our RBI registration does not mean that RBI regulates, approves or guarantees any mutual fund scheme.

1.3 By registering on the Platform, clicking "**I agree**" or using the Services, you accept these Terms, our Privacy Policy and the other documents referred to in Clause 1.4. If you do not agree, please do not use the Services. Your acceptance is an electronic record under the Information Technology Act, 2000 and is binding without a physical signature.

1.4 These Terms should be read with: (a) our Privacy Policy; (b) the Scheme Documents of each scheme you invest in; (c) the terms of the relevant AMC, RTA, or payment provider and mandate provider. If there is a conflict between these Terms and Applicable Law or the Scheme Documents on any scheme-specific matter, Applicable Law and the Scheme Documents prevail.

1.5 We will not make any loan or other service of DMI or its group conditional on your investing in mutual funds through the Platform, and we will not make mutual fund services conditional on your taking any such loan or service. Other DMI products are governed by their own terms.

1.6 The current version of these Terms and its effective date are displayed on the Platform. The effective date of this version is **20 October 2026**. DMI maintains a revision history of material changes to these Terms, which is available on the Platform on request.

2. Who Can Use the Services

2.1 You may use the Services only if you are legally capable of entering into a binding contract and are eligible to invest under Applicable Law and the Scheme Documents. The Services are currently available to resident individuals aged 18 or above. Each Mutual Fund scheme may prescribe additional eligibility criteria or

restrictions on who may invest (including restrictions on non-resident Indians, foreign nationals, or specific entity types). You are responsible for verifying that you meet the eligibility criteria set out in the Scheme Information Document (SID) and Statement of Additional Information (SAI) of the relevant scheme before placing any transaction. DMI does not independently verify your eligibility to invest in a particular scheme and shall not be liable if a transaction is rejected by the AMC on eligibility grounds.

2.2 You represent and warrant to DMI on each occasion you use the Services that: (a) you meet the eligibility criteria prescribed in the Scheme Information Document and Statement of Additional Information of each scheme in which you invest, and you are not investing on behalf of any person who does not meet such criteria; (b) the funds you invest are from legitimate sources and their deployment through the Platform will not contravene the Prevention of Money Laundering Act, 2002, the Foreign Exchange Management Act, 1999, or any other Applicable Law; (c) you are investing for your own account and not as a nominee or trustee for any person whose identity you have not disclosed to us; and (d) all information and declarations provided by you are true, accurate, and complete.

2.3 You must ensure that the information you provide on the Platform is accurate and up to date at all times. You must notify DMI promptly of any changes to your personal details, bank account information, nominee details, or contact information. DMI shall not be responsible for any loss arising from your failure to update such information.

3. KYC, Identity and Regulatory Requirements

3.1 You must be KYC-compliant before you invest. KYC is carried out under the SEBI (KYC Registration Agency) Regulations, 2011, the Prevention of Money Laundering Act, 2002 and the rules under it, and SEBI circulars. You authorise us to check your KYC status, and to obtain and pass on your KYC records (including your signature image where required) to KRAs and AMCs for validating your transactions.

3.2 If you choose Aadhaar OTP-based e-KYC, you consent to your Aadhaar number, name and other details being authenticated with UIDAI through authorised KUA / Sub-KUA / the KRA only for KYC. We will not store or share your biometric information. We will not store your Aadhaar number in plain text; if it is stored for permitted purposes, it will be held only in an encrypted form in compliance with UIDAI guidelines. Investments made on the strength of OTP-based e-KYC are subject to the limits prescribed by SEBI and the KRAs from time to time. If an AMC rejects a transaction because of these limits or rules, the AMC's decision applies.

3.3 You are responsible for ensuring that your KYC information remains current and compliant at all times. If your KYC status lapses, is found deficient, or is flagged by a KRA, SEBI, or AMC, DMI may be required under Applicable Law to restrict or suspend your ability to place purchase transactions until compliance is restored. Existing investments and redemptions shall not be affected unless required by Applicable Law.

4. Account Registration and Security

4.1 To access the Services, you must register on the Platform and create an account ("**Account**") using valid credentials. You agree to provide accurate, current, and complete information during registration and to update it as required under Clause 2.3.

4.2 You are solely responsible for maintaining the confidentiality of your Login Credentials. Any instruction, transaction, or communication authenticated using your Login Credentials will be deemed to have originated from you, and DMI shall be entitled to act on it as if it were your instruction. DMI shall not be liable for any loss arising from your failure to keep Login Credentials confidential.

4.3 You must not share your Account or Login Credentials with any other person. You must log out of your Account after each session, particularly on shared or public devices. If you suspect any unauthorised access to or use of your Account, you must notify DMI immediately at invest.support@dmifinance.in. DMI will take reasonable steps to assist you upon such notification.

4.4 DMI may record phone calls, online chat interactions, and other communications with you for compliance purposes, quality assurance, and training. You consent to such recording by using the Services.

4.5 The mobile number used during registration shall be your registered mobile number for the purposes of OTP authentication, transaction confirmations, and all communications from DMI. You must notify DMI immediately at invest.support@dmifinance.in if your registered mobile number is transferred, surrendered, deactivated, or reassigned for any reason. DMI shall not be liable for any loss arising from your failure to notify us of such change, including any transactions authenticated using OTPs sent to a mobile number no longer in your control. If you access the Platform from a new device, DMI may require you to re-authenticate your identity before permitting access to your Account.

5. What We Do, and What We Do Not Do

5.1 DMI Finance acts strictly in the capacity of an intermediary and mutual fund distributor. Our services are expressly limited to facilitating the availability of Schemes, assisting in the placement of orders, and transmitting User instructions to the respective Asset Management Company, RTA, recognised stock exchange. The allotment and issuance of mutual fund units are the sole prerogative of the respective Mutual Fund. You acknowledge that the underlying investment contract is exclusively between You and the Mutual Fund, governed entirely by the terms set forth in the relevant Scheme Information Document (SID) and Key Information Memorandum (KIM). DMI Finance does not manage, hold, pledge, or guarantee the mutual fund units, invested capital, or expected returns.

5.2 All proprietary and third-party resources provided on the platform, including but not limited to lists, filters, comparative data, ratings, financial calculators, and analytical articles, are provided strictly for general informational and educational purposes. Such content does not constitute personalized investment advice, financial planning, or a solicitation or recommendation to buy, sell, or hold any specific Scheme. DMI Finance explicitly clarifies that it is not registered with the Securities and Exchange Board of India (SEBI) as an

Investment Adviser, Research Analyst, or Portfolio Manager, and does not levy any advisory or consultation fees. Any assistance, guidance, or information provided by DMI Finance is strictly incidental to its mutual fund distribution activities, is provided in good faith without separate consideration, and leaves You with absolute discretion to act upon or disregard such information without any liability accruing to DMI Finance. Notwithstanding the foregoing, the rate of commission received or receivable by DMI from different AMCs shall be prominently displayed on the platform and upon your written request, DMI shall disclose to you all commissions (including trail commission and any other mode of remuneration) received or receivable by DMI from the relevant AMC in respect of the Scheme(s) transacted by you, in compliance with the AMFI Code of Conduct for Mutual Fund Distributors.

5.3 DMI Finance facilitates access exclusively to Schemes offered by AMCs with which the Company maintains active empanelment agreements. You acknowledge that the platform's offerings do not represent the entirety of the mutual fund market. DMI Finance reserves the unilateral right to add, suspend, or remove specific AMCs or Schemes from the platform at its sole discretion, without prior notice. The listing, visibility, or sorting of any Scheme on the platform shall not be construed as an endorsement, sponsorship, or recommendation by DMI Finance. Furthermore, DMI makes no representations, warranties, or guarantees regarding the historical performance, future returns, market ranking, or capital preservation of any Scheme. Mutual Fund investments are not guaranteed or assured return products and the principal amount may be exposed to risk of loss.

5.4 Baskets and Pre-Selected Funds. Where the Platform displays pre-selected funds, model portfolios, or baskets ("**Baskets**"), such Baskets are constructed by or in consultation with a research analyst holding a valid SEBI Research Analyst registration. DMI, in its capacity as a mutual fund distributor, does not itself construct, design, or recommend any Basket. The display of a Basket on the Platform:

(a) does not constitute investment advice, a personalised recommendation, or a suitability determination by DMI;

(b) does not amount to an indicative portfolio or indicative yield within the meaning of SEBI Circular CIR/IMD/DF/19/2009; and

(c) is subject to the risk disclosures in Clause 9 and the disclaimers in Clause 5.2.

5.5 Scheme Documents. For each Scheme available on the Platform, DMI shall make available or provide links to the Scheme Information Document (SID), Statement of Additional Information (SAI), and Key Information Memorandum (KIM) as published by the relevant AMC. These documents disclose the Scheme's investment objective, underlying portfolio, risk factors, and other material information. You are urged to read these documents in full before investing.

5.6 Calculators and Historical Data. The Platform may include calculators, tools, or illustrations that display the historical performance of a Scheme or Basket over a specified past period (for example: "If you had invested Rs. 10,000, three years ago, your investment would be worth Rs. [X] today"). Such illustrations:

(a) are based on actual past NAV data of the relevant Scheme(s) and are provided for informational purposes only;

(b) do not indicate, predict, or assure future returns or performance;

(c) do not constitute an indicative yield within the meaning of SEBI Circular CIR/IMD/DF/19/2009 or the AMFI Code of Conduct for Mutual Fund Distributors; and

(d) shall always be accompanied by the disclaimer: "Past performance is not indicative of future results. Mutual fund investments are subject to market risks. Read all scheme-related documents carefully."

5.7 Risk Warnings and Investor Responsibility. You acknowledge that the final investment decision rests solely with you. Where the Platform displays a risk-level indicator alongside a Scheme or Basket (for example: "This basket contains high-risk funds. Please invest only if you are comfortable with volatility and intend to stay invested for the long term"), such indicators are general in nature and are not based on an assessment of your individual risk profile, financial situation, or investment objectives.

5.8 You have the right to invest in, hold, redeem, or switch mutual fund units directly with the AMCs or through any other AMFI-registered distributor, irrespective of whether those units were originally purchased through the Platform. Your mutual fund investments are held in your name with the respective Mutual Funds and are not, in any way, held or custodied by DMI. Your investments are not affected by your discontinuation of or termination from the Platform.

5.9 The information provided is limited to the mutual fund products that are being distributed/promoted by DMI. You may also consider other alternate products, which are not being offered by the DMI before making an investment decision.

6. Transaction Processing

6.1 Transactions placed on or before the prescribed cut-off times on a Business Day will be processed on the same day, and the Applicable NAV will be allocated as per SEBI Guidelines. Transactions executed after the cut-off time or on a holiday will be deemed to be received on the next Business Day. You acknowledge that certain transactions, once placed on the Platform, may be cancelled as per agreed terms.

6.2 DMI will forward your transaction instructions to the relevant AMC or RTA electronically. The AMC will process transactions on the basis of such electronic instructions. AMCs retain the right to reject your transaction application in part or in full, as they deem appropriate under the Scheme Documents or Applicable Law, and such rejection shall not give rise to any liability for DMI.

6.3 All purchase transactions facilitated through the Platform shall be processed under the Regular Plan of the concerned mutual fund scheme and credited under DMI's ARN Code. As the Platform operates on an execution-only basis without personalised advice from any identified employee or relationship manager, transactions will be processed without an EUIN and the investor's execution-only declaration shall be deemed to have been given by placing a transaction on the Platform. If DMI introduces relationship manager or advisory support in the future, the EUIN of the relevant personnel shall be captured as required by SEBI and AMFI guidelines.

6.4 All payments for purchase of mutual fund units must be made from your registered and verified bank account as per the permitted AMC/RTA payment-collection arrangements, with no commingling or unauthorized handling by DMI, using the payment mechanism available on the Platform. Your payments are routed through the payment gateway directly to the bank account of the relevant Mutual Fund or AMC. DMI

does not receive, hold, pool, or have access to your investment funds at any stage of the transaction. DMI does not accept cash payments and does not hold investor funds in its own accounts.

6.5 You acknowledge that DMI shall not be liable for any loss arising from an incorrect Applicable NAV applied by the Mutual Fund to units allotted to you, any delay or error in allotment by the AMC or RTA, or any rejection of a transaction by the AMC. Your remedy for such issues lies directly against the concerned AMC or Mutual Fund under the Scheme Documents and SEBI/AMFI regulations.

7. Systematic Investment Plans and Standing Instructions

7.1 If you set up a SIP, or any other recurring instruction on the Platform, you authorise the debit of the instalment through the e-mandate, NACH, UPI AutoPay or other mechanism you choose, and you agree to the terms of that mechanism and of the Scheme's systematic facility.

7.2 You must keep enough balance in your bank account on each instalment date. A failed debit may attract bank charges, may cause that instalment to be skipped, and may lead the AMC to stop the SIP after the number of failures that its rules allow.

7.3 To cancel a SIP, please give the instruction well before the next instalment date. Banks and AMCs need processing time, which differs from one to another. DMI will display on the Platform the advance notice periods required by the relevant bank and AMC for cancelling a SIP instruction. Cancellation applies prospectively, any instalment already debited or in process at the time of cancellation will not be reversed. An instalment that falls on a non-Business Day is processed as the Scheme Documents provide. If DMI introduces the functionality to pause or skip individual SIP instalments in the future, the applicable terms and procedures will be notified on the Platform.

7.4 SIP and other recurring transaction rights are subject to your executing mandates and instructions in the form and manner prescribed by DMI and/or the Mutual Funds on the Platform from time to time. Upon granting such mandates, you are bound by the terms of the relevant SIP facility of the Mutual Fund as set out in its Scheme Documents.

8. Our Commission and Fees

8.1 All mutual fund transactions facilitated and executed through the DMI Finance platform shall unconditionally be routed under the respective mutual fund schemes using our registered ARN Code.

8.2 In accordance with SEBI circulars on transparency, DMI Finance receives brokerage and commission from asset management companies (AMCs) for distributing these mutual fund schemes. This brokerage may vary dynamically depending on the specific scheme, AMC, and asset class selected by You. For the funds currently offered on the Platform, the commissions received by DMI are as follows: (a) UTI Liquid Fund: 0.06%; and (b) Nippon Liquid Fund: 0.0847%. Commission rates are subject to change based on AMC policies and will be updated on the Platform from time to time.

8.3 We do not share our commission with you, and we do not offer rebates, gifts or other inducements for investing, as the AMFI Code of Conduct requires. You confirm that no rebate, gift or inducement has been offered to you or accepted by you in connection with your investments.

8.4 At present, we do not charge you any separate fee for the Services. If we later propose to charge any fee that Applicable Law permits, we will inform you at least 30 days in advance by email or through any other electronic communication and on the Platform as well as disclosure on the website. The fee will apply prospectively, and you may stop using the Services and move your investments without any charge from us. You may transfer your existing investments to another distributor or to a direct plan without incurring any fee or exit charge payable to DMI as a result of such fee change. Any payment gateway, bank or mandate charge will be shown to you before you pay.

8.5 DMI will disclose commission details on its website and Platform as required by SEBI circulars on transparency in commission disclosure. The commission ranges disclosed in Clause 8.2 are general ranges across all AMCs and scheme categories. You may request specific commission information applicable to your investments at any time by writing to DMI at invest.support@dmifinance.in. DMI will respond to such requests within a reasonable time.

9. Understanding the Risks

9.1 Mutual fund investments are subject to market risks. Please read all Scheme-related documents carefully before investing.

9.2 The value of units (the NAV) can rise and fall. You may get back less than you invested, and you may lose the whole amount. Past performance may or may not be sustained in the future and is not a guide to future returns. There is no assurance that a Scheme will achieve its objective.

9.3 Schemes carry different risks depending on what they invest in. These include market risk, interest-rate risk, credit or default risk, liquidity risk, concentration risk, currency risk (for schemes that invest abroad), and risks from changes in law or tax. Some Schemes have lock-in periods, may use segregated portfolios (side-pocketing) or may limit or suspend redemptions in exceptional circumstances as SEBI rules permit. Please read the risk factors in the Scheme Documents. You should seek independent financial, legal, accounting, tax or other professional advice before making or changing any investment decision, as appropriate to your circumstances.

10. Third Party Services

10.1 You explicitly understand and agree that all corporate actions, operational decisions, and administrative acts executed by the AMC, the Mutual Fund, the Trustees, and the respective RTAs are governed exclusively by the statutory framework of SEBI, AMFI guidelines, and the specific Scheme Documents. Such actions include, without limitation, the allotment or rejection of mutual fund units, the computation and application of NAV, adherence to redemption settlement timelines, the issuance of periodic account statements, and any structural or fundamental modifications to the Schemes.

10.2 Consequently, DMI Finance assumes no liability and shall be held entirely harmless for any acts, omissions, delays, or errors committed by these independent entities. Your sole legal recourse and available remedies for such grievances shall be those provided under the Scheme Documents and corresponding SEBI/AMFI regulations, directly against the respective AMC or Mutual Fund. Notwithstanding this strict limitation of liability, DMI Finance shall, in good faith, render reasonable administrative assistance to you in routing, facilitating, and escalating documented complaints to the appropriate regulatory or corporate entity.

10.3 The DMI Finance platform, website, or mobile application may, from time to time, contain hyperlinks to external websites, portals, or resources maintained by independent third parties. These links are provided strictly for your convenience and informational reference. DMI Finance does not govern, monitor, verify, or endorse the content, accuracy, security protocols, or privacy practices of such third-party websites. You assume all inherent risks associated with the access and utilization of these external domains. DMI Finance hereby categorically disclaims any and all liability for any direct, indirect, or consequential loss or damage incurred by You as a result of navigating to, transacting on, or relying upon such third-party platforms.

11. Disclaimer

11.1 The digital platform and associated mutual fund facilities are provided strictly on an "as is" and "as available" basis, without any statutory, express or implied warranties or representations of any kind regarding uninterrupted or error-free operation, the immediate correction of technical defects, absolute freedom from viruses or other malicious code, merchantability, fitness for a particular purpose, satisfactory quality, accuracy, title or non-infringement of third-party rights, and any warranty that may arise out of course of performance, course of dealing, or usage of trade. No advice or information, whether oral or written, obtained by you through the Platform shall create any warranty not expressly stated in these Terms. Consequently, DMI Finance, its officers, authorized representatives, and service providers shall not be held liable for any direct, indirect, incidental, or consequential damages, claims, or losses arising from your use of, inability to use, or availability or unavailability of the Services, including any third-party services, platform operational breakdowns, technical flaws, the presence of malicious software, the occurrence or existence of any defect, interruption, or delay in the operation or transmission of information to, from, or through the Services, communications failure, theft, destruction, or unauthorised access to DMI's records, programmes, servers, or other infrastructure relating to the Services or any subsequent delay, failure, or refusal in the completion and settlement of payment or transaction instructions. Furthermore, DMI Finance shall be completely absolved of all liability for any failure, delay, or degradation in performing its obligations if such performance is prevented or hindered by a Force Majeure Event, which encompasses any circumstances beyond the Company's reasonable control, including but not limited to catastrophic telecommunication or internet failures, systemic breaches in banking mechanisms, acts of God, civil commotion, strikes, riots, acts of government, sophisticated cyber-attacks, and fundamental breaches of security and encryption codes.

11.2 For the purposes of Clause 11.1 and these Terms, "Force Majeure Event" means any event beyond DMI's reasonable control, including but not limited to: acts of God; flood, earthquake, fire, explosion, or storm; epidemic or pandemic declared by a competent authority; strikes, industrial actions, or lockouts (other than by

DMI's own employees); acts of war, civil commotion, insurrection, or terrorism; embargoes, sanctions, or government orders; systemic failures of telecommunications, internet, banking, or payment infrastructure; cyber-attacks; and fundamental breaches of security or encryption by third parties. A financial downturn, currency fluctuation, or adverse market movement shall not constitute a Force Majeure Event.

12. Your Personal Data and Privacy

12.1 We process your personal data in line with our Privacy Policy, the Digital Personal Data Protection Act, 2023 and the Digital Personal Data Protection Rules, 2025, as they come into force, and other Applicable Law. The Privacy Policy tells you what we collect, why, how long we keep it and who we share it with.

12.2 We use your data to register and verify you, carry out KYC, process transactions, communicate with you, meet regulatory and tax reporting duties, prevent fraud, and improve our service.

12.3 We share your data only as needed with AMCs, Mutual Funds, RTAs, KRAs, banks, payment providers, regulators, tax and law-enforcement authorities when the law requires, and with our auditors, legal advisers and service providers, who must keep it confidential and secure. You authorise AMCs and RTAs to share your folio, holding and transaction information with us so that we can service your account and compute our commission. We will not share your Personal Data to any third party for their marketing purposes without your explicit prior consent.

12.4 You have the right to withdraw your consent to the processing of your Personal Data at any time by notifying DMI in writing. Withdrawal of consent will not affect the lawfulness of processing carried out before the withdrawal. However, withdrawal of consent may result in DMI being unable to provide certain Services to you, including processing transactions that require regulatory verification or KYC validation.

13. Intellectual Property and Acceptable Use

13.1 DMI Finance owns the Platform, its software, designs, text, graphics, data compilations, trademarks and logos, including the DMI Finance name. We give you a limited, non-exclusive, non-transferable, revocable licence to use the Platform for your own personal, non-commercial use under these Terms.

13.2 You must not: copy, reproduce, sell, redistribute or create derivative works from the Platform or its content; reverse engineer, decompile or disassemble its software; scrape or harvest data from it; frame or mirror our pages, or alter their appearance, without our written permission; link to us in a way that suggests that we endorse you; introduce malware or interfere with the Platform; try to access other users' accounts or probe our systems for weaknesses; or upload content that infringes another person's rights or is unlawful.

13.3 Market data, NAVs and similar information shown on the Platform come from the AMCs and other external sources. We take reasonable care to show it accurately, but it may be delayed or contain errors. The AMC's published NAV is the official figure. We will correct any error we find or are told about.

13.4 You must use the Platform only for lawful purposes and in compliance with Applicable Law. Without limiting Clause 13.2, you must not use the Platform: (a) in any manner that damages, disables, overburdens, or impairs the Platform or servers or networks connected to it; (b) to transmit any unsolicited or unauthorised

advertising or promotional material; (c) to interfere with or disrupt the access or experience of any other user of the Platform; or (d) to impersonate any person or entity, including DMI personnel, or to make false representations about your identity or affiliation.

14. Our Liability

14.1 We will provide the Services with reasonable skill and care and in line with Applicable Law.

14.2 Subject to Clause 14.4, we are not liable for: (a) acts, omissions or delays of an AMC, Mutual Fund, trustee, RTA, bank, payment provider or other third party (other than a service provider we engaged to perform our obligations); (b) falls in NAV, investment performance or any decision you made on the strength of information on the Platform; (c) loss caused by your own error, your delay, incorrect information from you, your breach of these Terms, your sharing of credentials, or a compromise of your device not caused by us; (d) indirect or consequential loss, or loss of profit or opportunity; (e) Force Majeure Events as described in Clauses 11.1 and 11.2; or (f) any loss arising from your reliance on any tool, calculator, filter, rating, comparison, or other content made available on the Platform for the purpose of making investment decisions, all of which are provided for general informational purposes only as stated in these Terms.

14.3 Subject to Clause 14.4 and to the extent Applicable Law permits, our total liability to you for all claims arising from the Services shall not exceed the lesser of (i) the total commission we received in respect of your account in the 12 months before the claim arose and (ii) ₹10,000 (Rupees Ten Thousand only).

14.4 The liability cap in Clause 14.3 is an aggregate cap for all claims by you arising from or in connection with the Services, whether in contract, tort (including negligence), breach of statutory duty, or otherwise. It is not a per-claim or per-incident cap.

14.5 Any claim by you arising from or in connection with the Services must be notified to DMI in writing within 15 days of the date on which you first became aware of the circumstances giving rise to the claim. Failure to notify within this period shall constitute a waiver of such claim, to the extent permitted by Applicable Law and subject to the Limitation Act, 1963.

14.6 To the maximum extent permitted by Applicable Law and subject to Clause 14.4, you waive, release, and discharge DMI and its directors, officers, and employees from any and all claims, losses, damages, and liabilities arising out of or in connection with your use of the Services.

14.7 Where any claim, dispute, or grievance arises in relation to the acts, omissions, products, or services of an AMC, Mutual Fund, trustee, RTA, bank, payment provider, or any other third party, your sole and exclusive recourse shall be against such third party directly. You irrevocably agree, acknowledge, and confirm that DMI shall not be a necessary or proper party to any such claim, dispute, or proceeding, and you shall not join or implead DMI in any action against such third party.

15. Indemnity

15.1 You indemnify, defend and hold harmless DMI, DMI group entities, and their directors, officers, partners, licensors, agents, representatives and employees from and against any claim, demand, lawsuits, judicial proceeding, losses, liabilities, damages and costs (including, without limitation, from all damages, liabilities, settlements, costs and attorneys' fees) due to or arising from: (a) your access to the Platform; (b) use of the

Services; (c) your breach of these Terms or any infringement of these Terms by any third party who may use your account with DMI; (d) false, incomplete or misleading information or declarations given by you; (e) your breach of Applicable Law, including KYC, anti-money-laundering, tax; or (f) fraudulent or unauthorised use of the Platform by you.

16. Changes to These Terms

16.1 We may update these Terms to reflect changes in Applicable Law, regulator directions, our Services or our operations.

16.2 We will give you at least 30 days' notice of any change that materially affects your rights or increases your obligations, by email and by notice on the Platform. The notice will summarise the change. During the notice period you may close your account and move your investments without charge. If you keep using the Services after the effective date, you accept the updated Terms. Where Applicable Law requires your fresh consent, we will ask for it.

16.3 If a change is required immediately by Applicable Law or a regulator, it takes effect as required, and we will inform you as soon as practicable.

16.4 The current version and its date are always shown on the Platform. A change does not affect transactions already placed.

17. Termination, Suspension and Account Closure

17.1 You may close your Account and terminate these Terms at any time by giving prior written notice of 30 days to DMI (or such other time period as may be specified on the Platform) or by reaching out to our customer service channels. Alternatively, you may stop using the Services and request closure of your Account through the mechanism provided on the Platform. Your notice of termination shall take effect only upon the completion of all pending transactions and the settlement of any outstanding amounts. DMI will process your account closure after all pending transactions have been settled or cancelled in accordance with the applicable Scheme Documents. You acknowledge that redemption proceeds and other amounts due to you from Mutual Funds shall be paid directly by the relevant AMC to your registered bank account, and DMI shall have no obligation in respect of such payments post-closure.

17.2 DMI may, in its sole discretion, suspend or terminate your access to the Platform or any feature of the Services, in any of the following circumstances:

(a) investigation of any suspicious, unusual, or potentially fraudulent activity on your Account;

(b) you breach any material provision of these Terms;

(c) you provide false, misleading, or fraudulent information or documents;

(d) your KYC status is revoked, suspended, or found non-compliant by a KRA or regulator;

(e) any direction of a regulator, law enforcement authority, or court of competent jurisdiction;

(f) DMI reasonably suspects that your Account is being used for money laundering, terrorist financing, or any other unlawful activity; or

(g) DMI ceases to carry on the business of mutual fund distribution. DMI shall make good faith efforts to notify you of such suspension/ terminated as promptly as is commercially reasonable. DMI shall have no liability for any losses, whether direct or indirect, which you may incur on account of any such suspension/ termination. For the avoidance of doubt, suspension under this Clause does not affect your existing mutual fund holdings, which remain with the respective Mutual Funds in your name.

17.3 Upon termination or Account closure, the following shall apply: (a) your existing mutual fund investments remain registered in your name with the respective Mutual Funds and are not affected by the termination; (b) you may continue to hold, redeem, switch, or transfer your investments directly with the AMCs or through another AMFI-registered distributor; (c) DMI will maintain records of your personal information and transactions as required under Applicable Law and for the period prescribed thereunder; and (d) clauses that by their nature survive termination shall continue in effect.

17.4 Termination does not affect any rights, obligations, liabilities, or accrued claims that existed before the date of termination, including DMI's right to receive any commission accrued up to the termination date.

17.5 Upon termination, DMI will continue to securely store and maintain your Personal Data to the extent required by Applicable Law, including under the Prevention of Money Laundering Act, 2002, SEBI record-keeping regulations, and income tax requirements, for the periods mandated by those laws.

18. Governing Law and Dispute Resolution

18.1 These Terms are governed by the laws of India.

18.2 The courts at New Delhi have exclusive jurisdiction over any dispute arising from these Terms or the Services.

18.3 If any provision of these Terms is held by a court to be invalid, illegal, or unenforceable under Applicable Law, that provision will be modified to the minimum extent necessary to make it enforceable, or, if such modification is not possible, it will be severed from these Terms. The remaining provisions of these Terms shall continue in full force and effect.

18.4 No failure or delay by DMI in exercising any right, power, or remedy under these Terms shall operate as a waiver of that right, power, or remedy. No single or partial exercise of any right shall preclude any other or further exercise of that right or any other right under these Terms.

18.5 These Terms, together with the Privacy Policy and the Scheme Documents applicable to your investments, constitute the entire agreement between you and DMI in relation to the Services and supersede all prior agreements, representations, and understandings (whether written or oral) relating to the same subject matter.

18.6 Unless these Terms specify otherwise, all notices and communications under these Terms: (a) from DMI to you will be sent to the email address registered on your Account or posted on the Platform; and (b) from you to DMI must be sent in writing to invest.support@dmifinance.in. A notice sent by email is deemed received once sent unless the sender receives a delivery failure notification.

19. Grievance Redressal

19.1 If you have any complaint, grievance, or concern regarding the Services, the Platform, or DMI's conduct as a mutual fund distributor, you may contact our designated Grievance Officer:

Grievance Redressal Officer: Ashish Sarin

Address: DMI Finance Private Limited, Express Building, Third Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi – 110002

Contact details:

Phone:

011-421204444 Registered office number (9:30 am to 6:30 pm from Monday to Friday)

08064-807-777 Customer Support number (9:00 am to 8:00 pm from Monday to Sunday)

Email: head.services@dmifinance.in

We will respond to any complaints received by the Grievance Officer within the time period prescribed under applicable law. As provided under applicable law, you will have the right to file a complaint with the Data Protection Board of India as and when it is constituted.

19.2 If you are not satisfied with the resolution provided by DMI, you may escalate your complaint to: (a) SEBI through the SEBI Complaints Redress System (SCORES) at https://scores.sebi.gov.in; (b) the AMFI grievance redressal mechanism at https://www.amfiindia.com; or (c) the Online Dispute Resolution (ODR) platform of SEBI.

19.3 Nothing in these Terms restricts your right to approach any regulator, consumer protection forum, or court of competent jurisdiction in respect of any grievance or dispute.

20. Investor Declarations

20.1 By investing through the Platform, you declare and confirm that: (a) you have read or have had the opportunity to read all Scheme-related documents (SID, SAI, KIM) before placing your investment; (b) the amount invested is from your own legitimate sources of income and wealth and is not intended to contravene any provision of the Prevention of Money Laundering Act, 2002, the Foreign Exchange Management Act, 1999, or any other Applicable Law; (c) you have not received, nor have you been offered or induced by, any rebate, gift, cash, or other consideration from DMI or any of its representatives for making the investment; (d) the investment is consistent with your investment objective, risk appetite, financial situation, and time horizon; and (e) all information and declarations provided by you on the Platform are true, accurate, complete, and not misleading.

20.2 You authorise DMI to use and transmit your KYC information (including your identity, address, PAN, and where available, your signature image) to KRAs, AMCs, RTAs, and other entities as required for the purpose of validating your transactions, maintaining records, and complying with Applicable Law.

20.3 You authorise AMCs and RTAs to share your folio numbers, unit holding pattern, account statements, and transaction history with DMI for the purposes of servicing your account, facilitating your transactions, and enabling DMI to receive commission in accordance with Applicable Law and the Scheme Documents.

21) I/We confirm that I am fully conversant with the English language and have understood these terms in English