

TERMS AND CONDITIONS

1. General

- New Customers can opt for the product at the time of account opening.
- No separate Trading or Demat account required to be opened by the existing customers for availing the scheme.
- The investments discussed or recommended in reports / calls and on website of IDBI Capital may not be suitable for all investors. Investors must make their own investment decisions based on their specific investment objectives and financial position and using such independent advisors, as they believe necessary. For more details / disclaimers refer to our website <https://www.idbipaisabuilder.in>
- IDBI Capital Ltd. reserves the right at anytime, without prior notice to add, alter, modify, change or vary all or any of the terms and conditions or to replace wholly or in part, the above offers by another offers, whether similar to above offers or not, or to withdraw it together. Nothing herein amounts to a commitment by IDBI Capital to conduct further, similar or other offers with due notice / information. Above offer is by way of a special offer and nothing contained herein shall prejudice or affect the terms of service/terms and conditions of the member client agreement / Rights and Obligations. The terms of the above scheme shall be in addition to and not in derogation of the terms contained in the member client agreement / Rights and Obligations.
- The clients who are participants of the scheme will not hold IDBI Capital responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which they may suffer, sustain or incur by way of above offer.

2. Application

- Retail / NRI clients may apply for EQUITY SIP. Applications complete in all respects will be accepted. The Company reserves the right to

reject any incomplete forms.

- The scrip name should be filled in full.

3. Renewal/Redemption

- The scheme can be renewed with the express consent of the customer. The customer may sell the shares accumulated through the scheme at his own discretion.

4. Brokerage / Fee Structure and order execution

- Card Rate brokerage of IDBI capital will be charged on the scrips accumulated through the scheme.
- There is a one-time, non refundable, Sign up / Administrative charge of Rs. 100/- (exclusive of taxes as applicable from time to time)
- Displaying SIP orders will be executed in Exchange during market hours at market rate on best efforts basis.
- Limits will be uploaded for the successfully executed transactions on best effort basis. This is subject to all other market conditions viz. Trade-to-trade guidelines, NRI order execution etc remaining same.

5. Cancellation / Modification / Pause

- If you wish to cancel your existing scheme, you need to get in touch with the Customer care dept at least 7 days prior to the trigger date.
- In case of any modification in the scrips, intimation needs to be sent to customer care desk at least 7 days in advance (of the SIP date) by sending a written request or via phone or through email (registered email id only).
- In case of pause* (skipping a particular month/s cycle) requests needs to be furnished 7days in advance before SIP trigger date. (*-Client will have to inform or written request to IDBI CAPITAL customer care to remove the pause and restart the SIP)

6. Product terms and conditions

- Clients, making an application by way of physical form, will be called to confirm the application details before debiting the sign-up charges and setting up the SIP. SIP would be set up in IDBI CAPITAL within 7 days, only after receipt of sign up charges.

- In case of clients applying through trading portal by using their login and password, SIP will be directly setup after debiting the sign-up charges. SIP would be set up in IDBI CAPITAL within 7 days, only after receipt of sign up charges.
- IDBI CAPITAL will attempt sign up charges recovery from the clients incase failure in the first attempt. After successful recovery, SIP will be set up as per normal process. Client's scheme tenure would be considered from the date of sign up charges receipt.
- Subsequently, SIP will be triggered in an automated mode and client will not be called prior to upload of order on trigger day.
- Trade execution is subject to availability of funds in your linked default Bank account and successful lien marking as well as receipt of the same on trigger date. In case of systemic inability to lien mark funds due to any reason / system failure etc, EQUITY SIP transaction would not be carried out.
- For trigger of SIP, you should have the SIP amount (Calculated with the previous closing price of the scrips on the previous trading day) plus upto 5% of the SIP amount as free balance in his IDBI Capital linked Bank account.
- Number of scrip may be selected in single EQUITY SIP application is 10.
- In case of any regulatory reason, if your trading account is deactivated, then the SIP will be automatically get cancelled.
- SIP will be triggered on as per the frequency selected and trigger date as specified by the customer. In case of Holiday, the same will be triggered on next business day.
- IDBI Capital Limited will only trigger buy leg based on the instructions received from the Customer. Selling will be at the sole discretion of the customer.
- Excess funds remaining after SIP transaction will be released at the End of Day only. Securities bought under this scheme will be added in the limits on the day on which it has been bought on best effort basis. But the same will be added for selling limits. This is not applicable for NRI category clients.
- Incase of insufficiency of funds your SIP order will not be executed. There won't be any partial execution of orders.
- Upper Cap – If SIP amount exceeds the CAP amount specified by the client, then the SIP will not be triggered.
- On trigger date customer, If selected scrips reach upper circuit, the order will be kept live till market ends. In this case the order may or may not get successfully executed depending upon the market.
- Securities investments are subject to market risks and there can be no assurance or guarantee that the objectives will be achieved. Each client is advised to consult his/her own financial advisor/professional tax advisors before availing of scheme.
- The Company may discontinue the scheme completely or partially without any notice to the customer.
- All other exchange conditions viz. Shortages, Auction etc. will be applicable.
- The terms and conditions of the scheme are subject to change from time to time at the absolute discretion of the Company.
- Client would be provided with the Contract Notes and other communication as per the normal practice.
- Clients shall be required to access and review the contract notes of the trades executed on its behalf. In case of any objection, client shall inform IDBI Capital of the same within 48 hours from the date of receipt of the contract notes.
- Corporate actions like face value split etc will not be handled in the EQUITY SIP. The client needs to intimate the customer care team for any revision in quantity.
- The terms and conditions of the scheme will always be read and construed in conjunction with the Terms & Conditions / Rights and Obligations as confirmed by the client.
- For any further queries or request processing, please contact customerservice@idbicapital.com OR call on 1800 22 33 66.
- For detailed disclaimer refer <https://www.idbipaisabuilder.in>

NRI – EQUITY SIP

- All the rules, terms and conditions applicable for NRI transaction will be applicable for EQUITY SIP execution.
- NRI EQUITY SIP Order execution will be subject to screening against the BAN scrip (as specified by RBI or any other Regulatory entity) list as of trigger date. At the time of EQUITY SIP enrollment, scrip may be NOT be included in ban list and becomes a part of ban list later. In such event, such scrip will not be bought on trigger date.
- Post successful execution of SIP transaction, the NRI client will not be given limits.
- For further information, please contact our customer care desk on 1800 22 33 66. or send us an e-mail at customerservice@idbicapital.com
- EQUITY SIP will be set up in the trading account used for registering online Or mentioned on the physical application (NRE / NRO as applicable).

Liability and Indemnity

- The client shall be solely liable and responsible for making all the payment towards the SIP Order executed in the client's account. In case of execution of the SIP Order in absence of funds / insufficient funds in client's account, client shall immediately make payment towards the trade obligation.
- If the client defaults in making the payment due to IDBI Capital / respective Exchange towards its trade obligations, IDBI Capital may at its sole discretion recover such amount due from the client by liquidating the client's position without prejudice to IDBI Capital's right to refer the matter to arbitration. Any and all losses and financial charges on account of such liquidation shall be charged to and borne by client.
- Client shall indemnify and keep indemnified IDBI Capital and its directors/ officers for all trades executed on behalf of the client as per the SIP Instructions.

Governing Law and Jurisdiction

The Equity SIP provided by IDBI Capital shall be governed by Laws of India and subject to jurisdiction of courts of Mumbai.