

This Services Agreement ("Agreement") is made between:

Ownership: www.finoindia.com owned by the Mr Lave Kumar

Business Address : **FinolIndia Financial Services Office no 7 Ram Complex 315 Nimisha Hotel Market, Jail Road Opposite Nainital Bank, Greekganj Sitapur (UP)-261001**

Client: You, the user of The FinolIndia Financial Services. If you are representing a legal entity, you affirm that you have the authority to bind such entity to these terms and conditions.

Using Our Services

- You can access our services through our online web portal or visit in office .
- The FinolIndia Financial Services complies with all Indian laws and regulations. If you access our services from outside India, you are responsible for compliance with local laws.
- Some services may have restrictions based on criteria such as your residence, nationality, age, wealth, or source of income/wealth. You agree to provide accurate information for compliance.
- By providing your contact details, you may receive announcements, messages, or information about our services. You can opt out of some messages, except those necessary for service delivery, regulatory compliance, or information security.
- If services are availed by multiple persons, a primary contact will be designated, responsible for communication with The FinolIndia Financial Services . Any change in the primary contact must be communicated in writing.
- Your acceptance of these terms is indicated by clicking the "I accept" checkbox. Additional consent may be required for certain services.
- Please use our services responsibly and do not disrupt or misuse them. Unauthorized access may result in legal action.

Identity & Authentication

- The FinolIndia Financial Services will establish and authenticate your identity using your phone number, email, password, OTP, third-party authentication services, or biometric identification.
- Instructions or communication authenticated using these methods will be considered as originating from you.

Choice of Distribution Services

- Your subscription choice defines the scope of services available to you as per applicable laws.

Third-Party Service Partners

- The FinolIndia Financial Services may use third-party service partners. Your use of integrated services from these partners is governed by their terms.
- The FinolIndia Financial Services is not liable for any penalties, loss, or damage incurred due to the actions of service partners.

Provision of Services

- The FinolIndia Financial Services will fulfil its regulatory obligations for service provision.

- You are responsible for the security of your login credentials. The FinolIndia Financial Services is not liable for unauthorized instructions placed using your account.
- The FinolIndia Financial Services may use third-party vendors for support.
- Graphical representations, recommendations, feedback, and reviews on the platform are not guarantees for mutual fund performance.
- The FinolIndia Financial Services does not levy or receive charges from your bank for facilitating transactions.

Grievance Redressal & Communication

- You can contact us via email at info@finolindia.com or phone 05862-357573 for support or grievances. Queries will be responded to within 2 working days.

Term for Distribution Services

- The FinolIndia Financial Services provides online & offline platform access for subscription, redemption, and non-financial transactions of mutual funds.

Compliance with Law

- Your investments through The FinolIndia Financial Services must comply with Indian laws, international agreements, SEBI regulations, AMC terms, AMFI guidelines and other applicable guidelines.

Provision of Services

- You have the authority to place investment instructions using net banking, UPI, or other approved methods.
- We Don't guarantee that the Instructions received before cut-off times will be processed the same day.
- Mutual fund investments are subject to market risks.
- You may need independent advice before investing.

Term and Termination

- These terms are valid until you terminate your account.
- These terms and the above agreement govern the relationship between The FinolIndia Financial Services and you. They do not create third-party beneficiary rights.
- If any provision is unenforceable, it will not affect other provisions of the agreement.