

ViewTrade International IFSC Pvt Ltd, (“**VTI IFSC**”, “us”, “we”, “our”) is a broker dealer and Global Access Provider registered with the International Financial Services Centre Authority (IFSCA), GIFT City India and a member of certain IFSC exchanges. We are located at 301B In Brigade International Financial Centre, 3rd Floor, Building No. 14A, Block-14, Zone 1 Gift City Gandhinagar GIFT SEZ, Dist. Gandhinagar 382050, Gujarat, India.

1. PROVISION OF VTI IFSC SERVICES

To open an Account, you must complete and submit an **Account Application** to provide us the required information. In doing so, you are agreeing to adhere to the terms of this Agreement.

2. DEFINITIONS:

- 2.1 **Account** refers to the formal relationship created by the terms of this Agreement, through which we deliver VTI IFSC Services.
- 2.2 **Account Application** denotes the online onboarding process, which includes a series of questions to be completed, along with any supporting documents necessary to establish an Account with us.
- 2.3 **Account Equity** signifies the net value of your Account, considering all assets and any Debit Balances (*as defined below*)
- 2.4 **Agreement** encompasses the terms outlined herein, including the Account Application and all other relevant VTI IFSC Documents (*defined below*), collectively establishing and governing our relationship.
- 2.5 **Authorized Persons** is any individual or entity granted written authorization by you to act on your behalf, such as introducing firms, referring firms, investment advisors, investment managers, registered brokers, solicitors, attorneys, accountants, or any third party of your choosing. For the purposes of the VTI IFSC Documents, any Authorized Person representing you is included under “you” or “your.”
- 2.6 **Customer, Account Holder, you, your,** is the person(s) that signs the Account Application and the beneficial owner(s) of the Account and the assets and obligations contained therein.
- 2.7 **Debit Balance** represents the total amount of money owed to us.
- 2.8 **Introducing Firm** refers to the registered financial services firm that has directed you to open the Account with us and for whom we provide the VTI IFSC Services. See the last section of this Agreement for further information.
- 2.9 **Laws and Regulations** include federal, state, securities, tax, and any other laws and regulations to which the Parties are subject.
- 2.10 **Party** means either you or us individually; collectively, both are referred to as the “Parties.”
- 2.11 **VTI IFSC Documents** comprise all current written agreements, disclosures, policies, and procedures including this Agreement that the Customer must accept to open and keep an Account and under which VTI IFSC Services are rendered. This also includes terms found in transaction confirmations, Account statements, and any other official VTI IFSC notifications or instructions.
- 2.12 **VTI IFSC Services** are all elements of all the services we provide to the Account.
- 2.13 **Other terms used in this Agreement** carry the meanings generally recognized within the financial services and securities industry unless otherwise specified herein. In case of ambiguity, the interpretation or definition provided by us shall prevail.

3. THE CURRENT VERSION OF THIS AGREEMENT AND THE VTI IFSC DOCUMENTS CONTROLS

By opening or maintaining an Account with us, you agree to be bound by the current Customer Account Agreement and the VTI IFSC Documents posted at viewtrade.in/agreements. We may update these documents at any time, and the latest version replaces all previous versions retroactively. Review the VTI IFSC Documents regularly on our website. Your continuing maintenance of the Account with us is deemed your acceptance.

4. YOU ARE ACTING IN YOUR OWN INTEREST IN OPENING AND MAINTAINING AN ACCOUNT WITH US

- 4.1 By submitting the **Account Application**, you confirm that you are acting in your own interest and initiative or at the direction of your Introducing Firm (see last section of the Agreement) and in either case, that VTI IFSC has not solicited you if you reside outside of India.
- 4.2 **We do not provide investment or trading advice** or recommendations for your Account and are not responsible for any advice given to you by third parties or for the actions of you or anyone you authorize to access your Account. We will execute any trade orders or instructions we receive for your Account without checking their suitability, accuracy, purpose, or whether you actually authorized them. You are fully responsible for all gains, losses, margin loans, debit balances, and other obligations resulting from your actions or inactions.
- 4.3 **You are accountable for ensuring the accuracy of all information** pertaining to your trade order or instruction, as well as all details necessary for the establishment and ongoing maintenance of your Account. Additionally, you are responsible for the prompt submission of all required documents and information to us.
- 4.4 **It is your responsibility to assess the suitability** of any product or VTI IFSC Service you elect to use. This includes evaluating each product and service in relation to your investment goals, expertise, experience, and specific circumstances, and making all necessary determinations accordingly.
- 4.5 **Acceptance of your trade order or instruction does not obligate us to verify** the accuracy of the provided information, nor does it establish any relationship with you beyond what is specified in this Agreement. The responsibility for all decisions and judgments, including those made by your Authorized Persons, stays solely with you. All Accounts are considered self-directed, placing full responsibility for decisions and oversight with you.
- 4.6 **We reserve the right, at our sole discretion, to withhold acceptance** of, or to reject, any Account, transaction, or instruction for any reason. Additionally, we may terminate any Account, transaction, or instruction previously accepted without incurring any obligation to you.

5. YOU ARE GRANTING US YOUR AUTHORIZATION AND YOUR AFFIRMATIVE CONSENT

As a condition for establishing and maintaining your Account, **you hereby authorize us** to act in accordance with the terms outlined in the applicable VTI IFSC Document and pursuant to instructions provided by you or your Authorized Person. **You expressly grant your affirmative consent** in all matters requiring such consent. We will exercise this authority and affirmative consent as permitted by relevant Laws and Regulations. By opening your Account, you acknowledge that you understand the Agreement's terms, as well as the authorities and consents granted. You confirm that if was necessary, you have sought guidance from qualified advisors prior to opening or in maintaining your Account.

6. FEES FOR SERVICES.

The global financial services industry is extraordinarily complex, making it impractical to list every possible fee we may charge. The absence of a listed fee does not mean we waive our right to assess that fee. Typically, standard fees for certain VTI IFSC Services are outlined in a fee schedule, but we reserve the right to change our fees at any time without prior notice except for applying the charge. By continuing to use your Account after such changes or charges, you consent to the new or updated fees. Regardless of whether a fee appears in a fee schedule, you agree to pay all applicable fees and taxes related to your transactions, activities, or requests as charged. If we do not deduct a fee or tax from your Account or transaction when incurred, we may deduct it at a later date. Some fees can be charged to your debit or credit card. When you authorize us to charge your debit or credit card, you also allow us or our designated representatives to continue charging that card (or any replacement card provided by the issuing entity or yourself, if the original card is renewed, lost, stolen, or otherwise updated) for all fees and charges tied to your transactions, products, or VTI IFSC Services. Each VTI IFSC Service may be subject to distinct fees as well as added terms and conditions. By utilizing any VTI IFSC Service, you acknowledge and agree to follow the specific terms and conditions in the applicable VTI IFSC Document, in addition to this Customer Account Agreement.

7. NOT ALL PRODUCTS AND SERVICES MAY BE AVAILABLE

You acknowledge that not all products and services described in this Agreement and other VTI IFSC Documents may be accessible or offered to you due to applicable Laws and Regulations, internal policies, or other considerations. For instance, certain products and services may be restricted for residents of specific countries or may require the fulfillment of particular conditions to participate.

8. OPENING, APPROVING AND MONITORING ACCOUNTS

Your personal information is needed to establish and maintain your Account. This information is initially supplied in the **Account Application** and may be updated in writing through the online platform or the VTI IFSC Document provided to you.

- 8.1 **Customer Identification Program:** IFSCA and the Laws and Regulations of all jurisdictions in which we operate or offer market access require us to implement a rigorous **Customer Identification Program** designed to aid governments in combating terrorism financing and money laundering. We are required to collect, document, and evaluate information that identifies every individual opening an Account with us. Accordingly, in submitting the **Account Application**, you must provide your full legal name (and any prior names), current official residential address (not a P.O. Box or nonresident address), date of birth, tax identification number for your place of residence and, if applicable, where you pay taxes, and current government-issued identification documents from your country of residence and, if different, your country of citizenship. These documents must include one with your photograph and one with your official residency address, or alternatively, third-party proof of address such as a property tax bill, rental agreement, or utility statement. Additional documentation may be requested as needed. You must keep this information current with us. We use this information to regularly verify your status with government, private, and public sources globally, in order to determine our ability to open or to continue keeping your Account. Please review our **AML KYC Policy** found at viewtrade.in/agreements for more information.

For entities, needed documentation also includes corporate records and board resolutions or trust agreements authorizing the account opening, as well as the personal information and documents listed above for the authorized account opener and control persons. We may seek further details, as necessary.

- 8.2 **Global Data Screening:** As part of our commitment to providing access to global markets, we are required to review international databases and lists such as those maintained by the United States Office of Foreign Asset Control (OFAC) and the Financial Intelligence Unit of India (FIU-IND) to assess whether we can establish and maintain an Account. Individuals identified as Specially Designated Nationals, residents of restricted countries, or employees of certain governments or their agencies are not eligible for an Account. It also means that we share your information as necessary with third parties so that we can fulfil our obligations under the Laws and Regulations
- 8.3 **Risk Management and Trade Surveillance Program:** In addition to our Customer Identification Program, we operate thorough **Risk Management** and **Trade Surveillance Programs**. These measures are in place to meet our own requirements and to comply with relevant Laws and Regulations, not for your benefit. You are still responsible for your actions or lack thereof, as well as the accuracy of your trade orders and instructions. You acknowledge and agree that we do not assume any added obligations to you in conducting our internal programs, and our conducting them does not reduce or waive your responsibilities, obligations, risks, liabilities, or indemnifications owed to us from your own actions or those of your Authorized Persons. You are solely responsible for checking your Account and conducting the activity in your Account for your own benefit.
- 8.4 **Third Parties:** To fulfill our responsibilities, we may share your activity and Account details with third parties who have a legitimate right to this information under Laws and Regulations, or with third parties we have contracted to help provide VTI IFSC Services.
- 8.5 **Suspicious Activity:** If we detect suspicious activity, we will notify the proper authorities as required by Laws and Regulations, without providing you notice or seeking further permission.
- 8.6 We reserve the right to refuse your application to open an Account or to withhold certain VTI IFSC Services at our sole discretion and for any reason or set Account Equity minimum to open and keep an Account or for a specific VTI IFSC Service.
- 8.7 **By sending an Account Application, you authorize us to:**
- 8.7.1 **Verify your identity, creditworthiness, and other relevant information through government and private agencies.** This process may include confirming your employment, conducting internet searches, and other inquiries, as necessary. We reserve the right to obtain consumer and credit reports at our sole discretion at any time, including but not limited to situations where it is necessary

to: (i) collect a debit balance in your Account; (ii) investigate, detect, or prevent fraud related to you or your Account; (iii) assess, extend, or modify credit terms and conditions you have requested or received; and (iv) address returned deposits of funds or securities to your Account.

8.7.2 Send text messages, authentication requests, and make telephone calls to any phone number provided by you. These communications may include those made via automatic telephone dialing systems and/or artificial or prerecorded voice messages, pertaining to matters concerning your Account.

8.7.3 Obtain information from your wireless carrier about your wireless account, which may include your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI), subscriber status, subscriber method, and device details, when available. This information supports identity verification, fraud prevention, and other transaction-related purposes throughout your business relationship with us. Such information may also be shared with third parties for transaction support, identity verification, and fraud prevention purposes.

9. PRIVACY POLICY:

We are committed to safeguarding your privacy and will strive to keep your non-public personal information secure and confidential. For details on how we collect, use, share, and protect your information as well as the permissions you grant us, please read the **Group Privacy Policy** at viewtrade.in/agreements. By opening and keeping an account with us, you accept the terms and information outlined in our current policy.

10. CUSTOMER SERVICE INQUIRES and GRIEVANCE REDRESSAL POLICY

Please review the **VTI IFSC's Grievance and Redressal Policy** available at viewtrade.in/agreements, which outlines our procedures for receiving and addressing customer service requests and grievances. By opening and keeping an account with us, you acknowledge and agree to the terms in our current policy.

11. TRADE HANDLING DISCLOSURE:

We offer trade execution services across global markets and asset classes for your account, in accordance with the policies outlined in this Agreement and our **Trade Handling Disclosure**, which you can find at viewtrade.in/agreements. This disclosure explains how we process orders, set execution prices, determine settlement values, and provides comprehensive details about trade order types, conditions, market sessions, executed prices, GTC Orders, and other relevant topics. By opening and supporting an Account, you accept the terms and information presented in our current Disclosure.

11.1 Quotes: The quotes you see on the technology platform you are using may be delayed or derived, and even if shown as real time may not be the actual price that will be achieved upon execution of the order. The price quotes actually present in the markets typically apply only to extremely limited number of shares, sometimes as little as just one share. You should be aware that your order is competing for these quotes with orders from investors and traders on a global scale, and that quotes are constantly changing even faster than is being displayed, and that your order may change the price available to you at the point of execution. The final execution price will likely differ from the displayed quote and may involve multiple lots transacted at varying prices. You acknowledge that quotes you see are approximate and do not necessarily reflect actual prices that may be achieved.

11.2 Market Orders: Market orders are non-conditional instructions that may be executed promptly, as they do not have any specific conditions. You trade speed to execution for control over the price you receive. Market orders placed near the market close may not be fully executed before the session concludes. Should a marketable order be sent while trading venues are closed, or for securities or assets not previously traded publicly, or prior to a trading halt, the market order stays open and the execution price when the market is opened may be significantly different than expected, potentially resulting in material gains or losses. Furthermore, prices will fluctuate between order placement and execution, and these fluctuating can be exaggerated if you use market orders during volatile market conditions or for transacting in low priced or low volume securities compared to the size of your order, or to transacted in over the counter market securities. You agree that we are not liable to you for price variation from the expected price and the actual price achieved and we assume no responsibility for any market losses that may arise in connection with such circumstances.

- 11.3 Limit Order refers to a type of conditional order that can only be executed at a specified price or better. Placing a limit order allows you to manage the risk of price fluctuations. However, even if your chosen price is reached and other orders are executed at that level, there is still no guarantee that your limit order will be filled. We cannot ensure that your limit order will be executed at any specific time, or at all. Additionally, we may require limit orders for trading during Extended Trading Sessions or for certain securities, and by accepting these restrictions, you agree that we are not liable for any potential missed opportunities. Please note, we do not accept trigger prices for limit orders with more than two decimal places. Also note that limit orders are subject to immediate execution if the trigger price set is at or better than the bid on a buy or at or better than the ask on a sell.
- 11.4 Good-Till-Canceled Order: Good-till-canceled (GTC) or Good-till-date (GTD) orders are conditional orders involving a specified limit price or other conditions, which remain in effect until executed, canceled, or expired. These orders are typically valid only during the regular trading session and will be automatically canceled at the close of the session on the date selected at order entry, or on the last regular trading session day if the set date falls on a weekend or holiday. GTC and GTD orders are regarded as open orders and will reduce available cash or buying power for trading activities. We do not hold GTC and GTD orders on our systems but send them to market makers. Please note that if you do not cancel an active GTC or GTD order, the transaction may be completed according to your original instructions. For securities that issue cash dividends or undergo stock splits, the market maker will adjust the order in accordance with applicable stock exchange regulations. Market makers typically automatically expire GTC after a set number of days ranging from 30 to 360 days. We do not issue notification that a GTC or GTD order has expired other than by posting the cancellation of the open GTC or GTD order to your Account. You are solely responsible for reviewing your open orders and finding that your GTC or GTD order remains open or that it has expired. We are not responsible for the actions of market makers holding your GTC or GTD order or for any losses or lost opportunity.
- 11.5 Other Order Conditions: Other order conditions may be supported by the technology platform you are using. Please obtain information from the technology platform provider. We may not support every condition available.
- 11.6 Clearly Erroneous Policy: Your Account is subject to the exchange's or market maker's or regulators "clearly erroneous policies." A clearly erroneous trade refers to a transaction where an order has been placed having an obvious error in any detail, such as security identification, price, or quantity of shares. Upon request, the exchange, market maker, or regulator may review a transaction to determine if it was clearly erroneous and may choose to reverse or "break" the trade. This process may affect only your account or may impact multiple accounts and transactions on both a local and global scale. Reversal of such transactions may restore your account to its prior status, resulting in a corresponding gain or loss. We disclaim liability for any losses, damages, or forfeited gains arising from actions taken under Clearly Erroneous policies; all such gains and losses are exclusively the responsibility of the Account.
- 11.7 Order Change or Cancellation Requests: You acknowledge that once you place a trade order, it may not be possible to cancel or change it, so it's important to be cautious before sending any orders. Any cancellation you send is considered only a "request to cancel," which we will attempt on a best effort basis only, but we are not liable if your order cannot be changed or canceled. Marketable orders, in particular, are typically executed immediately and generally cannot be canceled once trading has started. In addition, we cannot guarantee that we can honor cancellation requests for pending orders placed just before trading begins. You understand that market conditions and trading volume which are beyond our control affect our ability to obtain a cancellation. If you try to modify a market order by placing the trade again, it may result in duplicate executions for which you are responsible. If an order cannot be changed or canceled, you agree to accept the outcome of the original order you sent.
- 11.8 Crypto Assets: Currently, the Laws and Regulation applicable to us do not permit us to offer VTI IFSC Services for Crypto Assets for the Account. See our **Crypto Asset Disclosures** found at www.viewtrade.in/agreements for additional information.
- 11.9 Our Risk Management Program: We set limitations and thresholds for trade orders and other related activities on your Account. This includes setting a maximum number of shares or currency value per order, restricting order frequency, and other parameters. These parameters may differ depending on the market, the asset class, and other factors involved. Orders that do not meet these parameters will be rejected. If an order is initially accepted but later found to violate our parameters, we reserve the right to reverse the transaction in your Account. We disclaim liability for any damages, losses, or missed opportunities you may incur as a result of our Risk Management Program.
- 11.10 Additional reporting obligations related to share ownership: Reporting or pre-approval may be needed for buying stakes in listed securities above certain limits or within specific industries. Foreign investments can involve trading restrictions and fees that are not

common in your home market. Governments, exchanges, and individual securities may set rules that restrict or prohibit trading. You are responsible for complying with all applicable Laws and Regulations at all times.

- 11.11 Investing in Foreign Markets increase your Risk. More information is contained in our Global Market Investing Risk Disclosure found at viewtrade.in/agreements.

12. EXTENDED TRADING SESSION DISCLOSURE

- 12.1 In addition to the Regular Trading Session where security or assets are mainly traded, we may provide you access to Premarket, Post Market, and Overnight Trading Sessions (called the "**Extended Trading Session**"). There can be multiple Extended Trading Sessions happening at once for the same security or asset. However, these sessions typically do not interact with each other. Extended Trading Sessions might take place in different countries or markets than the Regular Trading Session and may function differently from both the Regular Trading Session and each other. We may restrict trading in Extended Trading Sessions to limit orders only.
- 12.2 Risk of Lower Liquidity. Liquidity means how easily buyers and sellers can trade securities in the market. When there are more orders, liquidity increases, making it simpler to buy or sell at competitive prices. In Extended Trading Sessions, liquidity tends to be lower than during Regular Trading Sessions. This can lead to your order being only partially filled or not filled at all, wider gaps between bid and offer prices, and greater price swings.
- 12.3 Risk of Increased Volatility. Volatility describes the fluctuations in price that securities experience during trading. Typically, greater volatility results in more significant price movements. Securities may experience heightened volatility during Extended Trading Sessions compared to Regular Trading Sessions. Consequently, orders placed during Extended Trading Sessions may be subject to partial execution, non-execution, or less favorable pricing than would be available during Regular Trading Sessions.
- 12.4 Risk of Changing Prices. The prices of securities traded in Extended Trading Session may not reflect the prices either at the end of Regular Trading Session, or upon the opening of the next Regular Trading Session. As a result, you may receive an inferior price when engaging in Extended Trading Sessions than you would during Regular Trading Session.
- 12.5 Risk of Unlinked Markets. Depending on the Extended Trading Session or the time of day, the prices displayed on a particular Extended Trading Session system may not reflect the prices in other concurrently running Extended Trading Session dealing in the same securities. Accordingly, you may receive an inferior price in one Extended Trading Session than you would in another extended hours trading system. Extended Trading Session do not route order placed with them to another Extended Trading Session market in order to obtain a better price or more liquidity for you. Your order will rest at the Extended Trading Session where it was sent and only interact with other orders in that same Extended Trading Session, without regard to activity or opportunity occurring on another concurrent Extended Trading Session.
- 12.6 Risk of News Announcements. Normally, issuers make news announcements that may affect the price of their securities after regular trading hours. Similarly, important financial information is often announced outside of regular trading hours. These announcements may occur during the Extended Trading Session and, if combined with lower liquidity and higher volatility, may cause an exaggerated and unsustainable effect on the price of a security.
- 12.7 Risk of Wider Spreads. The spread refers to the difference in price between what you can buy a security for and what you can sell it for. Lower liquidity and higher volatility in Extended Trading Session may result in wider than normal spreads for a particular security which increases your cost or reduces your proceeds. Added transaction fees may apply to Extended Trading Sessions.
- 12.8 We do not make any determination for you about the appropriateness of any Market Session. As noted above, Extended Trading Sessions involve special risks, and you are solely responsible for any action or inaction you take in any Regular Trading Session or Extended Trading Sessions.
- 12.9 We reserve the right to change the Extended Trading Session offered.
- 12.10 It is your responsibility to understand the hours, features, and rules of the Extended Trading Sessions. We do not have to grant you access to any Extended Trading Session, and we do not provide access to all of them. The market data or quotes you receive could be delayed, incomplete, or derived from other sources. Transaction fees will differ from Regular Trading Session. The securities available for trading during these sessions may also be restricted by us. Offering an Extended Trading Session is not a recommendation or

instructions, nor an endorsement or approval by us, nor does it imply that you should trade on that Session or that doing so is suitable for you.

13 **ACCESS CREDENTIALS, TRADE ORDERS, INFORMATION, INTRUCTIONS**

We only accept trade orders, information (including your documents), and instructions that are sent to us electronically via the technology platforms provided by us or a third party. These platforms require you to use access credentials—such as your user ID, password, and two-factor authentication. You are responsible for keeping your access credentials and account numbers confidential and for how they are used. Any orders, instructions, information, or documents you send through these channels will be treated as if they were sent and approved by you. You also agree to reset your access credentials regularly and not share them with anyone else, including Authorized Persons (since each Authorized Person must have their own credentials).

13.1 You agree to notify us at once if you:

- Become aware of any loss, theft, or unauthorized use of your access number, password, or account number, or any unauthorized use of the VTI IFSC Services or the Market Data.
- Do not receive a message that an order you sent has been received or executed.
- Do not receive correct written confirmation of an order or its execution.
- Receive confirmation of an order that you did not place.

13.2 We do not accept trades for settlement into your Account that have been executed away from us, except we may accept fully paid assets that you are transferring from another firm to us subject to our review and approval.

13.3 We are not responsible for any trade order or instruction in your Account. If you give us mistaken or incomplete information concerning your order or instruction, or provide erroneous trade orders or instructions to us, you are responsible for any losses that might result.

13.4 You are responsible for the authenticity, accuracy, and timeliness of all trade orders, information, and instructions transmitted to us. We may accept them without further query or determination as to their suitability, authenticity, purpose, or other matters. We may refuse to accept any trade order or instruction if we in good faith decide that we should, and we may reverse any trade order or action previously accepted or taken by us at any time if we in good faith decide that we should.

13.5 We will not be liable for lost profits, trading losses or other damage resulting from the delay or loss of use of the technology platforms or the VTI IFSC Services. In any case, our liability arising from any legal claim (whether in contract, tort, or otherwise) relating to the Platform or the VTI IFSC Services will not exceed the amount you have paid to us for use of the Platform or VTI IFSC Services.

13.6 **Trading and Disbursement Restrictions:**

13.6.1 You acknowledge that we may, at our sole discretion, and without prior notice to you, impose trading, disbursement, access, or other restrictions on your Account when necessary. These restrictions may be applied for reasons including: (i) compliance with a court order, levy, garnishment, or other legal process; (ii) requests from government agencies, regulators, or law enforcement authorities; (iii) disputes between Joint Account Holders or with beneficial owners; (iv) questions regarding rightful beneficiaries of the Account; (v) adherence to escheatment laws, rules, or regulations; (vi) instances of trading violations or breaches of this Agreement, or failure to pay money owed, (vii) in our sole discretion, there is a reasonable suspicion of fraud, diminished capacity, inappropriate activity.

13.6.2 You agree to comply with any imposed restriction and not to initiate trades or transactions that would violate these limitations. You authorize us to sell securities or assets in your Account if needed to fulfill obligations or settle debts owed to us. Additionally, you agree to indemnify us and hold us harmless against claims, losses, damages, expenses including reasonable attorney fees resulting from restrictions placed on your Account or transactions done in violation of those restrictions. If you wish to have a restriction lifted, you agree to provide any documentation or information we request. We reserve the right to charge your Account a fee for processing any legal documents or orders related to your Account.

13.6.3 Our inability to contact you. You understand and accept that if we are unable to communicate with you at the email, phone number, or address you provide, or your account is restricted for too many failed attempts to access it, your account may be restricted until such communication is re-established. This can arise if the email you provided rejects our attempts or we receive mail returned to

us at the address you provided, or your phone does not answer or if there are multiple unsuccessful attempts to access your Account resulting in your credentials being flagged for suspicious attempts or restricted by us. You agree that it is solely your responsibility to ensure your most current and active email, phone number, and address are provided to us, and that access to your account credentials are protected by you and changed regularly by you.

- 13.6.4 **If there is a restriction on the Account**, your Authorized Persons's use of our technology and trading functions will also be restricted with respect to such Accounts. VTI IFSC reserves the right to require cash or equity deposits and to decide the adequacy of such deposit prior to the lifting of a restriction and the resumed use of your Account or our access to the Account directly or through the Introducing Firm. VTI IFSC is not responsible for any delay or failure to provide VTI IFSC services to the Account or for losses or damages including while a restriction is in place, including the execution of any securities order if you lack sufficient funds in the Account or you delay or do not make the required cash or security deposit. In no event is VTI IFSC liable for any trading losses, lost profits, tax obligations or other damage resulting from deposit, trading or disbursement restrictions imposed on the Account or any other action or inaction taken by us in good faith.

13.7 **Electronic Delivery of Information**

- 13.7.1 **As a condition of opening and keeping an Account, you explicitly consent to the electronic delivery of all information and communications** and represent that you have the necessary means to access, print, and save such communications. Categories of communications which may be delivered to you electronically include but are not limited to trade confirmations and statements of account, notices regarding your Account's activity, shareholder communications such as prospectuses, issuer information, semi-annual reports, proxy statements, ballots, information regarding voluntary and involuntary corporate actions, other shareholder materials, agreements and disclosures related to your Accounts, tax reporting documentation, instructions, corporate action notices, requests for updated documents and information, you responses, and other such information related to you and your Account (collectively "Information").
- 13.7.2 **Your consent to electronic delivery of the Information extends to all information required** to be delivered to you by us or by you to us or through your Authorized Person, including by issuers of the securities you are invested in, and by other third parties that we may utilize to assist in the performance of our obligations.
- 13.7.3 **Information may include your personal and financial information**, and you agree that such personal and financial information may be delivered electronically. You agree that we may send these electronic notices to you in any form or manner of electronic communication permitted under applicable Laws and Regulations, including via the email address on file, by posting to a website, by including a hyperlink where the communication can be read, or by delivering via your Introducing Firm or Authorized Person. Delivery by the foregoing means will constitute delivery of Information under applicable Laws and Regulation even if you do not actually access the information or documents.
- 13.7.4 **Electronic Signature:** Any VTI IFSC Document accepted by electronic means (such as clicks, electronic signature or other online means) are legally binding and are considered to have been "signed" by you with the same effect as manual signatures.
- 13.7.5 **Electronic records** of an agreement or application that is made online will also be considered to be "in writing."
- 13.7.6 **You agree not to dispute the validity or enforceability of any agreements entered into electronically by you** (or by anyone using your authentication devices, such as a password or PIN). Requests for more information shall not be deemed to imply that the earlier electronic delivery or signature of documents did not constitute good and effective delivery, as applicable, or otherwise revoke your consent to any agreement or any term thereof.
- 13.7.7 **Risk of Electronic Communications:** You allow us to use electronic communications with you, your Authorized Person, and other parties such as emails, APIs, communication protocols, and other such connectivity and communications. You accept that such electronic communication has the risk of being intercepted by unauthorized third parties, You acknowledge and accept that the Internet is not a secure network and that communications transmitted over the Internet could potentially be accessed by unauthorized or unintended third parties. You acknowledge that any personal or confidential information sent via the internet, including emails, may entail a considerable amount of danger and risk including lack of confidentiality, manipulation of content, system outages and other transmission errors, viruses and other cyber threats which may cause harm, and interception by third parties. You agree that we are not responsible for any loss or damage that occurred as a result. and that we are not responsible or liable for any loss or damage or for Confidential Information being obtained illicitly by third parties because of the use of electronic

communications. Review our Group Privacy Policy found at viewtrade.in/agreements for how we protect data and privacy.

14 **TECHNOLOGY PLATFORM TRADING RISK DISCLOSURE**

- 14.1 You may find technology platforms inaccessible or limited during times of high demand, volatile markets, system upgrades, maintenance, or for other reasons. If access is delayed or unavailable, you might not have an alternative way to submit your orders. We do not accept responsibility if you are unable to access your Account or make transactions through these platforms, even when we provide them.
- 14.2 When you place a trade order using the technology platform, you acknowledge that no one will review your order before we act on it, nor will you have the chance to ask questions or interact with us. By choosing to trade this way, you knowingly take on any extra risks in exchange for lower costs and possibly greater convenience.
- 14.3 In times of intense trading activity or significant price swings (“Fast Markets”), there could be delays in processing your order or updating you about your trade status. Furthermore, if you enter a market order during such periods, the price quote given before or at the moment of your order may differ greatly from your final execution price.
- 14.4 You recognize and agree that we do not monitor or check the information shown on the technology platform. You are fully accountable for your actions or lack thereof—even if misinformation is displayed—and we cannot be held liable for any losses, damages, missed opportunities you incur, including for losses or damage arising from the steps we take to manage risks, such as reversing transactions, closing positions, removing assets or funds, or restricting your Account’s access for any reason.

15 **VTI IFSC RESPONSIBILITIES ARE LIMITED:**

- 15.1 Our direct responsibility to you is limited to specific applications of the Laws and Regulation, such as for purposes of customer asset protection, for maintaining the records needed, and other matters further covered in this Agreement and other VTI IFSC Documents.
- 15.2 **Do Not Act On Erroneous Information in the Account.** If you see any unexpected change in the Account, cash balance, buying power, account value, quantity of shares, deposit, market value of assets, or any event of any type you did not expect or conduct yourself, do not take any further action until you verify the information with us.
- 15.3 **Do Not Reenter The Trade Or Take Further Action** if you enter a trade, but do not see any response that it was accepted or executed until you verify the transaction with us.
- 15.4 You are responsible for any losses or money due to us from your actions in the Account or the actions we deem necessary to take to mitigate risk, even if you take an action on erroneous information that we or someone else provided and irrespective if you knew, should have known or did not know it was erroneous information, and you indemnify us fully from such losses and money due to us.

16 **OUR LIEN ON ASSETS HELD IN YOUR ACCOUNT**

To secure repayment of any current or future debt owed to us by an Account Holder, each Account Holder gives us a continuing security interest, priority lien, and right of setoff on all securities and property currently or later held in or through the Account, as well as any other current or future Accounts involving the Account Holder. All securities we hold for you, or have in our possession, are subject to this lien to cover your debts and obligations to us regardless of whether we provided advances or a loan related to those securities or how many Accounts you have with us. When enforcing this lien, we may choose any security or position in any Account to sell or close at our discretion without notifying you or requesting your permission. Our exercising our lien does not relieve you of any remaining or ongoing obligation. You agree to indemnify us against any losses or damage we incur and will not hold us responsible for any losses or damage you experience as a result of our actions.

17 CASH ACCOUNT:

- 17.1 All Accounts start as Cash Accounts until extra features are added subject to separate VTI IFSC Documents and our approval. In a Cash Account, no credit is extended for any transaction, and you must fully pay for any securities or assets you purchase. You may only sell securities and assets that are already in your Account. Every transaction obligation must be settled in full by the settlement date, typically on the same day or the next business day. When you sell assets from your Account or when funds sent to us are actually received, those proceeds will be credited to your Account. However, we may restrict your ability to use or withdraw these sale proceeds or deposits until all obligations related to your Account are fulfilled, every prior purchase is paid for, and all funds are received, deposited, and cleared into our bank accounts.
- 17.2 Certain transactions are restricted in a Cash Account based on laws, regulations, and our policies. Typically, your buying power is limited to the cash available in your account for purchases, and you may only sell assets that you already own. Selling assets you do not hold ("short selling") is not allowed, nor can you buy more than your available cash allows. Most types of assets can be owned, including long options; however, writing options and holding futures or other securities that require daily collateral or have a Margin Maintenance Requirement are not allowed.

18 JOINT ACCOUNT

- 18.1 If there is more than one Account Holder, each Account Holder is jointly and severally liable for obligations arising under this Agreement or relating to the Account and other applicable VTI IFSC Documents.
- 18.2 Each joint Account Holder has authority, acting individually and without notice to any other Account Holder, to deal with us as fully and completely as if the account holder is the sole Account Holder. We may follow the instructions of any joint Account Holder and to deliver funds, securities or other assets in the Account to any Account Holder or upon any Account Holder's instructions. We are not responsible for determining the purpose or propriety of any instruction we receive from any Account Holder or for the disposition of payments or deliveries among joint Account Holders.
- 18.3 You agree that we may consider the investment knowledge and experience of each Account Holder as determinative of the investment knowledge and experience of the Account as a whole, including when deciding whether to extend to the Account certain account features, products, or services.
- 18.4 We reserve the right to require written instructions from all Account Holders, at our sole discretion. We reserve the right, but are not obligated, to place trading, disbursement and other restrictions on an account in the event we receive notice of a dispute among, or conflicting instructions from, joint Account Holders.
- 18.5 Each joint Account Holder holds equal access and rights to the Account. Each Joint Account owner has the authority on behalf of the Account to instruct for the Account or send orders for the Account, to receive confirmations, statements and other communications of every kind; to receive and dispose or transfer assets in the Account, to enter into agreement for the Account, and generally to deal with the Account as if each alone were the owner of the Account, all without notice to the other joint Account owner(s). Any notice we send to one Account Holder will be notice to all Account Holders.
- 18.6 Your liability and obligation for the Account and this Agreement shall be joint and several. You agree that we may follow the instructions of either Joint Account owner and transfer any asset as directed by any Joint Account as any of you may order or direct, even if such deliveries and payments shall be made to one of you personally, and not for the other. We have no obligation to inquire into the purpose of any instructions from you or the other joint owner, including transfer of assets, or to obtain or confirm which joint owner is making the instruction or to check or obtain the permission of the other joint owner at any time.
- 18.7 In the event of the death of any of you, the survivor(s) shall immediately give us written notice thereof, and we may, before or after receiving such notice, take such action, require such documents, retain such portion or restrict transactions in the Account as it may deem necessary or appropriate to protect ourselves against any tax, liability, penalty or loss under any present or future laws or otherwise. We may deduct from the Account such amounts as necessary to discharge any debt or loss in the Account. Any taxes or other expenses becoming a lien against or Debit Balance of the Account as the result of the death of any of you, or through the exercise by the estate or representatives of any rights in the Account shall be chargeable against the interest of the survivor(s) as well as against the interest of the estate of the decedent. This provision shall not release the decedent's estate from any liability provided for in this Agreement.

- 18.8 If there is any conflict regarding instructions received from any joint owner by us, we may restrict the Account as we deem necessary and use our sole discretion in determining which instruction to accept and act on, without regard to the other instruction, and you agree we may do so without liability for any losses or damages that may occur. You are liable for any losses or damages incurred.

19 MARGIN ACCOUNT

One of the services that we may provide for your Account is to allow you to keep a Margin Account and purchase securities on credit or sell securities short. A Margin Account involves an extension of credit in connection with the purchase of security or a short sale of security and a lien that we take on the securities and cash held in your Account to collateralize the Margin Loan or to meet the Margin Requirements of a short sale or other types of transactions that require collateral to initiate and maintain. You are responsible for all your obligations and decisions you make for all Accounts, including a Margin Account.

To open a Margin Account, you must review, sign, and provide us the separate **VTI IFSC's Customer Margin and Short Account Agreement** which can be found at viewtrade.in/agreements. That document has the terms and obligations you take on in keeping a Margin Account that are in addition to this Agreement.

20 DEBIT BALANCE

A Debit Balance refers to any amount you owe us for various reasons, including but not limited to unpaid purchases, failure to deliver assets you've sold that aren't in your account, not supplying collateral required for a transaction or to support a position, having a Margin Loan Balance, or not having sufficient settled cash in your Account to cover fees, or interest charges, or withdrawals. A Debit Balance may appear in any account, including Cash Accounts, although it does not change a Cash Account into a Margin Account. If you have a Margin Account, a Debit Balance can increase your Margin Loan. You agree that we may request payment from you at any time for any amounts owed in the Account, and if demanded, payment is due on the same day or next business day if we allow it. If payment is not made, we may, at our sole discretion, exercise our Lien rights over the assets in your Account. We do not provide notice of Debit Balances other than reflecting them in your Account and we may unilaterally act to enforce our liens.

21 INTEREST ON MARGIN LOAN OR DEBIT BALANCE

- 21.1 You are required to pay interest on the Margin Loan and Debit Balance (collectively debit balance). The rate is set referencing our “**Base Rate**”. Our Base rate for each currency is set with reference to commercially recognized interest rates, industry conditions relating to the extension of margin credit and general credit market conditions, and the interest charged to us by our banks and our custodians, among other factors including risk factors associated with the particular security being purchased on margin. Our interest rate charged to you may be adjusted automatically and without notice to you.
- 21.2 Interest on Margin Loans and Debit Balances (“collectively “debit balance”) is computed for each Account on a daily basis on the net amount due at the end of the business day (as defined by us) multiplied by that day’s interest rate (1/360 of the annual interest rate). The Account Statement shows the daily debit balance on any date there is an entry in your Account, the rate of interest charged, and the amount of interest charged. Note that the use of a 360-day year results in a higher rate of interest than if a 365-day year were used.
- 21.3 We will calculate and deduct this amount from your Account. If your Account does not have sufficient free cash to pay the interest, we will still post the interest due to your Account which will increase the Debit Balance or Margin Loan that is due to us. We may at any time take the actions necessary to recover the amounts due from your Account, including selling securities held, withdrawing cash, or any other action considered necessary.
- 21.4 Different interest rates may apply to different securities based on the settlement currencies needed to buy the securities, even if the Debit Balance or Margin Loan is shown in a single base currency.
- 21.5 Compounding Interest Charges. All interest charges are compounded on a daily basis. Interest charges will accrue to your Account each day. We will include the charges in the next day's opening Margin Loan or Debit Balance and charge interest that day on such balance accordingly. The interest rates provided to you does not reflect compounding of unpaid interest charges; the effective interest rate, taking into effect such compounding, will be higher.

22 CUSTODIAL ACCOUNTS FOR MINORS

- 22.1 If the Account is opened by a minor as defined by applicable Laws and Regulations or by someone that is not yet 21 years of age, such Account must be opened by a person that is not a minor. If that is you, you are the custodian or successor custodian (“Custodian”), and the minor is the beneficiary of the Account as joint account holder. The Custodian represents that all assets in the Account belong to the beneficiary and that the Custodian will only use the assets for the beneficiary's benefit and enter orders or instructions for the benefit of the minor account holder/beneficiary of the Account.
- 22.2 The Custodian agrees to transfer the Account ownership to the beneficiary or deliver to the beneficiary all securities and other property held in the Account promptly upon the beneficiary reaching the age specified by the governing Laws and Regulations for termination of the custodianship. If you do not state a termination age, the Account will be set up with a default age of majority of **twenty-one (21)**. The Custodian agrees and acknowledges that they are responsible for determining the proper majority age under applicable Laws and Regulations, and that the Custodian should consult their legal or tax advisor if they have questions about the termination age.
- 22.3 Upon reaching the age of majority, the Custodian agrees to provide us with information and documentation we may need for contacting the beneficiary. The Custodian hereby authorizes us, without further notice or instruction from the Custodian, to register the Account into the beneficiary's name as soon as commercially practical after the termination of the custodianship. In addition, the Custodian acknowledges that we may restrict the Custodian's access to the Account upon termination of the custodianship. We may freeze any Account if the Account is not updated to reflect the beneficiary's ownership at the age of termination.

23 OPTION TRADING

- 23.1 Prior to engaging in any option trading in your Account, you will be required to agree to and sign the **VTI IFSC's Option Agreement** locate at <https://viewtrade.in/agreements> in which you acknowledge your understanding of the risks involved in dealing in options.. You must at once notify us if your circumstances change.
- 23.2 Understand the Risk: Before purchasing or selling short (writing) an option, you should be aware of the risks involved. You should familiarize yourself with the security involved, its terms, the reference security or index, its liquidity (ability to close the position), and other matters that impact options and decide whether options are appropriate considering your financial situation, investment goals, market conditions, and tax considerations. This includes but is not limited to understanding how expiration of the option is handled, what is required to be delivered on exercise, if the contracts allow for early exercise or if the exercise is only permitted on the date of expiration, all of which is essential to the determination of trading suitability. Both the purchase and writing of put and call options involve a high degree of risk and are not suitable for all or most investors. You should not purchase an option unless you are able to sustain a total loss of the premium (*cost of the option*) and the other costs of purchasing the option, and you should not write an option unless you either own the underlying security or hold enough cash to cover the substantial risks inherent in writing naked options.
- 23.3 Understanding Requirements: When you purchase an option, you must pay the full purchase price (“premium”) with cash already in your Account, as an option purchase cannot be margined or bought with borrowed money. When you write (short) an option in your Account, you must do so only in a **Margin Account** and must meet the **Margin Requirements** with securities or cash already in the Margin Account. You must understand these requirements and the obligation you take on in writing options and for any specific option contract, before you commence any transaction in that option. We have very stringent rules regarding short options. You must know the details on these rules and the Margin Requirements for options before you engage in options. If we allow a purchase, sales, or short sale in your Account without you having sufficient cash or Margin Requirement already in the Account, whether in error or otherwise, we may take whatever action we deem necessary or no action at all, and you remain responsible and liable for any losses incurred for your action or us taking an action unilaterally without notice to you, as we are not liable for your actions or inactions or instructions in your Account.
- 23.4 Instructions at Expiration: Since option contracts are traded for a specified period of time and have no value upon expiration, you must advise us if you wish to close your position prior to expiration, or you may exercise the option prior to the expiration date if that is possible as some contracts have specified expiration dates and are not available for early exercise. When you own an option that is about to expire in the money, we may, in our sole discretion and without notification to you, exercise the option and liquidate the underlying security received in your Account. This is in no way to be construed as an obligation on our part to sell or exercise such

options on your behalf, or to notify you of any expiration or potential for your option being exercised against you (assignment). You are responsible for actions and inactions in the Account and are liable for all losses incurred and obligation incurred.

- 23.5 Option Exercise Assignment: When we receive an exercise notice from the relevant option clearing organization, we allocate the assignment to an Account holding the identical option short in the Account including positions established on the day of assignment based on a randomized assignment methodology. All short “American Style” option positions are liable for assignment and can be exercised at any time and all short “European Style” options are liable for assignment and can be exercised on the expiration day. You are responsible for knowing when your written option is assignable or exercisable. If, for example, an exercise notice is assigned to your Account, you must deliver the underlying security to us in the case of a call, and you must deposit cash with us in the case of a put sufficient to properly margin the security by the next business day or within the stated period.
- 23.6 Other Callable Securities: These are securities that are callable by the issuer for redemption on or after a certain date. According to the terms of the issue, the issuer may at times call only a part of a certain issue. In case of a partial early redemption of callable securities, we will choose the securities to be redeemed on a fair and impartial basis. Specifically, allocation will be made using a random selection method. Therefore, it is possible that an Account that holds such a position may have all, part or none of the positions being called away. You have the right to withdraw fully paid securities from us at any time prior to a partial call and also to withdraw excess margin securities provided that your Account is not subject to a restriction under federal regulations and provided such withdrawal will not cause your Account to be under margined.

24 MUTUAL FUND

- 24.1 We may provide you access to mutual funds offered by sponsors operating around the world.
- 24.2 The terms and conditions, including the time by which orders must be placed, will vary by fund, and even among funds that invest in the same underlying markets. It is important to note that such deadlines may not be the same as the day and hour where you live, but rather in the time zone where that fund operates. It is your responsibility to convert the time zone deadline fund to your own time zone in interpreting the deadline by which an order must be placed.
- 24.3 Not all mutual funds, even from the same fund sponsor, are available to residents of every country. If you buy a fund that is later deemed to be not available to you as resident of a specific country, we may be required to reverse the purchase without any liability to you. You should always go to the fund’s website and read the prospectus there to figure out if the fund is available for you to buy.
- 24.4 You agree that, in purchasing and redeeming shares of a mutual fund through us, our policies and procedures will govern such transactions and not necessarily those of the mutual fund as described in its prospectus, which may be either more or less beneficial to you as an investor. In particular, you agree that our policies and procedures on minimum investment requirements, exchange of fund shares, dividend accrual and date for payment of accrued dividends upon redemption of a daily dividend fund may vary from those applicable to direct fund shareholders. You can also be charged a fund’s redemption fee that would not be imposed by the fund on direct shareholders holding fund shares under the same circumstances. Some, but not all information about the policies applicable to a fund may be provided to you via the technology platform you are using to access the Account. If you are interested in a fund, you should still go directly to the fund’s website for the official information.
- 24.5 We may impose short-term redemption fees on certain mutual fund transactions and reserve the right to restrict individuals who engage in short-term trading of mutual funds from buying some or all funds available through us. Our short-term redemption policy, including applicable fees and other restrictions, will be made available to you via the platform you are using to access the Account. We can also charge a transaction fee for certain mutual fund transactions which you would not incur if you bought shares directly from a fund company. Your purchase and sale of mutual fund shares can be subject to added fees the fund imposes, such as sales loads and contingent redemption fees, which are separate from, and in addition to, the transaction and other fees charged to you by us. You agree to pay and are solely responsible for payment of all fees charged to you by us and/or any fund.
- 24.6 Our deadline for receiving customer orders to place with a mutual fund for execution at the price next calculated by the fund may be earlier than the deadline set by the fund in its prospectus. It is your responsibility to verify with us the deadline by which you must place your order with us to obtain the next price calculated. We generally will attempt to have orders received by us prior to our deadline accepted by the fund for execution at the price next calculated by the fund. However, you may receive a later price than the

price next calculated by the fund if, due to operational incompatibilities or time zone difference, or other limitations, we are unable to support transmission of the order to the fund prior to the next price calculated by the fund.

- 24.7 In addition, a mutual fund may decline to execute an order for the price next calculated by it if we do not place the order with the fund by a specified time. You agree that we will not be liable to you for any losses, including lost profits, if the mutual fund does not accept your order for execution at the price next calculated by the fund after our deadline for any reason, including, but not limited to, computer system delays or failures, natural catastrophes or other emergencies, or human error resulting in our late placement of the order with the fund, or any other reason. If a mutual fund declines to accept your order for execution at the price next calculated after our deadline because we did not place the order with the fund by a specified time, we reserve the right, but are not obligated, to place your rejected order with the fund for execution at the price next calculated by the fund after its acceptance of the order.
- 24.8 A fund may also decline a purchase order, in its sole discretion, if the purchase order exceeds a certain size or for any other reason, and we will not be liable for any losses, lost profits, or other damage that allegedly resulted from the fund's rejection of that purchase order. If a fund declines your purchase order for any reason other than the time we placed the order with the fund, we will cancel the order and if practical attempt to notify you and we will not make another attempt to place such a declined purchase order with the fund.
- 24.9 If you place an order to buy or sell a specific dollar amount of a mutual fund, we will calculate the number of shares bought or sold by dividing the dollar amount of the order by the price and rounding to the nearest three decimal places. Due to rounding, the actual value of the shares bought or sold may be slightly greater or less than the actual dollar amount of your order. If you place an order to buy or sell a specific number of shares of a fund, we will calculate the dollar amount of the purchase or sale by multiplying the number of shares by the price and rounding to the nearest two decimal places. Due to rounding, the actual dollar amount may be greater or less than the actual share amount of your order.
- 24.10 We do not have any obligation to advance redemption proceeds and distributions related to mutual fund shares to your Account before we receive them from the mutual fund.
- 24.11 In the event we do advance such proceeds or distributions, such amounts will be indebtedness owed to us by you, secured as described in the Our Lien section of this Agreement until they are received from the fund. We reserve the right to reverse the transaction pending receipt of payment from the fund. We do not credit your Account for distributions from mutual funds or other issuers (including, but not limited to, issuers of equity securities) until such distributions are actually received by us.
- 24.12 If a mutual fund exercises its right to redeem your shares "in kind" by delivering to us portfolio securities in payment for your shares instead of cash, we will hold these securities or assets in your Account, subject to your instructions. If, however, we do not normally take custody or effect transactions in a security or asset paid to you by your mutual fund, we will take such action as it deems appropriate to effect delivery of such nonstandard security to you or to an entity able to assume custody or effect transactions in the security. You agree to pay our fees and those of the entity to which your nonstandard security is delivered as they exist from time to time and that apply to the transactions and services you receive in connection with these securities paid to you by the fund.
- 24.13 We reserve the right to convert any dividend or distribution received that is not in USD\$ to USD\$, We will also convert from the currency held in your account the amount needed to deliver the settlement currency applicable to the fund. In either case, we will apply our transaction fee and currency conversion rate to such amount which will increase the cost of the purchase and reduce the amount of proceeds from a sale or dividend posted to the Account.

25 MAINTENANCE OF BOOKS AND RECORDS AND REPORTING TO THIRD PARTIES

We maintain the records for the Account. We are responsible for preparing and filing the reports required by the government and regulatory agencies that have authority over us. This may include disclosing information about you, your Account, positions held, and transaction conducted, gains and losses incurred, income and dividends received, and any other information required of us to regulators, tax authorities, our agents, vendors, auditors, and other entities and persons with a right and a need to know based on Laws and Regulations or agreements with us.

26 RECEIPT, DELIVERY, AND SAFEGUARDING FUNDS AND SECURITIES AND OTHER ASSETS

- 26.1 We will receive and deliver all funds and securities and other assets in connection with transactions for your Account. You are responsible for knowing the position and cash in your Account, and the obligations arising from any transaction in your Account, and you are responsible for trading on any incorrect positions or cash balance or buying power being shown in your Account.
- 26.2 Custody of funds and securities and other assets. We are responsible for the safeguarding of all funds and assets delivered to and accepted by us, subject to our actual receipt, count and verification. However, we are not responsible for funds or securities delivered by you until such funds or assets are physically delivered to us in good form and are accepted and deposited in bank accounts or custody accounts kept in our name. Notwithstanding anything in any other agreement to the contrary, we will not be responsible for the safeguarding of funds or assets not actually in our custody or sub custody even if we report that information to you, and we will not be responsible for funds and assets that are withdrawn or transferred by you or your Authorized Person or for acting on such instruction to withdraw or transfer. Whenever we are required to act as custodians for your assets, either by virtue of holding your Account, receiving instructions from you, or by Laws and Regulations, we may cause such assets to be registered in our name or our nominee's name or in the names of nominees of any depository or sub custodian we use.
- 26.3 Custody Services: For assets in your Account, we will perform the services required in connection with acting as custodian such as: (i) collection and payment of dividends; (ii) transmittal and handling of tenders or exchanges pursuant to tender offers and exchange offers; (iii) transmittal of proxy materials and other shareholder communications that we receive from the issuer if required to distribute them to you under Laws and Regulations, (iv) handling of exercises or expirations of options, rights and warrants or redemptions and (v) other such matters expected of custodians in the securities industry that we are able to perform. We will hold such securities with other custodians in an account in our name but designated for the benefit of all our Customers. In this context, your assets are held in sub custody with the assets of all our Customers. We are not bound to pay distributions by any issuer or to post funds or securities or assets to your Account for any transaction until such distributions or funds or securities or assets are actually received by us in good form.
- 26.4 Your Instructions: You are responsible for receiving instructions from us and transmitting your responses back to us on time and accurately. We will accept such instructions without further inquiry or determination by us. We are not responsible for determining if instructions we receive are correct, valid, or authorized by you if we reasonably believe they are from you or your Authorized Person. Upon receipt of instruction from you we will take steps as instructed, including transfers, votes, corporate action, conversions, or other actions or inactions instructed of us.
- 26.5 Base Currency of the Account: The official currency of the IFSC is USD\$. You may deliver funds to your Account in your home currency or in USD\$. However, all amounts we receive for the Account in a currency other than USD\$ will be converted to USD\$ by us and posted to your Account in USD\$ (unless we agree to hold a foreign currency). You authorize us to perform any foreign currency transaction necessary to convert amount received or amounts due into USD\$ and debit or credit your Account for such amount in USD\$ net of such foreign currency transaction fees. This includes amount received or paid on dividends, interest, sale proceeds, and transaction fees. We may convert such amount to the official currency unilaterally without giving notice to you and the cost of such currency conversion and any profit or loss resulting from changes in the exchange rate affecting such currency will be borne by the Account. We are authorized by you to convert funds into and from such currency at a rate of exchange determined by us, in our sole discretion, on the basis of then prevailing money markets, and we shall be entitled to charge you for any expenses incurred in connection therewith. You further understand that all of the foregoing may be done without any prior notice to you by way of deduction from the Account; any such notice or demand is hereby expressly waived, and no specific demand or notice shall invalidate this waiver.
- 26.6 Transferring In Assets To Your Account. When transferring assets from another firm, we will not accept or honor any oral or written instructions from you to purchase or sell securities prior to our actual receipt of your assets and the completion of the transfer process. You may initiate trade orders relating to the transferred cash and/or securities only after the transfer process has been completed and assets have been actually received by us and posted to your Account. We are under no obligation to accept into your Account any asset that did not arise from a transaction with us, or to accept for clearance or settlement any transaction that did not originate with us, and if we do accept them, you are responsible for providing required evidence of how you obtain the asset, the details of the transactions, the cost basis, and all other required information we request at your own cost. If any securities are restricted in any way by the issuer or by virtue of how you acquired them, you are responsible for telling us upfront and providing all the information we may need before accepting them and paying the costs we and other third parties will charge in researching the facts and circumstances associated with the asset or the transaction and taking any necessary steps required before we can accept such asset, even if we ultimately decide to reject them. We are not responsible for your inability to sell these assets or for any corporate actions associated

with the securities while we make our determinations.

- 26.7 **Transferring Asset Out Of Your Account:** We may charge you a fee to transfer assets out of your account. Your instructions must be in writing using the VTI IFSC Document provided to you and which you must sign and date. See more information near the end of this document in the section titled **Closing Your Account And Or Transferring Assets Out Of Your Account.**
- 26.8 **Third Party Transfers Are Not Permitted.** Anti Money Laundering and other Laws and regulations require us to only transfer funds and securities to and from accounts in the same name and registration status that you have with your Account with us. This requires that you disclose the details about your account at the other financial firm to us in order for us to match the details. What this means for example is that when you open an Account with us, you will have to provide the bank account and details where funds will be sent or received. If you send assets to your Account from another financial services firm, you will need to provide us a current statement for the account with that firm. In both cases the sending and receiving account must be titled the same as evidence that you own both accounts.
- 26.9 **Full Audit Trails Of Transfer Details Required:** All fund movements and security movements involving your Account with us and the other firm must contain the full audit trail of the transaction details. Generally, this information must be provided directly to us by the financial entities involved (the MTE, see below). This includes your name and address and your account number at the sending and receiving firm, name of the sending and receiving firm, amount and date of transfer, and other information we and Laws and Regulations require. Countries have strict and specific requirements when their currency is being used. For example, India has the Liberations Remittance Scheme and other Laws and Regulations governing its currency, and the United States has various Laws and Regulations governing its currency including the FinCEN Travel Rule requiring specific details be recorded. You and us and other financial firms in the chain of a transaction must follow these Laws and Regulations.
- 26.10 **Use of a Money Transfer Entity:** You agree that where you use a firm or bank to transfer money to or from your Account (the “Money Transfer Entity or MTE”), that firm handles sending or receiving funds upon your instruction and authorization for your benefit subject to Laws and Regulations. We are not responsible for any of the MTE’s delays, errors, failures, or violations of Laws and Regulations in sending such funds to us or receiving funds from us. The MTE is solely responsible for the final delivery or crediting of funds to you. Once the funds are sent to the MTE, we are no longer responsible for the funds as such funds are no longer in our control. Fees and charges, including fees and charges for foreign currency transactions, may be applied against the funds sent or received, which may result in less funds being delivered to us or to you than originally sent. Any amount being still due is your responsibility.
- 26.11 **Checks and physical cash are prohibited:** We do not accept checks of any kind, and we do not accept paper cash and coins for deposit to your account, nor do we provide these as a means to withdraw cash from your Account. All cash movements must be done electronically using the proper procedures and the banking system. See other information about Wires and Bank Network fund transfers later in this Agreement.
- 26.12 **Certificated, Restricted or Control Securities:**
- 26.12.1 Certificated securities are securities held in paper form.
- 26.12.2 Restricted securities are any security that has any restriction as to ownership, purchase, sales, or transfer.
- 26.12.3 Control securities are any securities holdings representing control over the decision and actions of the issuer as defined by applying the Laws and Regulations.
- 26.12.4 You are responsible for figuring out if any securities held in or attempting to be transferred to your Accounts are restricted securities or control stock as defined by applicable rules and regulations, and that orders executed for such securities are in compliance with applicable laws, rules and regulations.
- 26.12.5 If we agree to consider accepting any certificate of security or restricted security or control security from you, we will first provide you instructions that you must follow completely and accurately. You agree to provide us with timely and accurate information relating to any facts and circumstances or restrictions on the sale or transfer of any asset held in your Account or being deposited to your Account, including restrictions on the sale or transfer under Laws and Regulations, or by issuers, or by virtue of the security not being registered for sales or transfer, or by virtue of how you came into possession of such assets including that you are a control person, or by virtue that such assets require additional documentation or legal opinion or determinations or because transfers require consents or waivers, or any other reason. We will evaluate the information provided and may either accept or reject the transfer of such securities at our sole discretion.

26.12.6 Because certificated, restricted or control securities transactions require special handling by both us and third parties, processing your transaction may require several weeks, during which time the price of your securities may fluctuate. You agree not to hold us responsible for market fluctuations that may occur to the market price or settlement of your securities while your transaction is processed. You further agree not to hold us liable for delays in the buy/sale (or settlement of such buy/sale) of your restricted/control securities resulting from the failure of issuer's counsel to issue or approve any necessary legal opinion, the failure of the transfer agent to process your shares, or any other action or failure to act of a third party. You agree not to tender restricted/control securities as collateral for an obligation you owe us. You acknowledge and agree that you are responsible for, and shall reimburse us for any delays, expenses, losses and damages (including reasonable attorneys' fees and court costs and expenses) incurred by us and we will charge such amounts to your Account.

26.13 SIPC Coverage: Subject to certain specific condition, your eligible cash and securities that we hold in sub custody with a U.S.A SEC registered broker dealer that is a SIPC member may be entitled to pass through protection in the event the U.S.A SEC registered broker dealer and SIPC member is subject to liquidation and or a shortfall is determined to exist between what is reported to us and reflected in your Account, and what is actually held by that broker dealer. We are not obligated to and may not be holding any of your securities or cash in sub custody with a U.S.A registered broker dealer. Securities we hold in sub custody with banks and foreign brokers are not entitled to SIPC pass through protection. Information regarding SIPC is available on the SIPC website at www.sipc.org.

SIPC protection covers up to maximum of USD 500,000 per customer, including a maximum of USD 250,000 for cash claims, subject to applicable SIPC rules, eligibility criteria, and determination by SIPC.

26.14 Unclaimed Or Abandoned Property: To the extent applicable to your Account and the Laws and Regulations applicable to us, we may be required to turn over to the state of your last known address (as shown in our records) or the state where we operate personal, property which is unclaimed by its owner for a set period of time. Personal Property includes assets in your Account. Before we turn over the assets in your Account (if any), we will, as required by law, send a notice to the address we currently show on your account statement. You may be able to recover unclaimed property turned over to a state by contacting that state.

In general, property is considered unclaimed if you have not performed at least one of the following activities within the period of time set by applicable Laws and Regulations

- Made a deposit, trade or withdrawal in your Account.
- Written to or otherwise contacted us about your Account.
- Otherwise shown an interest in your Account.
- We are unable to communicate with you about your Account, including non-receipt of emails and other electronic communications to the address we have for you on file, non-response to phone call to the number we have on file for you, or returned letters sent to your address on file with us.
- Where the Account has not conducted any activity for an extended period (generally 2 years) and we have been unable to contact you after reasonable attempts, we may close your Account and, thereafter, the assets in the Account may be liquidated and transferred to the bank account we have on file or to the proper authority subject to the **escheatment processes** under applicable Laws and Regulations.

26.15 Bankruptcy and Judicial Liens: In the event that: (a) VTI IFSC is advised of the involuntary application for protection under the applicable bankruptcy laws or the appointment of a receiver for you or your parent company or otherwise is informed of the insolvency, reorganization, dissolution or similar condition of you or your parent company; or (b) VTI IFSC is served with any lien, levy, garnishment or similar process with respect to you or the Account, then VTI IFSC may, but is not required to, immediately take any action which we in our sole discretion may believe necessary or appropriate for our own protection, including without limitation, selling out any positions in the Account to satisfy any obligations you have to us without regard to any tax or other consequences of such action, and without any liability for our actions or notice to you.

26.16 Worthless and Non-Transferable Securities.

26.16.1 We reserve the right to remove from your Account any security that is considered to have been canceled or otherwise invalidated. In deciding whether a security has been canceled or invalidated, you agree that we have derived information on such assets from

you or from third parties and we are not responsible for the accuracy or reliability of any information regarding these assets. Canceled or invalid securities may include, but are not limited to, bankruptcy or charter or registration revocation.

- 26.16.2 If we have removed a canceled or otherwise invalid security from your Account, your notice is the posting of the event in your Account. Unless you provide us with evidence of the validity of the security within thirty (30) days of the notice of removal, you agree to waive any claim to any future distribution from the security and agree to indemnify and hold us harmless from any claims, liability, or damages resulting from the removal of such securities. If you provide us with evidence of the validity of the security from an independent third party within 30 days of receiving the notice of removal, we will reinstate your position if we are able.
- 26.16.3 In addition, we reserve the right to charge an additional servicing fee for securities for which we cannot identify a transfer agent (a “Non-Transferable Security”). The existence of a Non-Transferable Security in your Account may be noted with a notation of “N/A” for the value of that position on your Account Statement.
- 26.16.4 You are also responsible to liquidate any asset in your Account that cannot be transferred and to follow our instructions if such assets cannot be liquidated, and bear the cost or loss of acting on our instructions, including converting the securities to a certificate that will be mailed to you, writing off the asset allowing us to deleting it from the Account, selling all the nontransferable assets in aggregate to us for a penny so that we may move them to a proprietary account and write them off, or other such action deemed necessary to remove all nontransferable positions from your Account

27 CORPORATE ACTIONS

- 27.1 The securities in your account may be subject to mandatory and voluntary corporate actions.
- 27.2 A mandatory corporate action affects all holders, and no decision is needed from you. This includes cash dividends, stock splits, symbol changes, and other similar actions. We are not obligated to notify you in advance of mandatory corporate actions before acting, or to let you know in advance the terms such as dividend amount, ex-date, record date.
- 27.3 A voluntary corporate action will require an election from you before our cut-off date. This included rights offerings, tender, conversion, voting, and other similar actions. For foreign securities, we may not be aware of these events at all, or in time for you to act, and you agree to hold us harmless and not liable for any resulting losses, damage, or lost opportunity. The material related to voluntary corporate action may be in a language that neither we nor you are unable to understand, and we or the custodians we use may not be able to carry out your instructions. In these events, you should consider selling the security prior to the record date of the corporate action. You agree that we are not liable for any loss, damage or lost opportunity arising from the decision you make about voluntary corporate actions or for our actions or inactions. You agree that you are responsible for knowing the features, rights, and terms of all securities in your account and that you are responsible for making election decisions in corporate actions.
- 27.4 No obligation to provide notice of record dates, expiration or redemption dates: You agree that we are not responsible for notifying you of any upcoming expiration or redemption dates or to take any other action on your behalf without specific instructions from you. You agree that we are not liable for any losses associated with the expiration of rights arising out of or relating to your failure to act or to give instructions to us to act on your behalf.
- 27.5 Posted once received in our custody. When you inform us of your election in a corporate action, we will reflect the election in your Account when the corporate action is concluded, assuming all conditions of the offer have been met, and elections have been accepted by the offeror.
- 27.6 Lent Securities: You agree and understand that we may lend, or have already lent, the security subject to corporate action, which may have an adverse impact on you. We are not under any obligation to recall the security unless instructed by you to do so.
- 27.7 Short Position: To avoid complications, you agree to buy in any short position before the record date of a corporate action. If you fail to do so, you may have to make the lender of the share’s whole at significant cost to you.

28 YOUR RESPONSIBILITY FOR UNDERSTANDING TERMS OF SECURITIES AND OTHER ASSETS

Certain securities and other assets may impart valuable rights that expire unless you take some action. For example:

- Warrants and stock purchase rights typically may be exercised only on or before a specified expiration date.
- Some convertible redeemable securities will be redeemed automatically unless you exercise your conversion rights before a specified redemption date.
- Some bonds may be redeemed, at the holder's choice, only during specified periods.
- Some securities may become the subject of tender or exchange offers, which are limited in time.
- Futures and Options have expiration dates, strike prices, and various delivery requirements if exercised or assigned.
- Structured Products may have limitation on redemption or conversions, may have embedded triggers, barriers and other features.

You are responsible for knowing the rights and terms of your securities and assets and for taking action to realize the value of your securities and assets.

29 NON-PUBLICLY TRADED SECURITIES

29.1 Holding Non-Publicly Traded Securities.

- 29.1.1 We may make available certain Non-Publicly Traded Securities for purchase and sale through us, such as non-publicly traded limited partnerships, structured products, shareholdings interest in private companies, units in a special purpose vehicle, swaps and other non-listed derivatives, prediction market products, digital assets, tokenized assets, and other assets that do not trade on securities exchanges (hereinafter referred to as "Non-Publicly Traded Securities"). If you buy the Non-Publicly Traded Security through us, you must sell it through us as well, and such securities cannot be transferred. We will provide a confirmation of the transaction and reflect it in your Account and in the Account Statement. We may, at our discretion, agree to accommodate requests for other Non-Publicly Traded Securities. We will only accommodate these requests if we have made arrangements with issuers, sponsors, or platforms where such securities are offered to facilitate the purchase and sale of such securities. We will generally not accept the transfer of such securities into the Account that originated away from us. You understand that we may charge a fee to hold Non-Publicly Traded Securities in the Account.
- 29.1.2 You affirm and accept that we make no recommendation, conduct no underwriting, conduct no review, and otherwise make no determination about any security including Non-Publicly Traded Securities and that value of such securities is often unknown, or only determined by the issuer or sponsor.
- 29.1.3 You also affirm and accept that there may be no market for Non-Publicly Traded Securities, and we may need to go to the same counterpart to buy and sell the security with no control over the price offered. For Account Statement purposes, we will attempt to obtain a value (which is not a market price) from the issuer, sponsor, or custodian whenever it is provided, or on request from you. Otherwise, the value shown will be the purchase value paid. We are not responsible if we cannot obtain the value.
- 29.1.4 You accept all responsibility for knowing the characteristics and suitability of all securities and for any damages or losses sustained by you or us with regard to actions or inactions concerning Non-Publicly Traded Securities,
- 29.1.5 Before engaging in Non-Publicly Traded Security in your Account, you agree that you will have performed a complete review of the Non-Publicly Traded Security and taken sufficient actions to determine that the investment is appropriate for you and your own financial circumstances and that you are comfortable with the risk of loss, whether due to investment risk or the potential for fraud or misconduct. You agree that such reviews will involve the review of offering memoranda, organizational documents, and audited financial statements, and an investigation into the background and qualifications of the issuers and selling agents of each Non-Publicly Traded Security, and that you have determined that such Non-Publicly Traded Security has been properly registered under federal and state law as a security or is exempt from such registration. You acknowledge that we will be relying on your investigation into these matters in considering your request to hold Non-Publicly Traded Security in your Account.
- 29.1.6 You acknowledge that any documentation regarding a Non-Publicly Traded Security submitted to us will be used solely for our internal operational purposes. We will not undertake to review or assume responsibility for the terms and conditions or contents in such documentation, including, but not limited to, appropriateness or suitability, restrictions of ownership, rights of transfer, financial statements, or the adequacy of disclosure or compliance with applicable laws, rules, and regulations. Any review performed

by us will solely be for our benefit in determining our ability to hold and service the Non-Publicly Traded Security. Any such review should never be considered a recommendation to buy, sell, or hold the security.

29.1.7 You acknowledge that we shall have no responsibility for monitoring the Non-Publicly Traded Security to assure compliance with its terms or disclosures, for taking any actions to collect on any amount owed to you, or for otherwise enforcing your rights with respect to the Non-Publicly Traded Security held in your Account. We are under no obligation to take any action should there be a default, bankruptcy, or other impairment associated with Non-Publicly Traded Security. You agree to let us know at once if you identify any problem with any Non-Publicly Traded Security that would interfere with our ability to hold the Non-Publicly Traded Security or obtain and report values. You agree that we have no responsibility or duty to investigate, evaluate, or report to you any information that we may have or may become aware of regarding any Non-Publicly Traded Security.

29.1.8 You also acknowledge that when you direct us to wire or transfer funds to an issuer or sponsor of a Non-Publicly Traded Security, we will not have any responsibility or liability if the issuer or sponsor involved does not provide the required receipt or confirmation of the investment in a manner that would allow us to hold the asset in your Account.

29.2 Valuing Non-Publicly Traded Securities.

29.2.1 You understand that because there is generally no public or secondary market for Non-Publicly Traded Securities, the values reported on your Account Statement may not be current market values. It is unlikely that you will be able to sell your interest in the Non-Publicly Traded Securities for the value shown in the Account or Account Statement. You acknowledge that it is highly likely that the “resale” value of the Non-Publicly Traded Securities may be substantially lower than what is on your Account Statement. You understand that these values displayed on your Account Statements are provided for your convenience only, may have been reported as long as 12 months or more prior to statement preparation, and should not be relied upon as any indication of market value.

29.2.2 If you have instructed the issuers or sponsors of your Non-Publicly Traded Securities to report values to us, or if we have entered into an arrangement to receive values from them, you agree that we may, in our sole discretion, display on your Account Statement the most recent values provided. You agree that we may rely, without question or verification, on the values provided by the issuers or sponsors of Non-Publicly Traded Securities. You represent that during the course of your evaluation of the Non-Publicly Traded Securities; you have determined such valuations will be accurate and reliable. You understand that we do not verify or confirm such valuations and make no representation that the values are reasonable, are accurate, or reflect your actual holdings.

29.2.3 In the event third-party data sources provide valuation of your Non-Publicly Traded Security to us, we may display the value provided by a third party or a value derived from the third-party data on your Account Statement.

29.2.4 If no value is available, or if there is a discrepancy between an issuer-provided value and a third-party value, we may report the value of your Non-Publicly Traded Security as “N/A” or “Not Available.” If valuations are not received or made available to us during an 18-month period, we reserve the right to require you to remove the Non-Publicly Traded Security from your Account Statement in the manner described in this Agreement.

29.2.5 If we report a value received from an issuer on your Account Statement, the value may not match what is provided to you by the issuers of the Non-Publicly Traded Security due to the timing of issuer statements and the Account Statement production schedule. In these situations, the current valuation will be displayed on your next Account Statement. If you notice any other discrepancy in valuations between your Account Statement and any statement provided by the issuer of your investment, please review your statement footnotes to understand how the valuation was obtained and contact us with any further questions.

29.2.6 We may opt at any time, in our sole discretion, to remove a value for a Non-Publicly Traded Security from your Account Statement and report a value of “N/A” or “Not Available.”

29.3 Removal of Non-Publicly Traded Securities From Your Account.

29.3.1 We may ask you to remove any Non-Publicly Traded Security from your Account at any time and for any reason. In the event that we ask you to remove a Non-Publicly Traded Security from your Account, and you do not request a distribution of the Non-Publicly Traded Security from your Account, remove it from your Account, or transfer it to another custodian within sixty (60) days

after we provide you written notice that it will no longer hold the Non-Publicly Traded Security, you authorize and direct us to distribute or transfer the Non-Publicly Traded Security directly to you.

- 29.3.2 If the Non-Publicly Traded Security is represented by a physical certificate in our possession, we will return the physical certificate to you.
- 29.3.3 If the Account is a retirement plan brokerage custodial account subject to the terms of this Agreement, the Non-Publicly Traded Security may be distributed upon direction of the Trustee or other applicable fiduciary or agent of the plan to the participant in whose Account the Non-Publicly Traded Security is invested, or to the extent not practicable, transferred to the Trustee or other applicable fiduciary or agent to hold the Non-Publicly Traded Security on behalf of the plan. If the Non-Publicly Traded Security is represented by a physical certificate in our possession, we will transfer the physical certificate to the participant (if directed by the Trustee or other applicable fiduciary or agent for the plan) or to the Trustee or other applicable fiduciary or agent of the plan, as applicable.
- 29.3.4 If the Non-Publicly Traded Security is not certificated, you agree that we may remove the security from the Account by notifying the issuer to re-register the position in your name, or in the case of a retirement plan brokerage custodial account, in the name of the Trustee or other applicable plan fiduciary for benefit of the plan and remove us as custodian. You agree to indemnify and hold us harmless for your failure to remove or transfer a Non-Publicly Traded Security after we have notified you that we are no longer willing to hold the security in the Account. You agree that you are also solely responsible for any tax consequences associated with the removal of the Non-Publicly Traded Security from your Account.

30 FRACTIONAL SHARES

We may facilitate the trading of a fraction of a share of an equity security and certain other assets (“Fractional Share”) and subsequently hold Fractional Shares in custody in your account. Fractional Shares present unique risks and have certain limitations. Fractional Shares may have different rights from full share interests of the same security:

- 30.1 **Transfer or Certification.** Fractional Share positions cannot be transferred or certificated. If you want to transfer your Account holdings or specific positions to or from your Account, you must sell the fractional position(s) and transfer the cash proceeds. If you are closing your Account, you are authorizing us to transfer the whole shares only, sell your fractional position at prevailing market prices, and then transfer the cash, and we incur no liability to you in performing this activity.
- 30.2 **Dividends.** If your Fractional Shares pay a dividend, the dividend payable to your Fractional Share position must be greater than or equal to one whole unit of a currency (for example one cent = \$0.01USD) to be credited to your Account, and it will be paid in proportion to your ownership interest. Any amount less than a whole unit of the settlement currency will be kept by VTIFSC
- 30.3 **Corporate Actions.** Fractional Shares may be eligible to take part in **mandatory corporate actions** such as stock splits, mergers, or spin-offs. Only whole shares, and not Fractional Shares, are eligible to take part in **voluntary corporate actions**, including tender offers, voting rights, and certain rights offerings. To avoid complications that are unique to fractional positions, VTI IFSC reserves sole discretion to liquidated and converted to cash any fractional position that arises from or that is the subject of a corporate action by the issuer, without notice to you other than the posting to your Account.
- 30.4 **Voting.** Generally, you will not be able to vote fractional holdings. We may if convenient to do so aggregate your position with fractional holding of other Accounts that are voting the same way, and vote such shares as a whole share, however, we do not have to do so.
- 30.5 **Illiquidity.** We do not guarantee that there will be a market for Fractional Shares of a particular security. Further, in some cases involving OTC equity securities, if you hold a position that has a Fractional Share, you may be restricted from selling an amount of shares that would establish a new Fractional Share position.
- 30.6 **Cash-in-Lieu Payments:** If you receive fractional shares as the result of a stock split or other corporate action, we, in our sole discretion, may either sell the shares on the open market or to the issuer or transfer agent, and you are entitled to receive your pro-rata portion of the proceeds of such sale. If sold on the open market, the sale price may differ from that offered to certain registered owners by the issuer or transfer agent.

- 30.7 **Undistributable Interests.** All trading and certain items related to fractional position ownership may be subject to *Undistributable Interests*. VTI IFSC will only support payments that are equal to or greater than a whole unit of the settlement currency (for example \$0.01 USD per share for U.S equity). Amounts smaller than a whole unit of the settlement currency or other non-divisible amounts will not be distributed and will be kept by VTI IFSC.
- 30.8 **Tax Treatment.** You are the owner of all fractional positions and income derived therefrom posted to your Account. Applicable tax withholding and tax return filings requirements apply, and you agree not to take any action inconsistent with such treatment.
- 30.9 **Margining of your Fractional Positions.** If your Account has been approved for margin, despite the terms of the Customer Agreement, VTI IFSC may exclude fractional positions from being marginable or as collateral for loans, stock borrowing, or other obligations requiring collateral.

31 CLOSING YOUR ACCOUNT AND OR TRANSFERRING ASSETS OUT OF YOUR ACCOUNT

- 31.1 **Transfer Contract:** You are the owner of the Account and the assets and obligations and records contained therein. You must provide us written instructions using a VTI IFSC Document that will be provided to you to close your Account and transfer any assets had therein to another firm (the “**Transfer Contract**”).
- 31.2 **No Third-Party Instruction:** If you are instructed by your Introducing Firm or Authorized Person to transfer your Account and asset therein to another firm, the same written instruction from you is required, as we cannot accept such instruction from a third party.
- 31.3 **Transfer on Death (“TOD”) Account Beneficiary:** You may designate a beneficiary for your Account in the case of your death by filling out the Transfer on Death Beneficiary Designation form, in which case we may add a Transfer on Death (“TOD”) designation to the Account. If and when we receive written proof of your death, we may distribute assets directly to the account of the beneficiary if the beneficiary has an Account with us. If there is no beneficiary designated or we cannot find the beneficiary, or the beneficiary does not have an Account with us, we will follow the instructions of the executor, court order, Laws and Regulation, or other legal instruction about the assets’ distribution. We are not liable if Laws and Regulations or government or legal entities or courts refuse to accept your TOD instructions.
- 31.4 **Absent Your Instructions,** we may liquidate the property in the Account and send the funds as directed in compliance with this Agreement and Laws and Regulations.
- 31.5 **Obligation Must Be Met First:** We will not transfer any asset until all obligations to us have been met, including obligation arising from your indemnifications to us.
- 31.6 **First Person Transfers Only:** Assets can only be transferred to an account that you own and that is titled the same as your sending Account.
- 31.7 **Account Frozen:** Upon receipt of your Transfer Contract, we will freeze your Account, and you will not be able to buy or sell securities other than to close your Margin Loan, Debit Balance, or your short position. Alternatively, we may exercise our Lien on the assets in the Account to reduce or eliminate your obligations to us. We will continue to process corporate actions while we are still the custodian of the assets.
- 31.8 **You Will Bear The Costs Of The Transfer Of Your Assets,** which we may deduct from the cash in your account before the transfer is made. If your Account does not have sufficient funds, we will withhold the transfer until the additional funds are deposited to the Account to cover the cost of the transfer.
- 31.9 **Cleaning Up Your Account:** You are also responsible to liquidate any asset in your Account that cannot be transferred and to follow our instructions if such assets cannot be liquidated, and bear the cost or loss of acting on our instructions, including converting the securities to a certificate that will be mailed to you, writing off the asset allowing us to deleting it from the Account, selling all the nontransferable assets in aggregate to us for a penny so that we may move them to a proprietary account and write them off, or other such action deemed necessary to remove all nontransferable positions from your Account. We may take unilateral actions to clean up your account without liability to you for our actions.

- 31.10 **Abandoned Assets:** Assets that are still in closed Accounts will be considered abandoned. We may apply a Closed Account Fee while we keep the account prior to forfeiture of remaining assets to the proper government authority (escheatment) as permitted by Laws and Regulations. If no time is provided by governing Laws and Regulations, we may start escheatment after two years.
- 31.11 **Terms Survive Closing:** The relevant parts of this Agreement will remain in effect with respect to all transactions then outstanding and all terms that survive termination of the Account and this Agreement.

32 CONFIRMATIONS, ACCOUNT STATEMENTS, QUOTES, and SETTLEMENT VALUE OF TRANSACTION

We will prepare and provide confirmation of transaction and monthly or quarterly Account statements. Confirmations and statements will be delivered or made available to you in electronic form only and will be retained by us in electronic form only. If Laws and Regulations require us to provide paper confirms and statements, we will do so at additional expense to you. You should have online access to your confirmation and statements via the technology platform provided to you.

- 32.1 Account Statements are generally available within fifteen days of the calendar month end. The statement shows the securities and cash held for your Account and any activity that has taken place since the preceding statement. Your statement also reflects any dividends or interest payments and withholding taxes that we have posted on the securities in your Account, the Margin Loan balance, fund movements, and other information about your position, transactions and events occurring in your Account. You are responsible for understanding our Account statements, including the information and the terms therein. The Account statement is your official record of your Account and must be reviewed and kept by you. We do not review your statement, and it is solely your responsibility to review and decide if it contains any errors or is missing any information which you must report at once to us. We may only provide an Account Statement if there is activity in your Account and as required by applicable Laws and Regulations.
- 32.2 Confirmations: You will receive confirmation of transaction as soon as possible after your order is conducted, which may be the next business day. This confirmation has information concerning your transaction, such as the quantity and name of the security, the net price of the transaction, and the net cost paid or net proceeds received, whether the trade is a principal or agency transaction, and other information. The confirmation has the complete terms of the trade, including the net settlement value to buy the security (the Cost Basis) or the net proceeds of a sale. The terms are final unless a written objection is made prior to the settlement of the transaction to us. It is your responsibility to understand our confirmations, including the information and the terms contained therein.
- 32.3 Correcting Errors: While we make every effort to send accurate and prompt confirmations and statements, errors or delays do occasionally occur, especially during periods of heavy volume. If you find an error on your confirmation or Account statement, you should let us know immediately so that corrective action can be taken on a best-efforts basis. Generally, attempts at corrective action can only occur if acted on by us prior to the settlement of the transaction. This may be as short as same day or next day. We cannot be held responsible for delays or the inability to take corrective action or the difference in price quoted to you and the price that your order was executed or corrected. Furthermore, we cannot be held responsible for reports of transactions which have not, in fact, occurred or were not handled by us, including us not having received an order or instructions from you. Should the confirmation be delayed for any reason, you are still obligated to meet your commitment to pay the net cost of a purchase or deliver the asset sold by the settlement date of the transaction. Any correction to confirmations and statements must be in writing. The confirmation and Account statements cannot be changed orally.
- 32.4 Symbols and Reference Numbers: It is important that you familiarize yourself with the symbols and any reference number on your confirmation, and the information contained in the confirmation and statements.
- 32.5 Retaining Confirmations: It is important that you keep your confirmation for tax reporting purposes. Your sale confirmation should be retained along with the corresponding purchase confirmation, as evidence of the gain or loss on that particular transaction and the cost basis of any purchase that you reported for tax purposes.
- 32.6 Bearer Securities: Your confirmation should be kept for all bearer securities in the event that they are needed as proof of ownership at some later date.
- 32.7 Prices, Quotes, and Calculated Values. Any calculated value including Account value, market value of an asset, unrealized gains and losses, realized gains and losses, margin requirements, order conditions triggers, and other calculations dependent on the price of the position, asset or security at any moment in time are based only on prices we receive from third parties, and only for those markets, securities and assets where we have established a quote provider relationship. We may be unable to price all assets, positions, and

securities in your Account, and we may have received or are receiving incorrect quotes, prices, and closing prices. The price at which any asset or position or security is valued (the “Quote”) at any point in time is dependent on many factors including market, size of order, volatility of prices, liquidity, source of the quote, rounding, currency fluctuations, execution costs, regulatory fees, statutory transaction taxes, time order is sent to the market, whether you are buying or selling, and many other factors. Quotes are approximate, are provided only as a general guide and do not necessarily reflect actual market prices that may be achieved when placing an order or us executing the order for you. The actual price of any transaction may be different than the price shown as a quote prior to executing the order or the price limit you set to trigger the execution. Please review the **VTI IFSC Trade Handling Disclosure** at viewtrade.in/agreements for more details. See also section of this Agreement titled Market Data.

- 32.8 **Cost Basis:** We maintain the cost basis of positions on a best-efforts basis only. You are solely responsible for ensuring the cost basis of every asset in your Account is correct, including the cost basis of assets you transferred to your Account or to another account away from us. You may need to refer to confirmation you received from other firms to figure out the cost basis of the asset in your Account, and include the effect of stock splits, stock dividends, wash sales, return of capital, and other events that affect the cost basis of the asset.
- 32.8.1 Where we are required by Laws and Regulations to report cost basis and proceeds of sales as known to us to tax authorities, we will do so without notice to your or further permission from you.
- 32.8.2 When your Account is opened, the default cost-basis accounting method for all assets will be **First In First Out**. You may change this using the technology platform provided to you to access your Account if a different choice is available to you. It is your responsibility to choose (or change) the right cost-basis accounting method for your tax situation. If you do not choose (or change) your desired cost-based accounting method prior to trade settlement, you may have adverse tax implications.
- 32.8.3 We do not give tax advice and encourage you to consult a tax professional about cost-basis decisions.

33 **PROVISION OF MARKET DATA**

- 33.1 VTI IFSC or an affiliate company may provide certain content, information, or data that may include information or data relating to quotes, assets, positions, securities, trading ideas, investment ideas, markets, research on the company or asset, prices, technical or fundamental information, historical information, patterns, reference information, descriptions, and other such information (“Market Data”). We may charge a fee to provide Market Data.
- 33.2 **You may have to enter into specific agreements** (“Market Data Agreements”) prior to receiving access to some Market Data. You agree and accept the terms of any such Market Data Agreements.
- 33.3 **VTI IFSC or its affiliated companies obtain Market Data from third parties** or may derive the data independently; however, neither we nor our third-party sources can guarantee the accuracy, completeness, timeliness, or correct sequence of this information. Neither we nor these third parties shall be liable for any interruptions in the provision or accessibility of Market Data. It is provided as a courtesy and not as a fundamental part of the VTI IFSC Service, regardless of whether compensation is received for its provision. No warranty, either express or implied, is made about Market Data. VTI IFSC and its affiliates accept no responsibility, and you agree not to hold us liable for lost profits, trading losses, or other damage arising from inaccurate, defective, or unavailable Market Data.
- 33.4 **Market Data Is Not Directed To You.** We provide Market Data for general informational purposes only. This information is not intended to address your specific circumstances, nor is it tailored to your personal financial situation or investment aims. Accordingly, the content may not be suitable or relevant for you, even if you access it through credentials, agreements, subscriptions, or platforms provided or controlled by us. The availability of this information should not be interpreted as advice, recommendation, or guidance directed to you. All information is supplied solely for general reference without any particular application, purpose, value, or goal, and without our assessment of its validity, accuracy, or timeliness. Redistribution of Market Data by you is prohibited.
- 33.5 **Market Data Is Provided “As Is” And On An “As Available”** and should not be treated as a specific recommendation for you or your account. There are no express or implied warranties for the Market Data. We do not accept responsibility, and you agree not to hold us liable for any lost profits, trading losses, or other damage resulting from inaccurate, faulty, or unavailable Market Data. In any event, our liability for any legal claim (whether based in contract, tort, or otherwise) related to Market Data will not exceed the amount you paid us for its use, which may be zero. You agree that we reserve the right to correct any reported execution if it was based on inaccurate Market Data. Even if you must subscribe to market data agreements, or we derive or charge fees for the information, we

are not responsible or liable for any Market Data or related information displayed or provided to you.

34 TAX REPORTING and TAX WITHHOLDING

- 34.1 Tax Laws and Regulations and international treaties are extraordinarily complex, and we will not have all the information about your personal situation that could affect your specific tax reporting or tax liability, whether to another country or to your own tax authority. Our tax services are performed solely to meet our own statutory obligation, which might differ from those you have as an investor in foreign securities. For instance, we might use the highest statutory withholding rate for a transaction or dividend without considering your particular tax situation or eligibility for a lower treaty rate. We perform our tax compliance and withholding obligations and provide information as required by Laws and Regulations and agreements applicable to us only on a best effort basis using the relevant information you provided to us or that we have regarding the activity in your Account, and only for the assets and liabilities in your Account at the time the tax impacting event occurred.
- 34.2 Following applicable Laws and Regulations, we must report dividends, interest income, margin interest expenses, cost basis, sale proceeds, capital gains and losses, substitute dividends, return of capital, wash sales, and other information relevant to the calculation of taxable income. This reporting may be required by taxing authorities both in your country of residence and, as necessary, where the security is traded, where the issuer is subject to tax, or where the income is considered to be sourced. In complying with such Laws and Regulations, your personal identifying and account information may be disclosed to authorized parties as mandated by legal requirements and contractual agreements with entities facilitating our services. Required details will be provided to tax authorities and other entitled entities without prior notice or consent from you.
- 34.3 We will withhold and reflect in your Account any tax withholding we are required to take and remit to tax authorities by Laws and Regulations using the information we have on hand. This includes but is not limited to withholding taxes on dividends and interest paid and any back up withholding required, or withholding we are directed to take by directive of taxing or governmental authorities.
- 34.4 To access certain markets, you may be required to provide your tax identification number, declare your country of residence, declare a tax treaty, declare an exemption, sign tax forms or provide other information. For example, for trading in markets in the USA, this includes providing the correct form W-8 or W-9 to us. Only the Form **W-8 Ben** can be found at viewtrade.in/agreements. It is solely your responsibility to figure out which tax form applies to you and for accurately completing the form and for transmitting the signed form and other required documents to us via the technology provided to you. Tax forms cannot be changed, must be accurately prepared and signed by only you, and often bind you to the Laws and Regulations of the foreign country with regard to any errors or false statements. Please read and understand your obligations and consult with your tax advisor. We are not tax advisors, and we do not give any tax advice.
- 34.5 You are solely responsible for your tax reporting and payment obligations under the Laws and Regulations applicable to you. You accept that we are not liable for any losses, damage, penalties, or otherwise any other matter related to your compliance with applicable tax Laws and Regulations, including with regard to erroneous information we may have provided you.

35 CURRENCY MOVEMENT RESTRICTIONS

You are responsible for compliance with the Laws and Regulations applicable to currency controls and for foreign transactions between you and us and any associated reporting requirements. You affirm that in sending any funds to us, you have followed the requirement of the bank affecting the transaction and the Law and Regulations applicable to send the funds. We also have our own obligations under Laws and Regulations that you agree to when sending or receiving funds from us. We are not responsible for acting on any instruction you or the Authorized Person provided to us, or for reviewing or figuring out if such instruction is correct, allowed, or whether it was actually authorized by you.

36. SENDING AND RECEIVING WIRE TRANSFERS

- 36.1 A wire transfer is the process of conducting a payment order that leads to the transfer of funds to a beneficiary. The **payment order** is the instruction you give us about the wire transfer. The beneficiary is the person who receives the payment. The beneficiary may be you or another person.

- 36.2 **We can charge fees for handling transfers to or from your Account.** Added fees can be applied to the transfer by the receiving bank or an intermediary bank. We have no control over the intermediary or receiving bank's fee structure.
- 36.3 **You authorize us to act on your behalf to start the transfer** by providing us with a payment order in a manner that is acceptable to us. Upon receiving a payment order from you by the applicable cutoff time, we will act on the payment order by transmitting payment instructions to the applicable bank. We have cut-off times for processing payment orders. We may treat payment orders we receive after a cut-off time as if received the next Business Day. Our cutoff times are available upon request.
- 36.4 **We may provide you with one or more numbers, passwords, tokens, challenge questions, and/or other means of identification and authentication (collectively, a "Password")** in connection with our fund transfer service. You agree to maintain the security and confidentiality of your Password and to let us know at once if you have any reason to believe its security or confidentiality has been or may be breached.
- 36.5 We may choose to verify the authenticity and content of any payment order by placing a call to any authorized signer on **your account** and/or any other person you appoint as your agent for that purpose, but we are not bound to do so. If we are unable to verify a payment order with an Authorized Person, we may refuse to execute the order. We also may reject any instruction that is not confirmed following any other security procedure that we may use. You agree that confirmation of your transfer instruction by telephone, or online through the technology provided to you or by wireless device (which consists of both electronically authenticating and authorizing the transfer instruction through encrypted channels), or our reliance on any password or other security procedure that we use, shall be deemed to be a commercially reasonable security procedure, in light of the anticipated size, type, and frequency of your fund transfers.
- 36.6 **We may process any payment order we believe is transmitted or authorized by you** if we act in compliance with the agreed upon security procedure. You agree to be bound by any transfer instruction, whether or not authorized, that is issued in your name and accepted by us.
- 36.7 **Our security procedures are designed to verify the authenticity of transfer instructions, not to detect any errors in their transmission or content.** We assume no responsibility to detect errors in your instructions (e.g., duplicate transfers), even if we may take certain actions from time to time to do so.
- 36.8 **We may reject payment orders.** Any notice of rejection (whether given orally, electronically, or in writing) will be effective when given. We will not be liable to you for the rejection, and we do not pay interest for the period before you receive the notice of rejection. Following Laws and Regulations, we may be unable to send a transfer you requested to certain individuals or countries, or to individuals who are citizens of those countries. Also, your payment order may be delayed while we check to ensure that sending it to the designated recipient does not violate applicable Laws or Regulations. You agree that we will not be liable for any losses in any of these circumstances.
- 36.9 **We may select any intermediary bank, funds transfer system, or means of transmittal to send your payment orders.** Our choice may differ from that indicated in your instructions.
- 36.10 **It is important that you provide us with correct and complete payment information.** The beneficiary's bank (including us when we are the beneficiary's bank) may make payment to the beneficiary based solely on the account or other identifying number you provide, even if the name on the payment order differs from the name on the account. We, or an intermediary bank, may send a payment order to an intermediary bank or a beneficiary bank based solely on the bank identifying number, even if you provide us with a different bank name.
- 36.11 **Neither we nor any other bank has a duty to determine whether a payment order has an inconsistent name and number.** This means that you may not rely on the name of the person or bank that you provide us to ensure payment to the correct person. If you provide incorrect information, you could lose the amount transferred.
- 36.12 **You agree to indemnify us against, hold us harmless from, and defend us against any losses, claims, costs, expenses, damages, or liabilities (including, but not limited to, attorneys' fees) arising out of or resulting from any action taken or omitted by us in accordance with this Agreement or your instructions.** This obligation will survive the termination of this Agreement.
- 36.13 **You must notify us at once if you think a transfer shown on your Account or other notice is incorrect or unauthorized.** If you fail to notify us in writing within 3 calendar days after we post the transfer to your Account, you agree that the transfer information set forth in the Account will be deemed correct, and that you will be precluded, to the greatest extent permitted by Laws and

Regulations from asserting any claim against us in connection with, and waive any right to recover any losses resulting from, any unauthorized or erroneous transfer. It is your responsibility to review posting to your Account and to at once notify us if you do not know of the transaction and it is your responsibility to take NO ACTION regarding funds that may be deemed erroneously posted to your Account.

- 36.14 **You cannot amend or cancel a payment order after we receive it.** If you ask us to do this, we may make a reasonable effort to act on your request. But we will not be liable to you if, for any reason, a payment order is not amended or canceled. You agree to reimburse us for any costs, losses, indemnity claims, or damages that we incur in connection with your request to amend or cancel a payment order.
- 36.15 **If your payment order requires us to convert one type of currency to another** (for example, from U.S. dollars to euros), your funds will be exchanged for such other currency at the current rate of exchange according to our standard procedures. Currency exchange rates fluctuate over time, and you acknowledge and accept the risks of such fluctuations between the time you send us a payment order and the time the wire transfer is final. We will charge a fee for the currency conversion.
- 36.16 **If we receive a transfer for your Account,** we will let you know by posting the transfer and amount to your Account. No other notice may be given by us. If it is later deemed that we made an error in posting the funds to your Account, we may reverse it at any time, and you will be liable for any damage, losses, or lost opportunity arising from the action you took with such funds.
- 36.17 **We assign a hold on incoming transfers,** preventing them from being transferred for up to five business days (more, if necessary, at our discretion). We may allow you to use the funds for investment or to reduce Debit Balances during the hold period, but we are not obligated to do so.
- 36.18 We are not liable for any losses from our error or delay on a payment order that you place or a transfer that is subsequently revoked and reversed out of your Account.

37. SENDING AND RECEIVING TRANSFERS BY INTERBANK NETWORK

- 37.1 All the terms noted in the section above regarding wire transfer to and from your Account apply to interbank network.
- 37.2 In addition, under the general rules applicable to an interbank network, funds transfers are provisional and may be revoked prior to final settlement. You agree that transfer via interbank networks involve your Account will be subject to the rules applicable to the interbank network being used. If an interbank network transfer is revoked before final settlement, we can charge your Account for any amount that was previously credited. We will let you know of these credits and charges by posting to your Account.
- 37.3 If you trade on funds transferred to your Account that are later reversed out due to you or someone else revoking the transfer, you will be liable for any resulting Debit Balance or Margin Requirement that arises, and any action we take to mitigate risk to us. We may also consider the event as a Fraud Event to which you may be subject to criminal and civil liabilities and your information being reported to relevant government authorities.

38. LIMITATION OF LIABILITY

- 38.1 We shall not be liable to you in connection with the entering, execution, handling, selling or buying of securities and other assets or taking any other action for the Accounts. If there is a claim against us of gross negligence or willful misconduct on our part, our liability to you in any such event shall be limited to actual damages proven with reasonable certainty, resulting solely and directly from such gross negligence or willful misconduct, that are proven reduced by any damage or losses attributable to you.
- 38.2 We shall not be liable to you for any indirect, special, incidental, reputational, or consequential damage or other losses regardless of whether such damage or loss were reasonably foreseeable.
- 38.3 In no event shall our liability for any losses or damages individually or cumulatively exceed the amount you paid us in providing the specific VTI IFSC Services to your Account for the preceding six calendar months when the claim is first raised to us, as determined by us. Various sections of this Agreement and other VTI IFSC documents may further limit our liability.
- 38.4 We shall have no liability to you for claims where such claim was caused by failures originating from you. We are not responsible to

you for claims caused by: (a) any failure or default of any exchange, clearing house, or other clearing firm, market or exchange conditions, or for delays or omissions caused by the foregoing; (b) as a result of our reliance on any instructions received by you; (c) any action or inaction by us if it reasonably believes such action or inaction is necessary to comply with applicable Laws and Regulations or third party agreement or to mitigate our risk; (d) delays, errors, or failures by you or your authorized agents, and (e) any failure, loss, damages, or default due to technological failures not due to our gross negligence or willful misconduct, and (f) any action you took in your account based on the information displayed to you, even if such information was incorrect.

- 38.5 You agree to reimburse, indemnify and hold harmless VTI IFSC and each of its directors, officers and employees, any affiliated entity, and any person controlling or controlled by VTI IFSC and any affiliate from losses that result from: (a) you or your Authorized Person's misrepresentation, act or omission or alleged misrepresentation; (b) VTI IFSC following your or your Authorized Persons' directions or failing to follow unlawful or unreasonable directions; (c) any of your actions or the actions of your previous advisers or custodian; and (d) the failure by your Authorized Person to perform its obligations to you as required by this Agreement, applicable Laws and Regulations, or otherwise; and (e) the failure of any other person and/or entity not controlled by VTI IFSC or its affiliates to perform its obligations to you. This includes for any trading losses incurred by you or any persons claiming through you.
- 38.6 You agree to defend, indemnify and hold us harmless from and against any and all claims, losses, liability costs and expenses (including, but not limited to, attorneys' fees) arising from your violation of this Agreement, state or federal securities laws or regulations, or any third party's rights, including, but not limited to, infringement of any copyright, violation of any proprietary right and invasion of any privacy rights. This obligation will survive the termination of this Agreement.
- 38.7 All rights and limitations on liability and obligations of VTI IFSC in this Agreement are for the benefit of VTI IFSC and each of its present and future affiliates, which, for those purposes, shall be third party beneficiaries of this agreement.

39 ACCOUNT CONTROL CERTIFICATIONS

You acknowledge that this Account Agreement and your Account may be subject to government economic sanctions and embargo laws, including, but not limited to those of India and the United States of America, and that violations of the applicable Laws and Regulations may result in civil and criminal penalties. You specifically represent and warrant that you have not been designated by the U.S. Department of Treasury's Office of Foreign Assets Control (OFAC) or the Financial Intelligence Unit of India (FIU-IND) as a "specially designated national" or blocked person, that you have no reason to believe that you would be considered a blocked person by OFAC, and that you are not acting as agent of any such person. You also represent and warrant that you are not employed by, acting as agent of, or partially owned or controlled by a government, a government-controlled entity or a government corporation, except as you have indicated on your Account Application.

41 YOUR REPRESENTATIONS

You represent, affirm, and warrant that:

- 41.1 **You have read this Agreement**, and all the relevant VTIFSC Documents and you understand and accept the current terms, and the current authority, obligations, and representations assigned or attributed to the respective Party. If there is anything about this Agreement, or any VTI IFSC Document or the responsibilities of a Party that you do not understand, you represent that you have obtained independent legal advice in accepting such obligations and the document's terms.
- 41.2 **You understand the authorities and the affirmative consent and authorities you are granting** and if necessary have obtained advice from competent advisors before opening the Account or continuing to keep the Account.
- 41.3 **You are at least eighteen (18) years old** or have otherwise reached the age of majority according to the applicable Laws and Regulations. You are authorized to enter into this Agreement.
- 41.4 **You have accurately provided your details** and have provided the required true copies of your documents needed in completing your **Account Application** with us.
- 41.5 **You agree to keep such information and documents up to date at all times** and provide such updated information to us promptly upon the change occurring, including change of address, tax status, or employment status, or change in your investment goals and in any event within 5 business days. In particular you agree to notify us if (i) you are or become a director, 10% beneficial shareholder,

policy making officer or otherwise and affiliate of a publicly traded company or (ii) you or family member become affiliated with or an employee of any securities exchange, financial services firm, or regulator or entity controlled by the same, or (iii) you or a family member becomes a politically connected person, or (iv) if your contact information or country of residency changes, or (v) you are the subject of a criminal, civil, or administrative action, and other important information.

- 41.6 **No one other than the Account Holder** (*defined below*) listed on the **Account Application** has an interest in the Account and the assets held therein unless you have provided to us in writing in the Account Application or on our Account beneficiary form other beneficiaries of the Account.
- 41.7 **If you are an entity or a professional** (as that term is defined by several ways in the securities industry), you have disclosed such to us. Additional or different VTI IFSC Documents may be applicable and required for Professional and entities. Failure to disclose if you are other than an individual that is not a securities industry professional or legal entity has adverse implications under Laws and Regulations and your legal and contractual obligation to provide factual, correct and current information to us.
- 41.8 **You agree that it is your responsibility** to perform the obligation contained in this Agreements and other VTI IFSC Documents, and you accept and agree with the rights and limitation of liability of VTI IFSC contained in this Agreement and the disclosures and other agreements required to receive services from us.
- 41.9 **You agree not to use the Account or any VTI IFSC Service for illegal activity**, for gambling activity, for market manipulation, for money laundering, to mislead, or to violate the trust of interested parties, or any other action in violation of Laws and Regulations or agreement.
- 41.10 **You have truthfully notified us whether you, your spouse, your immediate family or any beneficial owner of the Account are employed by or affiliated with any exchange or regulator or financial services firm** and you agree to keep such information and documents up to date at all times and provide such updated information to us promptly upon the change occurring and in any event within 5 business days.
- 41.11 **You have truthfully disclosed if you or any family member or close associate are a “politically exposed person,”** or an individual who is or has been entrusted with a prominent public / government function, or are or become employed by any government agency and you agree to keep such information and documents up to date at all times and provide such updated information to us promptly upon the change occurring and in any event within 5 business days.
- 41.12 **You have truthfully disclosed whether you or any family member is or becomes an officer, director, or 10% or greater stockholder** of any publicly traded company and keep us up to date at all times and provide such updated information to us promptly upon the change occurring and in any event within 5 business days.
- 41.13 **You have truthfully disclosed whether you are or become on any restricted list maintained by any government or regulatory organization** anywhere in the world and whether you have been or become sanctioned, criminally charged, or had your Account with another financial services firm terminated or restricted for any reason and you agree to keep us up to date at all times and provide such updated information to us promptly upon the change occurring and in any event within 5 business days.
- 41.14 **You agree to promptly notify us in writing in case of bankruptcy or insolvency**, and if you are not a natural person, of your reorganization, dissolution, termination or similar conditions involving you or your parent company. If the Account is a Joint Account with two or more owners, each person indicated in the title to the Account who executes this Agreement agrees to give us written notice in case of bankruptcy, insolvency, reorganization, dissolution or similar condition of any other Joint Owner.
- 41.15 **You acknowledge, accept, and understand that all investments involve risk**, that losses may exceed the principal invested, and that the past performance of a security, industry, sector, market, or financial product does not guarantee future results or returns. You are solely responsible for all investment decisions associated with your Account including any risks in connection with the purchase or sale of securities (which includes the risk of loss).
- 41.16 **You agree to promptly return to us any assets erroneously distributed to you**, including dividends, transactions, position, deposits, or other assets posted to your Account, and to reimburse us for any such funds or assets withdrawn by or used by you, even if we inform you of such error at any later date.
- 41.17 **You will only deliver or deposit to your Account securities, funds, and other assets that are in good deliverable form**, meaning that the assets are freely transferable, properly endorsed, registered and fully negotiable, acceptable and transferable through the

primary central depository, and free from any liens or encumbrances by any third party. We will not accept a transfer that has an associated Margin Loan, short position, or Debit Balance. position.

- 41.18 **You accept that your Account is United States Dollar (“USD\$”) based.**
- 41.19 **You accept that when instructed by you or an Authorized Person, we may act on such instructions in your Account.** You accept full responsibility for the content and accuracy of instructions placed for your Account by you or through your Authorized Person and for the results and consequences of these instructions.
- 41.20 **You agree that if any asset held in your Account is no longer supported by us,** we may restrict such asset to liquidations only, or we may liquidate such assets or transfer them as instructed by you. You shall bear the cost of such transfer or loss from liquidation with no liability to us, and we may deduct such cost from your Account.
- 41.21 **You accept that we may record or electronically monitor all communications.**
- 41.22 **You understand and accept that Abandoned Accounts may be forfeited.** Fees may apply in order to ensure the continued safekeeping of the Account or to take the actions we consider necessary. We are not liable for any damages or losses arising from the actions or inactions we take in handling Abandoned Accounts.
- 41.23 **You agree and accept that VTI IFSC** (i) is not a fiduciary, advisor, or recommender of any product or service, security, asset, or Authorized Person, (ii) does not solicit any orders from you, (iii) does not provide investment advice, (iii) does not provide tax advice, (iv) does not provide investment research, and (v) that any Market Data information obtained from us is general in nature and not specific to you or your circumstance or for any particular purpose, and is not directed to you.
- 41.24 **You Agree to indemnify us for the matters stated in this Agreement.**
- 41.25 **You are responsible to make sure we have up to date contact information for you, any beneficiaries, and any Authorized Persons.** Our sending information or receiving Information from the contact information on file that is not correct or that has changes shall not be deemed to imply that the previous electronic delivery or signature of documents pursuant to this Agreement did not constitute good and effective delivery, as applicable, or otherwise revoke your consent to any agreement or any term thereof.
- 41.26 **Your consent to the use of electronic delivery of all information and communications and signatures in connection with all matters** relating to your Account(s) and agree that your use of electronic signatures shall bind you in the same manner as if you had manually signed such document. You agree to promptly review all Information sent to you and to promptly let us know of any error in any Information sent to you with respect to the Account so that we can evaluate and take necessary corrective action.
- 41.27 **English Language to Control:** You agree that this Agreement and all VTI IFSC Documents and disclosures and communications shall be written in and executed in the English language. Any translation of this Agreement or other documents, disclosures or information are not an official version thereof, and in case of any conflict in interpretation between the English version and such translation, the English version shall control.
- 41.28 **Security Interest and Lien:** You agree that VTI IFSC will have a continuing first position perfected security interest in and set off rights against all assets in the Account as security for payment of any charges relating to the administration or safekeeping of assets and any transaction failure to settle by its due settlement date in accordance with this Agreement, without regard to whether we made a Margin Loan or extension of credit.
- 41.29 **Not all Products and Services may be available:** You accept that not all product and services contemplated by this Agreement as modified from time to time may be available or offered to you.
- 41.30 **Tax Consequences and Related Information:** You understand and accept that you may be subject to laws, rules, regulations, withholding requirements, tax payments and other obligations related to the Account, the transactions therein, and the amounts you pay for the services provided hereunder (“Tax Rules”). You agree that, despite the letter of those Tax Rules, you shall be liable and responsible for compliance therewith and shall indemnify and hold VTI IFSC harmless from and against any tax obligations, interest, or penalties incurred by you or us in connection therewith.
- 41.31 **Transfer of Excess Funds:** In the event multiple Accounts have been created for you at VTI IFSC, you hereby authorize us to transfer excess funds contained in one Account to any of your other Accounts for any reason, except in the event such transfer would conflict with applicable Laws and Regulations.

- 41.32 **Binding upon Customer's Estate:** If you are a natural person, you agree that your estate shall promptly notify VTI IFSC in writing of your death and your guardian shall promptly let us know in writing upon your incompetence. VTI IFSC may request more information and may provide such information to others (e.g. beneficiary, power of attorney, representative agent, etc.) in order to perform its obligations under this Agreement. You hereby agree that this Agreement and all the terms thereof shall be binding upon your heirs, executors, administrators, guardians, personal representatives and permitted assigns.
- 41.33 **Disclosure of Beneficial Ownership to Issuers:** You acknowledge that we are required to disclose to an issuer or its transfer agent or custodian, upon its request, the name, addresses, and securities positions of Account holders who are beneficial owners of that issuer's securities. The issuer would be allowed to use your name and other related information for corporation communication.
- 41.34 **Feedback:** You agree that all suggestions, comments, or other feedback that may be provided by you to VTI IFSC by whatever means, including by your Introducing Firm, will be considered VTI IFSC intellectual property and owned by us. You assign all your rights, including intellectual property rights, in the feedback to VTI IFSC without any compensation from us. You agree to take all steps necessary to affect the foregoing ownership. VTI IFSC, its vendors, licensors and agents, may collect anonymous, statistical data about your use of and interactions with VTI IFSC including information gained through the use of tags and other means. You agree that we may use this data for purposes of improving the VTI IFSC services, the user experience, and for other VTI IFSC business purposes.
- 41.35 **Monitoring And Recording Of Communications:** You, and any agent or representative acting on your behalf, agree that we may, but are not obligated to, record telephone calls or listen to conversations or use artificial intelligence to monitor written and verbal information exchanges including emails with you for any reason, including but not limited to monitor the quality of the customer service you receive, to create a record of the communication, and to verify securities transaction information, or for other business reasons. You acknowledge that we do so for our own benefit and such information is not available to you, and we may keep such information as long or as short as we consider necessary for our purposes.
- 41.36 **You agree and authorize us to enter you into our Fully Paid Stock Lending Program (FPSLP)** offered by us unless you opt out in writing to us. You affirm that you have received the agreement and risk disclosures related to the FPSLP and understand the terms and information provided. We will not enter you into this program until such time as we post the required VTI IFSC Document to the link above, or if we cannot enroll you under applicable Laws and Regulations. The FPSLP Disclosure will be posted to viewtrade.in/agreements.
42. **FORCE MAJEURE:** You agree that VTI IFSC shall not be liable for losses caused directly or indirectly by failure to perform, or delay in performance of any obligations under this Agreement caused by circumstances beyond its control, including, without limitation, by acts of government in its sovereign or contractual capacity, acts of civil or military authority, wars, riots, civil strife, terrorism, blockades, sabotage, rationing, embargoes, epidemics, earthquakes, fire, flood, pandemic and disease, measures of a government authority to address a pandemic or disease or other national emergencies including quarantine restrictions and limitation on business operations, exchange or market rulings, suspension of trading, acts of public enemies or terrorists, labor disputes, strikes, or shortages, supply shortages, failures of the mails or other communications systems, equipment or mechanical or electronic failure or power shortages or failures, software malfunctions, failure of third parties to follow instructions, for other causes commonly known as "acts of God", or for any other cause not reasonably within VTI IFSC's control, whether or not such cause was reasonably foreseeable. VTI IFSC shall not be liable for losses caused by general market conditions. VTI IFSC shall use reasonable efforts in line with acceptable industry practices to resume performance as soon as practicable under the circumstances.
- 43 **MULTIPLE-PARTY DISPUTES, BENEFICIARY DISPUTES, AND OTHER INTERESTED PARTY DISPUTES**
- In the event of a dispute or disagreement (i) between or among multiple Account holders including, but not limited to, joint or multiple tenants, trustees, or Authorized Persons, (ii) between or among beneficiaries, or a dispute regarding the proper beneficiary of your Account, or (iii) regarding the assets in your Account, including a dispute between the registered or beneficial owners of the Account, You agree that we may, but are not obligated to, place trading, disbursement, or other restrictions on your Account as we deem necessary, until such dispute or disagreement is resolved or until we can interplead the assets in your Account and/or pursue other legal process or remedies regarding

your Account. You agree to abide by any such restriction and to not initiate trades or transactions which would violate any restriction on your Account.

INTERPLEADER: If VTI IFSC receives conflicting claims about money, securities or other property held by VTI IFSC, it may, in its sole and absolute discretion, tender such money, securities or other property to a court of competent authority and institute an action in interpleader or other proper legal proceedings to determine the rights of the respective claimants. VTI IFSC shall have no liability to any party or the Customer in connection with any such action and shall be entitled to reimbursement from the parties including the Customer for its costs and expenses in connection with such action.

44 DISPUTE RESOLUTION – ARBITRATION ONLY

- 44.1 The Parties agree to Arbitration as the sole means for settling disputes between the Parties, including any and all controversies which may arise between you and VTI IFSC and Affiliate concerning the Account, any transaction, or the construction, performance or breach of this or any other VTI IFSC Document, whether entered into prior, on or subsequent to the date hereof, except that if a claim is ineligible for arbitration, it may be brought to a court with jurisdiction for determination by a judge only.
- 44.2 The arbitration proceedings shall be conducted in English and shall take place in GIFT City at Gandhinagar, Gujarat. The decision of the arbitrator shall be binding on the Parties. The arbitration shall be conducted by **three arbitrators**, one to be appointed by each Party, and one to be appointed jointly by the Parties. The arbitration shall be conducted in accordance with, and governed by, the provisions of the Arbitration and Conciliation Act, 1996. If required by Laws and Regulations, each Party shall notify IFSCA and any other regulator with jurisdiction of the fact that arbitration is being sought, and the results of such arbitration, and obtain any necessary approval of the IFSCA. The enforcement of the arbitration decision shall be with the competent courts in Gandhinagar, Gujarat.
- 44.3 Nothing in this section of the Agreement shall prevent a Party for seeking provisional remedies in aid of arbitration from any court of competent authority, including, but not limited to, a temporary restraining order or injunctive relief.
- 44.4 For avoidance of doubt, THE PARTIES EACH WAIVE THEIR RIGHTS TO A JURY TRIAL IN ANY JURISDICTION.
- 44.5 Each Party understands and accepts the limitation that may arise in accepting Arbitration as the sole means for resolution and remedy except as stated otherwise per this Agreement, including that the rules of some arbitration forums may impose time limits for bringing a claim in arbitration.
- 44.6 The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.
- 44.7 No Party shall seek or participate in a class action against the other Party.
- 44.8 **Injunctive Relief:** In case of a breach or threatened breach of any of the provisions of this Agreement by any Party or Authorized Person each Party acknowledges that the other Party shall be entitled to seek preliminary and permanent injunctive relief to enforce the provisions hereof. Nothing herein shall prevent a Party from pursuing any action or other remedy for any breach or threatened breach of this Agreement, all of which shall be cumulative.
- 44.9 **Aspects of Arbitration:** (a) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited; (b) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings; (c) The arbitrators do not have to explain the reason(s) for their award (d) The panel of arbitrators will typically include a arbitrators who were or are affiliated with the securities industry; (e) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration.

45 GOVERNING LAW AND JURISDICTION

The laws applicable to us in GIFT City IFSC in Gujarat India Govern this Agreement: You agree that this Agreement shall be deemed to have been made in the IFSC in GIFT City Gujarat India, and shall be construed, and the rights and liabilities of the parties determined, in accordance with the laws applicable to VTI IFSC without giving effect to the choice of law or conflict of law provisions thereof.

- 46 **MULTIPLE PART / COUNTERPARTS:** This Agreement may be executed in any number of counterparts by you, each of which will constitute an original, and all of which, when taken together, shall constitute the same instrument.
- 47 **SEVERABILITY:** If any provision or condition of this Agreement or VTI IFSC Document shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby, and this Agreement shall be carried out as if any such invalid or unenforceable provision or condition were not contained herein. If any term of this Agreement contravenes the express or, in the opinion of counsel the intended provisions of any applicable Law and Regulation or court decision, then said term shall be governed by said regulatory provision or decision and the subject term of this Agreement shall be deemed automatically amended or deleted, as the case may be, and the remainder of the provisions shall remain in full force and effect and shall in no way be affected, impaired or invalidated. Such an opinion or interpretation shall be promptly provided to the other Party.
- 48 **WAIVER, ASSIGNMENT AND MODIFICATION:** Except as otherwise allowed in this Agreement, you agree that no part of it can be waived, changed, or amended unless VTI IFSC agrees to it in writing. If we don't strictly enforce this Agreement or choose another course of action, it doesn't mean we've given up our rights under this Agreement. You cannot transfer this Agreement to anyone else without written permission from VTI IFSC, and any transfer done against these terms is invalid. We may assign our rights and obligations or any loans we have made to you, including the associated security interests—to an affiliate, subsidiary, successor through merger or consolidation, or even another entity, without notifying you. If your loan is assigned, you agree that we can follow instructions from the assignee regarding the collateral for the loan without needing further consent from you. This Agreement applies to and benefits both our and your heirs, executors, administrators, successors, and assigns.

49 **ENTIRE UNDERSTANDING**

You acknowledge that the most recent Agreement, together with VTI IFSC Documents and the terms provided on Account Statements, Confirmations, or written instructions issued by or on behalf of VTI IFSC, constitutes the entire understanding between you and VTI IFSC, as interpreted or expanded solely at the discretion of VTI IFSC if necessary. You further recognize that global financial services are inherently complex, and not all matters may be expressly addressed in writing within the VTI IFSC Documents. We will let you know of important disclosures and notices relevant to your use of VTI IFSC Services and products and will provide instructions as needed. Your continued use of such products or services signifies your understanding of these disclosures, notices, policies, information, and instructions, and your acceptance of any actions we take in accordance with them. These items will be incorporated into this Agreement as they arise.

50 **INTRODUCING FIRM**

- 50.1 You may be opening this Account through or as directed by another registered broker, registered FinTech firm, registered investment advisor or investment manager, a registered Global Access Provider, or other firm or person registered with a regulatory authority anywhere in the world to provide financial services including brokerage or investment services. (the “**Introducing Firm**”).
- 50.2 If that is the case, the Introducing Firm named in the **Account Application** has engaged us under a separate agreement to facilitate services for your Account, and we open and are carrying your Account by arrangement with your Introducing Firm. For substantially all purposes you are and remain the Customer of the Introducing Firm and not a direct Customer of VTI IFSC. The Introducing Firm is acting on your behalf with regard to your Account and your relationship with us. VTI IFSC retains the responsibilities for your Account as detailed in this Agreement, and the Introducing Firm keeps the responsibilities pertaining to you. Your Introducing Firm is responsible for managing its ongoing relationship with you and managing its and your relationship with VTI IFSC.
- 50.3 **The Introducing Firm Is Independent.** The Introducing Firm, its employees, agents, officers, affiliates and the technology and services and information provided by them are not supervised, monitored, controlled, reviewed, or in any way our responsibility, including with regard to their conduct, reliability, fit for purpose, and their compliance with Laws and Regulations, and operate in all ways independent from VTI IFSC.
- 50.4 **YOU ARE GRANTING AUTHORIZATION AND YOUR AFFIRMATIVE CONSENT:** You are explicitly authorizing the Introducing Firm as your agent with regard to all matters concerning your Account, and hereby authorize VTI IFSC to accept any

instruction, document, information, determination, trade, or any other matter regarding the Account from the Introducing Firm without further permission from you or further inquiry by us. This is in addition to the authorizations and affirmative consent you granted to VTI IFSC in this Agreement and in other VTI IFSC Documents. You hereby affirm that you understand the authorizations the affirmative consent you are granting and if necessary, have obtained advice from competent advisors before opening the Account or continuing to keep the Account.

- 50.5 **Your Introducing Firm Is Providing The Services You Receive.** Your Introducing Firm, not VTI IFSC, is responsible for providing services to you in the jurisdiction where you live in compliance with the applicable Laws and Regulations.
- 50.6 **Your Introducing Firm, and not VTI IFSC, is Soliciting You:** The establishment of the Account and the recipient of any services therein is at your and or the Introducing Firm's exclusive initiative and you affirm that VTI IFSC did not solicit, promote, or otherwise prompt or induce you to open an Account or obtain services from us.
- 50.7 **Your Introducing Firm decides the products and services available to you and the fees for such services.** Your Introducing Firm may impose added restrictions on your relationship beyond those delineated in this Agreement. If you have any question or believe you qualify for access for a product or service not offered to you, or if you have question about any activity in your Account, any information received, any document including this Agreement, any instruction or transaction, or with regard to any security or asset or money due, or with regard to investing in general, you must contact your Introducing Firm. **All Determinations Regarding You Are Made By The Introducing Firm.**
- 50.8 **All Communications, Information, Access, And Inquires Are Through The Introducing Firm.** Anywhere in this Agreement or the VTI IFSC documents that reference you or us providing documents or information to the other or for your Account, including access to your Account, must be through the Introducing Firm.
- 50.9 **You Are Placing Your Order For Your Account To And Through Your Introducing Firm And Not Directly With VTI IFSC.** You are receiving and sending instructions for your Account to and through your Introducing Firm. VTI IFSC may act on any trade order or instruction delivered to us without any further inquiry or determination by us for any reason, including as to its validity, suitability, purpose, completeness or accuracy and without further notice to you or instruction from you, and you agree to indemnify us fully against any claim by you, the Introducing Firm, or any third party arising from our acting accordingly. You are still liable for any and all obligations and amounts due to VTI IFSC for your Account.
- 50.10 **Your Primary Relationship As A Customer And For The Account Is With Your Introducing Firm.** All communications to or from us is through your Introducing Firm. You must contact your Introducing Firm if you have any questions or concerns about your trade orders or Account and for any other matter related to your Account and the VTI IFSC Services.
- 50.11 **Customer Service Inquires And Grievance Redressal Through the Introducing Firm:** Your Introducing Firm handles handling your customer service inquiries and grievances. If you contact us, we will direct you to your Introducing Firm.
- 50.12 **Your Introducing Firm Is Responsible** For (i) assisting you in understanding all the VTI IFSC Documents and your obligations arising from opening and maintaining your Account; (ii) addressing any of your inquiries or concerns regarding the services provided to you and the Account and the activity in your Account; (iii) receiving and sending any information, document, notice, disclosure, instructions, trade order, display, work flow or any other matter concerning you, your Account, the Introducing Firm, or VTI IFSC to and from you and to and from VTI IFSC, including obtaining from you accurate and up to date information, personal information, and required documents and your signature as necessary; (iv) providing you access to your Account to place trade orders; (v) providing the market data and other content displayed to you, (vi) providing you the information contained in or applicable to your Account, including providing you confirmation of transactions and Account statements, corporate action, voting proxies, tax documents, activity history, tax withholding, dividends, reverse or forward stock splits, Margin Calls, Maintenance Requirements, Debit Balances notices, positions and cash balances, buying power, corporate actions, and all other Account information and communications.
- 50.13 **The Introducing Firm may conduct its own Customer Identification Program, Risk Management Program, and Trade Surveillance Program** independently of VTI IFSC and may accept or reject trade orders or instruction on your behalf and for its benefit. However, the Introducing Firm cannot commit VTI IFSC to accept any Account, trade order or instruction or represent that it has the authority to do so.
- 50.14 **Your Introducing Firm, not VTI IFSC, is responsible to you for its actions and inactions** including for any recommendation it makes to you and any associated suitability determinations required to be made under Laws and Regulations in deciding if any

investments, service, program subscription, product, asset classes, offerings, account types, order types, margin accounts, corporate action election, and other such products and services should be made available to you, and is responsible for any instruction or information or document transmitted to you or transmitted to us for you, and is responsible for any technology or customer service provided to you.

- 50.15 **We are relying on your Introducing Firm** to give us instructions concerning your Account, including instructing us on opening and closing your Account, your trade orders, transfer requests, and corporate actions, for all communications with you and all other matters, and we provide your Introducing Firm with access to your Account to provide us such services.
- 50.16 **Until receipt of written notice from you to the contrary, we will continue to accept such instructions from your Introducing Firm** without any further inquiry or investigation with you. Your termination of a relationship with your Introducing Broker is not enough to stop our accepting instructions from or providing access to your Account to your Introducing Firm. If you terminate your relationship with the Introducing Firm and wish for us to no longer accept instruction for or provide access to your Account from or to the Introducing Firm, you will need to notify us in writing at support@viewtrade.in, stating your account number, the name of your Introducing Firm, your name and contact information, the effective date of termination, and provide your signature and date signed.
- 50.17 **VTI IFSC Does Not Advise Your Introducing Firm.** We give no investment or trading advice or recommendations to you or to your Introducing Firm and are not responsible or liable for any advice or recommendations that the Introducing Firm makes to you. We have no responsibility or liability for trades made in your Account by your Introducing Firm. We have no responsibility or liability for any acts or omissions of your Introducing Firm or its representatives, employees or other agents. Your sole recourse for any damage, losses, or errors caused by us accepting instructions from or providing Account access to your Introducing Firm is to the Introducing Firm.
- 50.18 **Notice of a Separate Agreement With The Introducing Firm:** We have entered into an agreement with your Introducing Firm that allocates responsibilities between your Introducing Firm and us and that defines the terms of our relationship with the Introducing Firm and you the Customer. The fees charged to you are set by or with the Introducing Firm, and we share these revenues with the Introducing Firm. We also generate revenues from third parties we work with that provide execution, sub custody, payments, banking, lending, information, and other services to us so that we can provide our services.
- 50.19 **VTI IFSC has no responsibility for your Introducing Firm or Authorized Person** and the services it provides to you and does not supervise or monitor the Introducing Firm or the Authorized Person or its conduct or compliance with Laws and Regulations or the terms of its agreement with you. You, and any person claiming through you, shall not hold VTI IFSC, its members, owners, affiliates, officers, directors, employees, representatives or agents liable for any matter, including trading losses, investment losses, obligations or lost opportunity incurred by you arising from your, the Introducing Firm's or the Authorized Person's act or omission and for VTI IFSC acting or deciding not to act on any information, trade order, or instructions received from you, your Introducing Firm or your Authorized Person.
- 50.20 **Your Introducing Firm or Authorized Person may charge you fees for its services in pursuance to its agreement with you and its separate agreement with us.** The Introducing Firm or Authorized Person may instruct us under its agreement with us or under your authorization to us to charge such fees against your Account or transactions occurring therein, and remit such amounts to them, and you indemnify us for acting on such instructions. We may also pay them for services being rendered, including from amounts we collect from you under such agreements. The Introducing Firm or Authorized Person is responsible to inform you if this is the case and all inquiries should be to them.
- 50.21 **You Remain Responsible:** The responsibilities of the Introducing Firm as detailed in this Agreement refer to the allocation of responsibilities under which ViewTrade provides services on behalf of your Introducing Firm for your Account. Ultimately, you are responsible for your own decisions and judgements about your Account, the choice of the Introducing Firm or Authorized Person, and the activity you conduct, and for your actions or inactions.