

Investor Charter - Annexure A

Investor Charter in respect of International Money Matters Private Limited (IMMPL)

A. Vision and Mission Statements for investors

- **Vision:** Invest with knowledge & safety.
- **Mission:** Every investor should be able to invest in right investment products based on their needs, manage and monitor them to meet their goals, access reports and enjoy financial wellness.

B. Details of business transacted by the IMMPL with respect to the investors

- IMMPL enters into an agreement with the client providing all details including fee details, aspects of conflict of interest disclosure and maintaining confidentiality of information.
- IMMPL does proper and unbiased risk – profiling and suitability assessment of the client.
- IMMPL obtains registration with Know Your Client Registration Agency (KRA) and Central Know Your Customer Registry (CKYC).
- IMMPL conducts audit annually.
- IMMPL discloses the status of complaints on its website.
- Details of IMMPL such as name, type of registration, registration number, validity, complete address with telephone numbers and associated SEBI regional/local office details are disclosed on its [website](#).
- IMMPL employs only qualified and certified employees.
- IMMPL deals with clients only from its official email addresses.
- IMMPL maintains records of interactions, with all clients including prospective clients (prior to on boarding), where any conversation related to advice has taken place.

C. Details of services provided to investors (No Indicative Timelines):

- On boarding of Clients:
 - i. Sharing of agreement copy – On the completion of the on-boarding process, IMMPL shares the signed copy of agreement along with other required documents, with the clients.
 - ii. Completing KYC of clients – IMMPL reviews and updates the KYC.

- Disclosure to Clients:
 - i. IMMPL discloses about its business, affiliations, compensation in its agreement.
 - ii. IMMPL's client accounts or holdings are viewed for offering suitable advice and all transactions take place only when the client authorises the same.
 - iii. IMMPL discloses the risk profile to the client

IMMPL uses a combination of multiple factors to arrive at advice and product suitability including risk tolerance, investment objectives, investment experience, knowledge, and capacity of the client to absorb losses.

D. Details of grievance redressal mechanism and how to access it:

1. In case of any grievance / complaint, an investor can approach IMMPL and IMMPL shall ensure that the grievance is resolved within 30 days.
2. If the investor's complaint is not redressed satisfactorily, one may lodge a complaint with SEBI on SEBI's '**SCORES**' portal which is a centralized web based complaints redressal system. SEBI takes up the complaints registered via SCORES with the concerned intermediary for timely redressal. SCORES facilitates tracking the status of the complaint. Details on how to raise the complaint is mentioned on the [website](#).
3. With regard to physical complaints, investors may send their complaints to: Office of Investor Assistance and Education, Securities and Exchange Board of India, SEBI Bhavan, Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051.

E. Expectations from the investors (Responsibilities of investors):

- **Do's:**
 - i. Always deal with SEBI registered Investment Advisers.
 - ii. Ensure that the Investment Adviser has a valid registration certificate.
 - iii. Check for SEBI registration number. Please refer to the list of all SEBI registered Investment Advisers which is available on SEBI website.
 - iv. Pay only advisory fees to your Investment Adviser. Make payments of advisory fees through banking channels only and maintain duly signed receipts mentioning the details of your payments.
 - v. Always ask for your risk profiling before accepting investment advice. Insist that Investment Adviser provides advisory strictly on the basis of your risk profiling and takes into account available investment alternatives.
 - vi. Ask all relevant questions and clear your doubts with your Investment Adviser before acting on advice.
 - vii. Assess the risk–return profile of the investment as well as the liquidity and safety aspects before making investments.
 - viii. Insist on getting the terms and conditions in writing duly signed and stamped. Read these terms and conditions carefully particularly regarding advisory fees, advisory plans, category of recommendations etc. before dealing with any Investment Adviser.
 - ix. Be vigilant in your transactions.
 - x. Approach the appropriate authorities for redressal of your doubts / grievances.
 - xi. Inform SEBI about Investment Advisers offering assured or guaranteed returns.

- **Don'ts:**
 - i. Don't fall for stock tips offered under the pretext of investment
 - ii. Do not provide funds for investment to the Investment Adviser.
 - iii. Don't fall for the promise of indicative or exorbitant or assured returns by the Investment Advisers. Don't let greed overcome rational investment decisions.
 - iv. Don't fall prey to luring advertisements or market rumors.
 - v. Avoid doing transactions only on the basis of phone calls or messages from any Investment adviser or its representatives.



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- vi. Don't take decisions just because of repeated messages and calls by Investment Advisers.
- vii. Do not fall prey to limited period discount or other incentive, gifts, etc. offered by Investment advisers.
- viii. Don't rush into making investments that do not match your risk taking appetite and investment goals.
- ix. Do not share login credential and password of your trading and demat accounts with the Investment Adviser.