**TERMS & CONDITIONS:**

Welcome to the website of Launchpad Fintech Private Limited. The content of the Website is the property of Launchpad Fintech Private Limited and its associates, having its registered office at B-140, Okhla Industrial Area Phase 1, New Delhi- 110020 having CIN: U67100DL2020PTC361690 (“Company” or “we”). Launchpad Fintech Private Limited is a technology-based Company to provide solutions in the wealth management space through the use of technology as a medium. We are engaged in the business of providing of financial services and IT Solutions. We are registered as stock broker in New Debt Segment of BSE Limited having SEBI registration number INZ000296636. Essentially, we act under the fintech domain to serve our clients for their wealth management and advisory needs more specifically towards the fixed income asset class. We serve to offer internet-based transactions of corporate & tax saving bonds, government securities, 54EC bonds, FD & many more. We own and operate the Website through which a user who has validly completed registration with us can avail the Services. In these terms and conditions (“Terms & Conditions”), the Website is called the “Platform”

You", “Your” or "User" shall mean any natural or legal person including clients and the term "We", "Us", "Our", LFPL shall mean Launchpad Fintech Private Limited having its brand Bondsindia, its group Companies, its employees, associates and affiliates.

You hereby authorize LFPL and/or its associates to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by you, including all changes, updates to such information as and when provided by you to SEBI/ any of SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising you of the same. Further, you authorize LFPL to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. You also undertake to keep us informed in writing about any changes / modification to the information in future and also undertake to provide us any other additional information as may be required at our end or by domestic or overseas regulators/ tax authorities. You authorize LFPL and /or its associates to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from your account or close or suspend my account(s) without any obligation of advising of the same. The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Financial institution / Banks to seek additional personal, tax and beneficial owner information and certain certifications and documentation. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with LFPL. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**USER ACCESS AND PASSWORD MAINTENANCE**

You agree that, in order to completely use the Services offered by our Company, registration process needs to be completed on our website and to provide any information requested of you in the completion of such registration truthfully and with accuracy.

You are solely responsible to maintain the confidentiality of all the details provided by you to complete the registration and login process, including the login credentials that you will need to access your account and any information that you may provide that the Company may use to corroborate or retrieve your login credentials (“Login Credentials”). You are also solely responsible for maintaining the confidentiality of all information that may be required by you to access any of the Services on the Platform without the requirement of logging into the Platform including personal details and other scheme-related authentication information. You will inform the Company through the contact details provided below or in the Contact Us link of the Platform immediately in the event your login credentials are compromised in any manner whatsoever. The Company is not liable in any manner for any losses caused to you due to any action undertaken by you which compromises your Login Credentials.

You will not use the Platform in any way that is unlawful, or harms the Company or any other person or entity, as determined in the Company’s sole discretion.

**ELECTRONIC COMMUNICATION:**

Please note that by submitting details you are authorizing LFPL (or its authorized entities) to send you communications through Digital Channels or voice even if you are registered under DND. Please also do note that all communications with LFPL representatives may be recorded for internal quality and training purposes. It is your responsibility to update any changes to your email address and mobile number. The Company shall not be liable for any unauthorized use or access.

**PROPERTY RIGHTS IN INFORMATION AND SERVICES-SUITABILITY & COMPLIANCE WITH LAW:**

The content of the website cannot be copied, reproduced, republished, uploaded, posted, transmitted or distributed for any non-personal use without obtaining prior permission from LFPL. LFPL is not accountable for the content of any of the linked sites. By providing access to other web-sites, is neither suggesting nor approving the content available in the linked websites. The information contained in this website is not intended for any person who is a resident of the United States of America or a resident of any jurisdiction, the laws of which imposes prohibition on soliciting the securities business in that jurisdiction without going through the registration requirements and/or prohibit the use of any information contained in this website.

You agree that you shall not use Intellectual Property Rights including trademark and/or logos and/or copyrights of the material shared by LFPL and/ or its associates without prior consent of the LFPL.

You agree and confirm that that all financial transactions conducted by you using the Platform are conducted through a third party payment gateway (“Payment Gateway”) and your bank or financial service provider (“Bank”) and that we shall not be held responsible in any manner for any irregularity or failure in the completion of the Transaction Services attributable to the Payment Gateway or the Bank or financial service provider.

You agree and undertake that the bank account/s and DP account/s provided by you shall be used for the purpose of making pay-ins and receiving pay-outs for settlement of securities/ corporate debt instruments deals through clearing and settlement of trades.

You agree and understand that research materials/ reports/publications/ contents on our website are not for public distribution and has been furnished solely for information and must not be reproduced or redistributed to others. Our Research materials/ reports/publications does not claim, demand or cause of action and, also none is responsible for any loss incurred based upon. The investments discussed or recommended in this report may not be suitable for all investors. Further, the information in Research materials/ reports/publications has been printed on the basis of publicly available information; internal data and other sources believed to be true and are for general guidance only but which may have not been verified independently. We have taken all the efforts to ensure the accuracy and completeness of information contained. However, we shall not be held responsible in any manner with regard to any liability arising out of any error/ omission or accuracy of the information. Recipients of this material should rely on their own judgments and conclusions from relevant sources before making any investment.

**WARRANTIES & LIMITATIONS OF LIABILITY REGARDING THE SERVICES:**

You understand and agree that neither LFPL/ its associates nor any other party disseminating any market data, message or information through the website or mobile application or in any other media shall be liable for: (a) Any inaccuracy, error, omission or delay in the transmission or delivery of any such data, information or message, or (b) **Any loss or damage arising from or occasioned by** (i) Any such inaccuracy, error, delay or omission, (ii) Non-performance, or (iii) Interruption in making available any such data, information or message, due to either any act or omission by LFPL or any disseminating party or to any "force majeure" (e.g. flood, extraordinary weather condition, earthquake or other act of nature, fire, war, insurrection, riot, labour dispute/unrest, accident, action of government, communications or power failure, equipment or software malfunction) or any other cause beyond the reasonable control of LFPL or any disseminating party. We reserve the right to make modifications and alterations to the details/information of the website. Users are advised to use the data for the purpose of information only and rely on their own judgement while making investment decisions.s

LFPL shall not be liable in any manner for any claims arising whatsoever on account of freezing the account/ refund/ cancellation of deal due to non-compliance/ suspected non-compliance with the provisions of the PMLA or any other laws for the time being in force. You understand that LFPL or its representatives may fetch/ re-fetch/ confirm my KYC documents and other credentials from independent third party(ies) without prior intimation or furnishing the reasons for the same.

Except as otherwise provided by law, LFPL shall have no liability for losses caused by the negligence, actions or failure to act of the provider or any third party provider acting on LFPL behalf.

To the extent permitted by law, neither LFPL nor the provider or any third party provider acting on LFPL behalf shall be liable to you for any indirect, special, incidental or consequential damages (regardless of whether such damages are reasonably foreseeable), or for any loss, costs, expenses including without limitation reasonable legal fees, arising from a failure, interruption, error, omission or delay in the performance of their obligations or in the transmission of information that results from a cause over which LFPL or any other such entity does not have control, including but not limited to

* failure of electronic or mechanical equipment/any failure in the links/system failure/faults in the telecommunication network or internet or network failure or software/hardware errors at your end or at the end of LFPL or of the exchanges or
* theft or
* destruction or
* unauthorized access, alteration or use of information or
* incomplete/incorrect data or information provided to LFPL over the site/system and/or any error in the execution of any request due to such incomplete/incorrect data,
* strikes, failures of common carrier or utility systems.

In the event you use the Services or the links included on the Site to gain access to a web site of SEBI or the web-site of Exchanges or other world wide web site or Internet location or source of information of any company, organization or person other than LFPL, or to any other Internet location, you acknowledge that such other sites or locations are not under the control of LFPL and agree that LFPL shall not be responsible for any information or other links found at any such world wide web site or the web-site of SEBI or the Exchanges or Internet location or source of information, or for your use of such information. LFPL provides such links only as a convenience to you, and has not tested any software or verified any information found at such sites. The fact that LFPL has provided a link to another site does not signify an endorsement of the site or its contents by LFPL. There are inherent risks in the use of any software or information found on the Internet, and you acknowledge that you understand these risks before making any use of the Services.

You also agree that LFPL can modify or alter the terms and conditions of the use of this service without any liability. Our company reserves right to decide eligibility conditions based on which clients would be allowed services of LFPL.

**YOUR REPRESENTATIONS AND WARRANTIES:**

You will inform the Company through the contact details provided below or in the “Contact Us” link of the Platform immediately in the event when your login credentials are compromised in any manner. we are not liable in any manner for any losses caused to you due to any action undertaken by you which compromise’s your Login Credentials.

Any misrepresentation in providing the Information or shall render the Services void ab initio, but without any recourse to the Company. We shall not be held responsible for any reason whatsoever if the Information is incorrect at any point of time. Failure to provide accurate and complete Information during registration may prohibit the user from availing the Services.

Investments in capital/securities market involves inherent risk. I/We understand that I/we shall be solely responsible for adverse consequences or losses that may arise from investments in securities/ instruments. The investment advice if any provided by us should not be considered to be or taken as an offer to sell or a solicitation to buy/sell any security. Price and value of the investments referred to in this material are subject to volatility. Past performance is not a guide for future performance.

You confirm that you were neither involved in the past nor will involve in future directly nor in any incidence of bribery or corruption or seek any unlawful or unethical advantages. You agree that neither in past nor in future you accept, solicit, agree to receive, promise, offer or give a bribe, facilitation payment, kickback or other improper payment.

You will not post, submit, upload, distribute, or otherwise transmit or make available any software or other computer files that contain a virus or other harmful component, or otherwise impair or damage the Platform or any connected network, or otherwise interfere with any person or entity's use or enjoyment of the Platform.

You will not engage in any form of antisocial, disrupting, or destructive acts, including “flaming”, “spamming”, “flooding”, “trolling” and “phishing” as those terms are commonly understood and used on the Internet.

You will not delete or modify any content of the Platform, including but not limited to, legal notices, disclaimers or proprietary notices such as copyright or trademark symbols, logos, that you do not own or have express permission to modify.

You agree that we shall not be responsible in any manner for any mistake or error,delay or cancellation in the transaction settled or failure of the systems of the Reserve Bank of India or of any other depository or regulatory authority. In no event shall we be liable for special, indirect, incidental or consequential damages, regardless of the form of action (including negligence or strict liability), whether or not such party is advised or might have anticipated the possibility of such damages.

We do not give any guarantee that the information displayed about financial product(s)/ instruments, its rates, yield or other information/ documents provided on this Platform, are actually the terms that may be offered to you in case you pursue the offer,  Also we do not give any guarantee that they are the best terms or lowest rates available in the market.

The Platform makes information of third parties available. User acknowledges and agrees that the owner of this Platform does not create or endorse or guarantee or control Third Party Content. Use of any information/product/ Services is at user's sole risk.

Any transaction in financial products shall be subject to fluctuations and risks including market risks not within our control. We shall not be responsible for any losses incurred by you attributable directly or indirectly to such market risks. The Platform does not guarantee any return on investment in the financial securities and the past performance / past track records of any financial instruments offered on the Platform does not guarantee future results or returns to You.

You agree and acknowledge that if you invest in financial instruments offered by third party service providers, the Platform merely plays a role of a referral agent connecting you with the third-party service providers offering financial instruments on the Platform and may perform ancillary services to the referral activities. The Platform does not in any manner guarantee the performance of the financial instruments including the payment of principal or coupon rates on the subscribed financial instruments.

The rating of any financial instruments may change prior to or subsequent to your investment and the Company is not responsible for any losses arising to you out of such change in rating. You agree that any investment undertaken by you on the Platform has been undertaken after exercising due care, caution and diligence and after understanding the nature and the underlying risk attached to such security by reading the relevant documents in relation to the investment in the financial instruments.

The information does not constitute investment or financial advice or advice to buy or sell, or to endorse or solicit to buy or sell any securities or other financial instrument for any reason whatsoever. Nothing on the Platform or information is intended to constitute legal, tax or investment advice, or an opinion regarding the appropriateness of any investment or a solicitation of any type.

You agree/undertake and declare that your investment decisions shall be made objectively and without any subjective biasness. You shall ensure that applicable conflict of interest and diligence process is followed from your end before making any investments decisions.

We may provide services relating to the creation of new financial transactions in some or all of the financial instruments. You agree that, prior to using any Transaction Services made available, you have read and understood the terms and contents of the scheme information documents, statements of additional information, if any and offer documents including schemes of the third-party service provider. You agree and confirm that we provide transaction facilitation services and that all terms and conditions relating to the creation and processing of transactions in any Scheme are governed by the terms and conditions of the respective third parties administering such Scheme. You agree, prior to using the Transaction Services, to understand and accept such terms and conditions of the third party/ies which govern the transaction.

You hereby confirm that the amount invested/ to be invested in the securities has been/ will be derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, including Prevention of Money Laundering Act, 2002 (PMLA). LFPL reserves the right to seek any additional information/documenting in terms of the PMLA at any point of time without assigning reasons for the same.

**CONFIDENTIALITY & DISCLOSURE:**

We, LFPL undertake to keep the Information received by us secure and shall not disclose or allow access in any way to any third party and shall maintain confidentiality as per the laws applicable from time to time. We shall ensure that all information/ data collected, maintained and analysed by us, are at all times kept secure and fully and effectively protected against unauthorized access or discloser or transmission by accidental or intentional destruction, loss or damage. We shall adopt and implement appropriate technical and organization security measures to protect data from any kind of unauthorized access by any person including our employees and associates and would be liable in case of any breach of confidentiality.

We, LFPL, undertake to allow and co-operate with regulatory authorities and their representatives/ officials during inspection undertaken if any, to ensure appropriate usage of information/ documents received by us and we shall abide all the directions/instructions with regard to usage of information/ documents received by us.

If you connect your third-party accounts/ Social media network to LFPL, we use information shared from your accounts to improve your experience with LFPL. This is dependent on the privacy policies or settings for those accounts. Connecting to your third-party accounts/ Social media network allows you to use your third-party accounts/ Social media network details for your LFPL profile to make your user experience better.  
We are not accountable for the content of any of the linked sites. By providing access to other web-sites we are neither suggesting nor approving the content available in the linked websites.

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If you connect your third-party accounts/ Social media network to LFPL, we use information shared from your accounts to improve your experience with LFPL. This is dependent on the privacy policies or settings for those accounts. Connecting to your third-party accounts/ Social media network allows you to use your third-party accounts/ Social media network details for your LFPL profile to make your user experience better.  
We are not accountable for the content of any of the linked sites. By providing access to other web-sites we are neither suggesting nor approving the content available in the linked websites.

**GOVERNING LAWS AND DISPUTE RESOLUTION:**

If any of the clauses of terms and conditions is declared as illegal or unenforceable, its invalidity shall not affect the other provisions of other terms and conditions that can be given effect without the invalid provision. If any clauses of terms and conditions does not comply with any law, ordinance or regulation, such provision to the extent possible shall be interpreted in such a manner as to comply with any such law, ordinance or regulation, or if such interpretation is not possible, it shall be deemed to satisfy the minimum requirements thereof.

These Terms & Conditions are governed by the laws of India. Any action, suit, or other legal proceeding, which is commenced to resolve any matter arising under or relating to these Terms & Conditions, shall be subject to the jurisdiction of the courts at Mumbai only. In the event of breach of these Terms & Conditions, you agree that the Company will be irreparably harmed and will not have an adequate remedy in money or damages. The Company therefore, shall be entitled in such event to obtain an injunction against such a breach from any court of competent jurisdiction immediately upon request. The Company’s right to obtain such relief shall not limit its right to obtain other remedies.

**TERMINATION**

These Terms & Conditions shall continue to subsist as long as the Investor is validly registered with the Company and is accessing the Platform via any medium. On the termination of the registration for use of the Platform, the Investor shall no longer have access to the Platform. The Company shall have the right to disable all the login credentials associated with the Investor on the Platform.

**INDEMNIFICATION**

You hereby indemnify and hold harmless LFPL (and its directors, officers, employees, control persons, vendors, licensors and agents), the Provider and any third party provider from and against any and all claims, losses, liabilities, damages, costs and expenses (including reasonable attorney's fees and costs) arising out of or related to your breach of your agreements, representations and warranties contained in this Agreement or your use of the Services or Information

* in violation of this Agreement,
* in violation of any rights of LFPL, the Provider and any third party Information provider, including copyright, patent, trade secret, trademark, or other intellectual property rights and publicity and privacy rights, or
* in violation of any applicable law, rule or regulation, or (iv) your failure to maintain the security of your User Codes as applicable in accordance with this Agreement. This indemnification shall be binding upon you and your executors, heirs, successors and assigns.

Any failure of the Company to exercise or enforce any right or provision of these Terms & Conditions shall not operate as a waiver of such right or provision.

You hereby agree that you have read these Terms & Conditions and agree to all of the provisions contained above.