

## LEGAL NOTICE

This Legal Notice ("Legal Notice") is entered into between you ("you" or "user") and **Hijli Investment Advisors Private Limited** for accessing, registering with, and interacting with our website, mobile application, and any other technology platform owned and operated by **Hijli Labs Private Limited** ("Platform"). While the Platform is owned, operated, or managed by Hijli Labs Private Limited (or other authorized service providers), we expressly acknowledge that all regulated financial activities, including the provision of Investment Advice and related Services, are performed solely by Hijli Investment Advisors Private Limited in its capacity as a SEBI-registered Investment Adviser. Hijli Labs Private Limited acts strictly as a technology provider and does not engage in, nor is it responsible for, any regulated investment advisory activities.

This document constitutes an electronic record published in accordance with the provisions of the Information Technology Act, 2000 and the rules made thereunder, as applicable, and in accordance with the amended provisions pertaining to electronic records in various statutes, as may be amended from time to time. This electronic record is computer-generated and does not require any physical or digital signatures.

By continuing to access or use the Platform, you agree to be bound by this Legal Notice. If you do not agree to the terms of this Legal Notice, you are advised to refrain from using or accessing the Platform or its products. Your continued access of the Platform shall be deemed as your acceptance of this Legal Notice. We reserve the right to modify this Legal Notice at any time without prior notice, and your continued access of the Platform following any such modifications shall constitute your acceptance of the revised terms.

### 1. Definitions

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Capitalised terms not defined elsewhere in this Legal Notice shall have the following meanings:

- i. **"Agreement"** means this Legal Notice, the Terms & Conditions, and Privacy Policy of HIAPL, including any amendments, novations, supplements, variations, or replacements made from time to time.
- ii. **"Content"** means all text, graphics, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork, and computer code, collectively.
- iii. **"Force Majeure Event"** means any event caused by circumstances beyond the reasonable control of HIAPL, including, without limitation, unavailability of any communication system, system breach or virus, fire, pandemic, epidemic, flood, explosion, acts of God, civil commotion, riots, insurrection, war, or acts of government.
- iv. **"HIAPL"** or **"we"** or **"us"** or **"our"** shall mean **Hijli Investment Advisors Private Limited**, a company incorporated under the provisions of the Companies Act, 2013, having its registered office at Om Chambers, 648/A, 4th Floor, Binnamangala 1st Stage, Indiranagar, Bangalore, Karnataka- 560038
- v. **"KYC"** shall mean Know Your Customer.
- vi. **"Person"** shall mean any natural person, company, corporation, partnership, proprietorship, trust, union, association, government, body of individuals, or any agency thereof, or any other entity that may be treated as a person under applicable law.
- vii. **"Platform"** signifies the websites, mobile applications, and technology interfaces owned and managed by HIAPL and/or through technology platforms owned, operated or managed by Hijli Labs Private Limited ("Hijli Labs") or other authorized service providers.
- viii. **"SEBI"** shall mean the Securities and Exchange Board of India.
- ix. **"Service(s)"** shall mean all services extended by HIAPL through its Platform or otherwise.

- x. **"User"** or **"you"** shall mean any natural or legal person who accesses or uses the Platform. Where a natural person is representing a business entity or body corporate, references herein shall include such entity and/or body corporate and its promoters. All references to "you" shall include yourself and any other persons you are authorised to, and required to, provide consent for.
- xi. **"Website"** refers to **www.hijliadvisors.com** and includes any sub-domains, mobile sites, or specific pages unless explicitly excluded by their own terms

## 2. Representations and Warranties

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By accessing, logging in, browsing, or using the Platform, you hereby represent and warrant that:

- xii. You are a resident of India.
- xiii. You are above 18 (eighteen) years of age.
- xiv. You are duly authorised, either individually or as an authorised signatory of an entity.
- xv. You have the capacity to enter into a legally binding agreement.
- xvi. You are not barred or legally prohibited from accessing or using the Platform.
- xvii. You acknowledge and agree that we hold all legal rights, title, and interests in and to the Services, including any intellectual property rights subsisting therein.
- xviii. You understand that you do not have the right to use any of our trade names, trademarks, service marks, combination marks, logos, or domain names. You do not have the right to remove, obscure, or alter any proprietary rights notices (including trademark and copyright notices) affixed to or contained within the Services. You shall not copy or transmit any part of the Services.
- xix. You understand and acknowledge that the information requested from you is collected for the purposes set out in our Privacy Policy and for compliance with applicable laws, regulations, and guidelines, including but not limited to Know Your Customer requirements and the Prevention of Money Laundering Act, 2002, as promulgated by the Government of India from time to time.
- xx. You shall remain responsible for all actions taken through your system, username, and password.
- xxi. The information provided by you is true and correct.
- xxii. You shall keep us updated of any change in the information provided on the Platform.
- xxiii. You are not a politically exposed person as defined under the Prevention of Money Laundering Act, 2002 and Know Your Customer guidelines.

## 3. Proprietary Rights

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The software and hardware supporting the Platform, along with other internet-related software required to access the Platform, are the sole property of **HIAPL** and/or our authorised third-party service providers. Access to the Platform does not grant you any proprietary or ownership rights in the aforementioned software or hardware. You are prohibited from attempting to modify, translate, disassemble, reproduce, decompile, or reverse engineer the software or hardware underlying the Platform, or from creating derivative works based thereon. You shall be solely responsible for procuring and maintaining all telephone, computer hardware, and other equipment required for access to and use of the Platform, along with any related charges.

## 4. Use of Communication Services

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The Platform may include chat areas, educational web pages, blogs, and/or other messaging or communication facilities designed to enable you to communicate with the public or with a group (collectively, "Communication Services"). You agree to use the Communication Services solely to post,

send, and receive messages and materials that are appropriate and relevant to the particular Communication Service.

By way of example, and not as a limitation, you agree that when using any Communication Service, you will not:

- xxiv. Defame, abuse, harass, stalk, threaten, or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- xxv. Publish, post, upload, distribute, or disseminate any inappropriate, profane, defamatory, infringing, obscene, indecent, or unlawful topic, name, material, or information.
- xxvi. Upload files containing software or other material protected by intellectual property laws or by rights of privacy or publicity, unless you own or control the rights thereto or have received all necessary consents.
- xxvii. Upload files containing viruses, corrupted files, or any other similar software or programs that may damage the operation of another person's computer.
- xxviii. Advertise or offer to buy or sell any goods or services for commercial purposes, unless the relevant Communication Service specifically allows such messages.
- xxix. Conduct or forward surveys, contests, pyramid schemes, or chain letters.
- xxx. Download any file posted by another user of a Communication Service that you know, or reasonably should know, cannot be legally distributed in such manner.
- xxxi. Falsify or delete any author attributions, legal or proprietary notices, or labels of origin or source of software or other material contained in an uploaded file.
- xxxii. Restrict or inhibit any other user from using or enjoying the Communication Services.
- xxxiii. Violate any code of conduct or other guidelines applicable to any particular Communication Service.
- xxxiv. Harvest or otherwise collect information about others, including email addresses, without their consent.
- xxxv. You shall not commercially exploit the Platform in any manner that would constitute a business loss to **HIAPL** or generate third-party revenue.
- xxxvi. The use of, or any attempt to use, any web crawlers, robots, spiders, computer code, or any other device, program, or methodology to continuously and automatically search, scrape, extract, deep-link, index, and/or disrupt the working of the Platform, or to download large amounts of data, is prohibited without our prior written consent.
- xxxvii. You are prohibited from using the Platform to advertise or engage in any commercial solicitation. **HIAPL** may periodically revise the Content and reserves the right to make such changes without any obligation to notify you.
- xxxviii. Violate any applicable laws or regulations.

**HIAPL** has no obligation to monitor the Communication Services. However, **HIAPL** reserves the right to review materials posted to a Communication Service and to remove any materials in its sole discretion. **HIAPL** reserves the right to terminate your access to any or all Communication Services at any time and without notice. **HIAPL** also reserves the right, at all times, to disclose information as necessary to satisfy any applicable law, regulation, legal process, or governmental request, or to edit, refuse to post, or remove any information or materials, in whole or in part, at its sole discretion.

Always exercise caution when sharing personally identifying information about yourself or your family members in any Communication Service. **HIAPL** does not control or endorse the content, messages, or information found in any Communication Service and specifically disclaims any liability with regard to the Communication Services and any actions resulting from your participation therein. Managers and

hosts of Communication Services are not authorised spokespersons of **HIAPL**, and their views do not necessarily reflect those of **HIAPL**. Materials uploaded to a Communication Service may be subject to limitations on usage, reproduction, and/or dissemination. You are responsible for adhering to such limitations if you download such materials.

## **5. Obligations of the User**

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1. **Review of Legal Notice:** It is your responsibility to periodically review this Legal Notice in its entirety.
2. **Use of Information and Materials:** The Content on this Platform is provided for general informational purposes only and shall not be relied upon as the basis for any business or commercial decisions. You are advised to exercise due caution and/or seek independent financial advice before availing any facility or entering into any financial obligation based on the content available on this Platform.

HIAPL operates strictly in accordance with the SEBI (Investment Advisers) Regulations, 2013 and applicable circulars and guidelines issued thereunder. Nothing contained on the Platform shall be construed as offering guaranteed returns, capital protection, or performance assurance.

3. **Availability and Eligibility:** The information and data contained on this Platform do not constitute an offer to buy, sell, or solicit any offer to buy or sell any services in any jurisdiction outside India.

## **6. Links to Third-Party Platforms**

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The Platform may contain links to third-party platforms. We do not control or endorse the content, privacy policies, or practices of such third-party platforms. You are advised to access third-party links at your own risk, and we shall not be responsible for any third-party platforms or the content, products, or services they offer. The content, accuracy, opinions expressed, and other links provided by third-party sites are not verified, monitored, or endorsed by us in any manner. The Platform is provided on an "as is" and "as available" basis. We encourage you to read and understand the legal notice and privacy policy of any third-party platform to which you are redirected from our Platform.

## **7. Registration**

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By registering on our Platform, you commit to providing accurate and complete information. It is your responsibility to maintain the accuracy and completeness of such information at all times. We reserve the right to suspend or terminate your account and deny access to the Platform (or any part thereof) if there is suspicion or evidence of false or incomplete information provided by you.

## **8. Content Posted on the Platform**

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You are solely responsible for the Content you post on the Platform. You must ensure that all content posted by you complies with this Legal Notice and all applicable laws, and does not infringe or violate any person's legal rights. You retain all rights in any content you submit, post, or display on the Platform, and you are responsible for protecting those rights. **HIAPL** assumes no responsibility or liability for content you or any third party (through you) posts on the Platform. We may review, edit, or remove content that violates this Legal Notice or is offensive, illegal, or harmful. By posting content on the Platform, you understand that such content becomes a public disclosure and you grant **HIAPL** a worldwide, irrevocable, perpetual, non-exclusive licence to use, copy, display, and distribute such content.

## **9. User Conduct**

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You acknowledge that all images, information, data, text, software, graphics, video, messages, or other content, whether publicly posted or privately transmitted by you, are your sole responsibility. You, and not **HIAPL**, shall bear full responsibility for all content uploaded or posted on the Platform. We do not exercise control over user-generated content on the Platform and, therefore, cannot guarantee its accuracy, integrity, or quality. By using the Platform, you acknowledge the possibility of encountering offensive, indecent, or objectionable content. We shall not be liable for any content, including errors or omissions therein, or for any loss or damage of any kind arising from the use of any user content posted, sent, transmitted, or made available on or through the Platform.

You agree not to use the Platform to host, display, upload, modify, publish, transmit, update, or share information that:

- xxxix. Belongs to another person without proper authorisation.
- xl. Is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, paedophilic, libellous, threatening, abusive, vulgar, tortious, invasive of another's privacy, hateful, racially or ethnically objectionable, disparaging, related to money laundering, gambling, or otherwise unlawful.
- xli. Relates to or harms minors in any way.
- xl.ii. Infringes, violates, or misappropriates any patent, trademark, combination mark, copyright, trade secret, confidential information, or other proprietary right.
- xl.iii. Threatens the unity, integrity, defence, security, or sovereignty of India, or friendly relations with foreign states, or public order, or incites the commission of any cognizable offence.
- xl.iv. Impersonates any person or entity, including but not limited to **HIAPL**, its officials, directors, or employees, or falsely represents your affiliation with any person or entity.
- xl.v. Forges headers or manipulates identifiers to conceal the origin of content transmitted through the Platform.
- xl.vi. Consists of content that you do not have the right to share under any law or contractual or fiduciary obligation.
- xl.vii. Distributes unsolicited or unauthorised advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, or any other form of solicitation.
- xl.viii. Contains software viruses, malware, or any other computer code designed to disrupt, damage, or harm computer software, hardware, or telecommunications equipment.
- xl.ix. Interferes with or disrupts the Platform, its servers, or connected networks, or violates any network requirements, procedures, policies, or regulations.
  - l. Edits content to wrongfully, illegally, or without consent, replace the identity of any individual.
  - li. Intentionally or unintentionally violates any applicable local, state, national, or international laws, rules of any national or other securities exchange, or regulations having the force of law.
  - lii. Collects or stores personal data about other users.
  - liii. Consists of images or other content of individuals shared without their knowledge or consent.
  - liv. Engages in reproduction, duplication, copying, selling, trading, reselling, or commercial exploitation of any portion of the Platform or access thereto.
  - lv. Unless formally approved by **HIAPL** in writing, you agree not to use any software, program, or device to automate access to or data retrieval from the Platform.
  - lvi. You shall not employ automated systems such as "robots," "spiders," "scrapers," or "offline readers" to access the Platform.
  - lvii. You shall not collect personally identifiable information, including account names, from the Platform or use it for commercial solicitation.

lviii. You shall refrain from the following while accessing the Platform:

- a. Using the Platform for illegal or offensive purposes.
- b. Attempting to compromise system integrity or security.
- c. Overloading the infrastructure with excessive actions.
- d. Uploading malicious software or viruses.
- e. Impersonating others or engaging in fraudulent activities.
- f. Interfering with the proper operation of the Platform.
- g. Bypassing access restrictions.
- h. Attempting to reverse-engineer or discover the source code.

## **10. Termination**

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We reserve the right to permanently or temporarily terminate, suspend, or deny your access to the Platform without notice or liability, including for violations of this Legal Notice, or where provision of the Platform to you is no longer commercially viable or feasible.

## **11. Access**

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We reserve the right to withdraw or amend the Platform at any time without notice. We shall not be responsible for any interruptions or cessation of the Platform or its Services. We may restrict access to certain parts of the Platform from time to time for maintenance or other purposes. We make no warranties regarding the speed or availability of internet access in general, or the Platform in particular. The Platform is controlled and operated from India, and users accessing it from other jurisdictions must comply with the laws of the Republic of India.

Your responsibilities in accessing the Platform include:

- lix. Ensuring appropriate access arrangements to the Platform are in place.
- lx. Ensuring that all individuals accessing the Platform through your internet connection or device are informed about and compliant with this Legal Notice.
- lxi. Providing accurate, current, and complete information when prompted for registration or other details. Your use of the Platform is subject to the accuracy and completeness of the information you provide. This information is also governed by our Privacy Policy and you consent to our actions regarding your information in accordance with that policy.
- lxii. Acknowledging our right to disable any username, password, or identifier—whether chosen by you or assigned by us—at our sole discretion, for any reason, including if you have, in our judgment, violated any provision of this Legal Notice.

## **12. Ownership of Intellectual Property Rights**

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We and our authorised partners retain exclusive rights and ownership in the Platform Content (except user-generated content and third-party owned content), as well as in the features and functionality of the Platform. You may not use, copy, or reproduce any such materials without prior written consent. All intellectual property rights are protected under applicable law. The Content on the Platform—including but not limited to text, photographs, graphics, video and audio content, financial data, news, research, recommendations, and opinions—is protected by copyright in favour of **HIAPL** under applicable copyright laws and is also safeguarded under general intellectual property law. Third-party content appearing on the Platform is the property of the respective owners, and we assert no rights in relation to the same. Such third-party content is used either with permission or pursuant to fair use provisions.

### **13. Warranty Disclaimer**

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The Platform and its Content are provided "as is" and "as available." We disclaim all warranties, express or implied, regarding the accuracy, timeliness, or completeness of the Platform's Content. We shall not be responsible for any errors, interruptions, or damages resulting from access to the Platform. The information provided on the Platform is for general informational purposes only. Decisions based on the information contained within the Platform are your sole responsibility.

We do not guarantee that:

- lxiii. The Platform's services will meet your requirements.
- lxiv. Products, services, information, or materials sourced or obtained through the Platform will meet your expectations.
- lxv. Results obtained from the Platform will be accurate or reliable.
- lxvi. Products and services mentioned on the Platform are fit for any particular purpose.
- lxvii. There will be no risk of data deletion, mis-delivery, or storage failure.
- lxviii. Any identified defects will be corrected, or that the Platform is free from viruses or other malicious, destructive, or corrupting code, or that it is free from infringement of third-party rights; or that it has merchantability, data accuracy and completeness, satisfactory quality, and/or fitness for a particular purpose.

### **14. Indemnity**

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We shall not be liable in the event that you breach any terms of this Legal Notice, the Terms & Conditions, or the Privacy Policy, and we shall not be obligated to indemnify you for any direct or indirect losses arising therefrom. You agree to indemnify, defend, and hold harmless **HIAPL**, its affiliates, group companies, and their respective directors, officers, employees, agents, third-party service providers, and any other third party providing services to us directly or indirectly in relation to the Services, from and against any and all losses, liabilities, claims, damages, costs, and expenses (including reasonable legal fees and disbursements and any applicable interest) asserted against or incurred by any of them arising out of, resulting from, or payable by virtue of any breach or non-performance by you of any representation, warranty, covenant, agreement, or obligation under this Legal Notice.

### **15. Limitation of Liability**

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In no event shall **Hijli Investment Advisors Private Limited**, its officers, directors, employees, contractors, agents, or licensors, be liable to you for any direct, special, indirect, incidental, consequential, punitive, or exemplary damages—including, without limitation, loss of business opportunities, loss of revenues, loss of anticipated profits, or any other pecuniary or non-pecuniary loss or damage of any nature whatsoever—even if such party has been advised of the possibility of such damages, arising out of or in connection with: (i) this Legal Notice; (ii) the Platform; (iii) your use of, or inability to use, the Platform; or (iv) any interactions with another user in connection with the Platform.

### **16. Assignment**

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This Legal Notice may not be transferred or assigned by you, but may be assigned by us to any third party without restriction or prior notice.

### **17. Force Majeure**

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We shall not be liable for any failure to perform our obligations under this Legal Notice, or for any failure to provide the Services or any part thereof, if such performance is prevented, hindered, or delayed by a

Force Majeure Event. In such circumstances, our obligations shall be suspended for so long as the Force Majeure Event continues.

## 18. Governing Law and Jurisdiction

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This Legal Notice shall be governed by the laws of the Republic of India, regardless of your actual location. You agree to submit to the exclusive jurisdiction of the courts of Bangalore, India.

## 19. Notices

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All legal notices to us shall be made in writing and sent by courier, certified mail, or electronic email to the following address:

**Registered Office:** Om Chambers, 648/A, 4th Floor, Binnamangala 1st Stage, Indiranagar, Bangalore, Karnataka- 560038, or by email at: [investment.advisor@handauncle.com](mailto:investment.advisor@handauncle.com).

Notices shall be deemed effective upon receipt by us in any of the above-mentioned manners. All legal notices or demands to a User shall be effective if sent by courier, certified mail, or email to the last-known correspondence address or email address provided by the User, or by posting such notice on a publicly accessible area of the Platform. Notice to a User shall be deemed received: (i) upon our ability to demonstrate that the communication, whether in physical or electronic form, has been sent to the User; or (ii) immediately upon our posting of such notice on a publicly accessible area of the Platform.

## 20. Entire Agreement and Severability

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This Legal Notice, together with the Privacy Policy, legal disclaimers, and the User Terms and Conditions on the Platform, constitutes the entire agreement between you and us. Should any provision of this Legal Notice be determined invalid by a court of competent jurisdiction, such invalidity shall not affect the remaining provisions, which shall continue in full force and effect.

## 21. Cookies

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We use cookies on our Platform for analytical purposes, to offer financial tools and investment-related information, to provide personalised content, and to enhance the overall user experience.

## 22. Usage of Personal Information

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Any personal information provided by you through the Platform shall be used and protected solely in accordance with our Privacy Policy.

## 23. Breach of This Legal Notice

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This Legal Notice constitutes a legally binding contract between you and **Hijli Investment Advisors Private Limited**. Please read it carefully and ensure that you understand and agree to its terms before accessing the Platform. If you have any questions or concerns, please contact us at [investment.advisor@handauncle.com](mailto:investment.advisor@handauncle.com).

Without prejudice to **HIAPL's** other rights under this Legal Notice, if you breach any provision of this Legal Notice, or if **HIAPL** suspects any breach, **HIAPL** shall be entitled to take such action as it deems necessary in the circumstances.

## 24. Grievance Redressal

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Any grievances you may have shall be addressed in accordance with our Complaint Resolution and Grievance Redressal Policy. For grievances, you may contact our Grievance Officer at **Grievance Officer: Mr. Madhuker Priyesh**  
Email: [investment.advisor@handauncle.com](mailto:investment.advisor@handauncle.com)  
Registered Office: Om Chambers, 648/A, 4th Floor, Binnamangala 1st Stage, Indiranagar, Bangalore, Karnataka- 560038