

# Terms & Conditions

## TERMS & CONDITIONS FOR SHAREKHAN EDUCATION COURSES

Acknowledgement. By signing, the client acknowledges that he/she has read and understood the information contained in this Enrollment Terms & Condition of Sharekhan.com India Pvt Ltd. (Sharekhan Education). Sharekhan.com India Pvt. Ltd. offers various financial education programs on various aspects of finance thereby educating the client on different aspects of trading / investing in Stocks, financial planning etc.

1. The Client will have an option to choose from the various course options provided and hereby confirms to abide by the terms and conditions applicable.
2. The Course Study Material will be e-mailed to the registered email address provided within 5 working days of receipt of full payment. The course will be considered "Consumed" when the Study Material is sent.
3. For some of the courses provided, the client needs to have a Trading and Demat account with Sharekhan Ltd. , for better understanding and practice. Hence it is mandated to open a Sharekhan Ltd. Trading account to avail of the courses.
4. All contents of the education program including all the trademarks, logos and service marks, information and contents provided on our website, design structure, and compilation are owned Intellectual Properties of Sharekhan.com India Private Limited. and/or Online Trading Academy and their group or associate companies. No part of the education program /courses or website shall be reproduced, stored in a retrieval system, or transmitted in any form or by any means - electronic, electrostatic, magnetic tape, mechanical, printing, photocopying, recording or otherwise including the right of translation in any language without the permission of Sharekhan.com India Private Ltd or its group or associate companies. We reserve the right to terminate the accounts of the client, who violate the proprietary rights, in addition to necessary legal action and forfeiture of the course fees.
5. The last date for commencement of training under each course is 30 days from the enrollment date for the particular course. i.e. if the enrollment date is 1st January, the client will have to commence the course on or before the 30th of January. In case of enrolment in multiple courses at one point of time, then the client will have to commence the training of all the courses within 30 days from the date of enrolment.
6. The client understands that trading & investment in the securities market is subject to market risk and shall read all the related documents including the Risk disclosure documents carefully before investing in any financial products.
7. The client understands and acknowledges that this financial education course will prepare the participant only to understand and evaluate various financial instruments and tools to arrive at decisions to actively trade/invest in various financial instruments and shall not constitute any recommendation or investment advice by Sharekhan.com India Private Ltd. or any of its associate or group companies.
8. The client understands that participation in the courses does not offer assurance that his / her trading / investing will result in profits. The client understands that any capital allocated to trading / investing during or after taking this

course may be lost in its entirety. All trading / investing done during or after taking any course, or Post Class Activity will be determined by the client alone and will be at his/her own risk.

9. The client understands and acknowledges that none of our course will help to get a job and will not lead to any employment certification.

10. The client should make detailed investigations as they deem necessary to arrive at an independent evaluation of any investment product or securities (including the merits and risks involved), and should consult their advisors to determine the merits and risks of such investment/product.

11. Consent to use Contact Information: The Client agrees that we may collect, use and share certain information regarding your contacts for promotional and marketing purposes and also share it with any group or associate company, or the third party in accordance with the Privacy Policy. By allowing Contact Information to be collected, the Participant gives Sharekhan.com India Private Ltd. a right to use that Contact Information and guarantees that he/she has any and all permissions required to share such Contact Information with us. The Participant further agrees that he/she shall have no objection to disclosure of his / her proprietary information to Sharekhan.com India Private Limited and or its subsidiaries and associate companies. The Participant agrees that Sharekhan Education will record all your telephonic conversations with its officials and use the same for its quality, training, and internal purposes.

12. The Client understands and acknowledges that this course is an online course and no on-location classes will be provided.

13. The client will be permitted to attend only one batch under each course. Once enrolled for a batch, no retake or shifting of the batch will be permitted

14. The program will be conducted with GotoWebinar /Zoom platform through the education portal provided by Sharekhan Education.

15. The Client understands and acknowledges that all the tools and services provided with the respective program, have the validity of 1 year from the date of commencement of the program.

16. All the recordings of each course will be available on the portal for the period of 2 weeks from the onset of the course.

17. The client will get the access to Live handholding sessions for each course post completion of the respective courses – a. Investing 103- 1 live handholding session per month till the end date of the 1-year program focusing on practical application & stock picking for long-term investing b. Trading 102 - 1 session conducted daily on all trading days till the end date of the 1-year program focusing on live identification of trading opportunities. c. Options 101 - 2 sessions per month till the end date of the 1-year program focusing on practical application of options strategies.

18. The Client understands and agrees that Sharekhan Education holds the rights to amend or modify the above terms and conditions with or without giving the participant any prior intimation.

19. If there is any dispute, claim, question or disagreement arising from this Agreement both the client and Sharekhan Education agree to use their best efforts to settle the dispute, claim, question or disagreement by consulting and negotiating in good faith and, recognizing each other's interests, attempt to reach a just and equitable solution satisfactory to both parties. The consultation and negotiation may be face to face, by telephone or by a form of video conference and any other means available.

20. Account Maintenance Charges (Brokerage Refund Plan) a. The client should understand and agree that the course fees will be considered towards the brokerage refund plan (AMC) b. AMC will be adjusted to the extent of the AMC amount paid by the client, on a monthly basis, against the brokerage earned by Sharekhan Limited in the equity & derivative segment only through the trades done in his/her account c. The client authorizes Sharekhan Ltd. to deduct the AMC from the Sharekhan account provided in the enrolment form d. The 1 year AMC will start after the AMC amount gets deducted from the client's Sharekhan Trading account provided, as mentioned in the above point e. The AMC will be adjusted to the extent of the AMC amount paid by the participant, every month, (for the period of 1 year or till the course fees exhausted whichever is earlier) against the brokerage earned by Sharekhan Limited in the equity & derivative segment only through the trades done in the account which is registered under the plan. No brokerage refund will be considered for the trades executed in the Commodity or Currency segment. f. The client understands and agrees that the brokerage plan applicable at the time of activation of AMC will remain the same and he/she won't be able to change it. If he/she wants to change it then the AMC benefits will be discontinued immediately after the change in brokerage plan. In such an event any unutilized amount of the AMC will be lapsed and not be refunded back. g. The client also understands and agrees that only brokerage generated during the trade will be considered for the refund and no other charges like GST, and other taxes will be considered for refund. h. Sharekhan Ltd. reserves the right to extend or discontinue the schemes & In case of continuation of the scheme the AMC may differ from the original amount offered by Sharekhan Ltd. i. The client should understand that the balance amount of the AMC scheme will not be refunded to his/her account in case of expiry of the AMC scheme at the end of the year or if the participant opts out of the scheme. j. The client understands and agrees that Sharekhan Education holds the right to amend or modify the above terms and conditions with or without giving the participant any prior intimation k. Sharekhan.com India Private Ltd reserves all rights to amend the scheme by giving 30 days' notice and will be binding by the participant

21. The fee refund guarantee is not applicable for renewals, the policy is only applicable for the New Enrolment.

## 22. Refund Policy

a. This is applicable only to the clients who has enrolled for the Trading 102: The SuperTrader Program or any other package which includes the Trading 102: The SuperTrader Program

b. To be eligible for the refund, the client should have attended all the 8 sessions of the Trading 102: The SuperTrader Program or have viewed the recordings thereof.

c. In case the client has enrolled for multiple courses at same point of time refund is applicable only if the first course availed is Trading 102: The SuperTrader Program.

d. In order to be eligible for refund the client has to inform us(Sharekhan Education) about his refund claim only when the refund window is open\*.

e. No refund is due to you if you request it, after the above aforementioned timeline.

f. Once the refund is claim and approved it will be for the clients entire AMC amount and he/she will not be eligible for any other classes that he/she enrolled for in the package(in case of multiple courses enrolled together).

g. Since the course fees are adjusted in the form of AMC, in case the client avails of the refund policy the AMC will be closed at the end of the first month and the un-utilized amount of the AMC will be credited back to the clients Sharekhan Trading account. \*Refund window is open for 24 hrs post the completion of the 8th live session of the client's batch of TRADING 102- The SuperTrader Program.