

Investor Charter

A. Vision and Mission Statements for Investors

- **Vision:** Our vision is to lead financial planning and investment advisory in India with integrity, innovation, and insight.
- **Mission:** Our Mission is to simplify and elevate the financial journeys of individuals.

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

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

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

- **Onboarding of Clients:**
 1. Sharing of agreement copy – On the completion of the onboarding process, Box Wealth shares the signed copy of the agreement along with other required documents with the clients.
 2. Completing KYC of clients – Box Wealth reviews and updates the KYC.
- Disclosure to Clients:

1. Box Wealth discloses about its business, affiliations, and compensation in its agreement.
2. Box Wealth's client accounts or holdings are viewed for offering suitable advice, and all transactions take place only when the client authorises the same.
3. Box Wealth discloses the risk profile to the client
 - Box Wealth uses a combination of multiple factors to arrive at advice and product suitability, including risk tolerance, investment objectives, investment experience, knowledge, and the capacity of the client to absorb losses.

D. Grievance Redressal Mechanism

We endeavour to offer top-notch services to you. In the unlikely event that you are having any complaints about our services, it's our utmost duty to sort it out to your satisfaction.

1. Investors can lodge a grievance/complaint against Box Wealth Advisors in the following ways:

Mode of filing the complaint with the investment adviser–

In case of any grievance/complaint, an investor may approach Box Wealth Advisors, who shall strive to redress the grievance immediately, but not later than 21 days of the receipt of the grievance.

Mode of filing the complaint on SCORES or with the Investment Adviser Administration and Supervisory Body (IAASB)–

i. SCORES 2.0 (a web-based centralized grievance redressal system of SEBI for facilitating effective grievance redressal in a time-bound manner) (<https://scores.sebi.gov.in>) Two-level review for complaint/grievance against investment adviser:

- First review done by the designated body (IAASB)
- Second review done by SEBI

ii. Email to the designated email ID of IAASB

2. If the Investor is not satisfied with the resolution provided by the Market Participants, then the Investor has the option to file the complaint/ grievance on the SMARTODR platform for its resolution through online conciliation or arbitration.

3. About 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 05.

E. Rights of investors

- Right to Privacy and Confidentiality.
- Right to Transparent Practices.
- Right to fair and Equitable Treatment.
- Right to Adequate Information.
- Right to Initial and Continuing Disclosure – Right to receive information about all the statutory and regulatory disclosures.
- Right to Fair & True Advertisement.
- Right to Awareness about Service Parameters and Turnaround Time.
- Right to be informed of the timelines for each service.
- Right to be Heard and Satisfactory Grievance Redressal.
- Right to have timely redressal.
- Right to Suitability of the Financial Products.
- Right to exit from a Financial product or service in accordance with the terms of the agreement with the investment adviser.
- Right to receive clear guidance and caution notice when dealing in Complex and High-Risk Financial Products and Services.
- Additional Rights to vulnerable consumers – Right to get access to services in a suitable manner, even if differently abled.
- Right to provide feedback on the financial products and services used.
- Right against coercive, unfair, and one-sided clauses in financial agreements.

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

- **Do's:**

1. Always deal with SEBI-registered Investment Advisers.
2. Ensure that the Investment Adviser has a valid registration certificate.
3. Check for the SEBI registration number. Please refer to the list of all SEBI-registered Investment Advisers, which is available on the SEBI website.
4. 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.
5. Always ask for your risk profiling before accepting investment advice. Insist that the Investment Adviser provide advisory services strictly based on your risk profiling and take into account available investment alternatives.
6. Ask all relevant questions and clear your doubts with your Investment Adviser before acting on advice.
7. Assess the risk-return profile of the investment as well as the liquidity and safety aspects before making investments.
8. 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 recommendation, etc., before dealing with any Investment Adviser.
9. Be vigilant in your transactions.
10. Approach the appropriate authorities for redressal of your doubts/grievances.
11. Inform SEBI about Investment Advisers offering assured or guaranteed returns.

- **Don'ts:**

1. Don't fall for stock tips offered under the pretext of investment advice.
2. Do not provide funds for investment to the Investment Adviser.
3. 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.
4. Don't fall prey to luring advertisements or market rumors.
5. Avoid doing transactions only based on phone calls or messages from any Investment adviser or its representatives.
6. Don't make decisions just because of repeated messages and calls by Investment Advisers.
7. Do not fall prey to limited-period discounts or other incentives, gifts, etc., offered by Investment advisers.
8. Don't rush into making investments that do not match your risk-taking appetite and investment goals.
9. Do not share login credentials and passwords of your trading and demat accounts with the Investment Adviser.