

TERMS OF USE

1. Introduction

These Terms of use (the “**Terms**”) lay out the terms and conditions governing your (the “**User’s**”) access and use of services provided via this mobile /web application (the “**Platform**”) including any connected platforms owned, developed, managed or operated by Northern Arc Securities Private Limited (“**We**”, “**our**”, “**us**”, “**Northern Arc**”) and describes how Northern Arc collects, receives, possesses, stores, deals or handles all personal information including sensitive personal data or information (“**Personal Information**”) provided by you on the Platform. At Northern Arc, the privacy of the Users is of paramount importance and all necessary and reasonable measures are taken towards protecting the Personal Information shared by the Users.

These Terms constitutes a legally binding agreement between the Users and Northern Arc. By accessing the Platform and using the services provided on the Platform(the “**Services**”), you acknowledge that you have read, understood, and agree to be bound by the Terms. These Terms are applicable to all Users of the Platform, irrespective of whether such User has signed up or created an account on the Platform.

2. Why do we need to use this information?

Personal Information shall be collected through the Platform on a need-to-know basis **only** to fulfil the Services, perform Service-related activities, and deliver an optimal user experience to our Users. The User understands that Personal Information collected from them may be used for the following purposes for the platform:

- a) Creation and management of the User’s account,
- b) Provision of the Services offered and for operational efficiencies.
- c) Responding to User inquiries, providing support, and addressing User grievances,
- d) Fulfilling any legal, statutory or regulatory obligation as applicable to both parties herein

Sending updates on services available which include transaction specific messages such as and not limited to, OTPs, completed or rejected transactions, account balances and redemptions/credits into the account. You may also receive promotional and marketing messages [to update you on our service offerings and digital journey enhancements that may be of interest to you.](#)

- e) [To communicate important notices or changes in the Services offered by Us and the terms/policies which govern the relationship between you and the us and with our affiliates, group companies, associates \(wherever applicable\); and for which such entities may reach out to you appropriately](#)
- f) [For any other purpose, for which you have granted access to such information to us, based on your interaction with us.](#)
- g) Improving the Services and other products and services.
- h) Enforcing the terms and conditions of the Platform and other applicable policies .

3. What personal identifiable information we collect:

We may collect Personal Information (as defined below) from the User when the User signs up or creates an account on the Platform in order to avail the Services and during the provision of the Services. This information may include the following:

1. Personal information such as your name, date of birth, place of residence, nationality, etc. and information relating to family members such as father's name, dependent details, nominees etc.
2. Contact information such as your phone number, email ID, communication/residential address, etc.
3. Account details such as username, user ID, password, etc.
4. Proof of identity or address such as your passport, PAN card, voter ID, driving license, proof of possession of Aadhaar number, etc or other Know Your Customer (KYC) details as may be prescribed from time to time by SEBI, RBI, IRDAI and PFRDA or under the Prevention of Money Laundering Act, 2002.
5. Payment information such as bank details, etc.
6. Details relating to past transactions conducted on the Platform by the Users.
7. GPS co-ordinates, IP address, IMEI number, etc.
- 8.
9. We may collect from your device details of your location, installed applications and SMS relating to your financial transactions.
10. Any other information willingly submitted by the User on the Platform or in relation to the Services offered therein.

In the event the User makes payments on the Platform through a payment gateway, or registers itself for scheduled automatic payment services, the User's credit card, debit card, bank account number and other similar financial information may be stored. The User understands and acknowledges that payment gateways are operated by a third-party service provider and the terms, conditions, and privacy policy of such service provider shall be applicable in relation to the use of the payment gateway.

1. Amendments

These Terms are subject to change and may be amended, updated, or revised from time to time at the sole discretion of Northern Arc. The User acknowledges that they shall periodically review the Terms and that any updated versions of the Terms shall be effective immediately upon posting of the updated Terms on the Platform

2. Declaration

The User hereby declares that he/she is not an employee or director of Northern Arc Capital Limited ("Northern Arc"), other entities in the Northern Arc group or any affiliate thereof. and further acknowledges that the securities made available for sale herein involve various risks including market risk, liquidity risk, interest rate risk and credit risk (including loss of principal) that should be evaluated carefully, including the suitability of such investments to your risk profile before a decision is made to invest. Investors are advised to consult with their own legal,

tax, financial and accounting advisors to the extent deemed necessary when making investment decisions.