

Investor Charter in respect of Investment Adviser

A. Vision and Mission Statements for Investors:

Vision:

We believe that our Investors should be enabled to invest with knowledge & safety, and therefore through our services and professional advice, we are focused on helping our Investors make an informed decision for achieving their financial goals.

Mission:

We strive to ensure that every Investor invests in suitable investment products based on their financial needs, risk appetite and investment objectives. We also assist Investors to effectively manage and monitor their investments and thereby enable them to enjoy financial wellness.

B. Business transacted by the Investment Adviser, with respect to the Investors

ICICI Investments Management Company Limited ('IIMCL') shall:

- » Enter into an agreement with the client providing all the details, including fee details, aspect of conflict of interest disclosure and maintaining confidentiality of information;
- » Undertake proper and unbiased risk – profiling and suitability assessment of the client;
- » Obtain registration with a Know Your Client Registration Agency (KRA) and Central Know Your Customer Registry (CKYC);
- » Conduct audit, annually;
- » Disclose the status of complaints on its website;
- » Disclose the name, proprietor name, type of registration, registration number, validity, complete address with telephone numbers and associated SEBI regional/local office details on its website;
- » Employ only qualified and certified employees;
- » Deal with clients only from an official number;
- » Maintain records of interactions with all clients, including prospective clients (prior to on boarding), where any conversation related to the advice has taken place.

C. Details of services provided to Investors

1. On boarding of clients:

- » Sharing of the agreement copy
- » Completing KYC of clients

2. Disclosure to clients:

- » IIMCL shall provide full disclosure about its business, affiliations, compensation in the agreement;

- » IIMCL shall not access client's accounts or holdings for offering any advice;
- » IIMCL shall disclose the risk profile to the client;
- » IIMCL shall provide investment advice to the client based on the risk profiling of the clients and suitability of the client.

D. Grievance Redressal Mechanism

- » In case of any grievance/complaint, an Investor should approach the concerned Investment Adviser or raise their grievances on the provided e-mail ID: customerservice@iciciinvestments.com and IIMCL shall ensure that the grievance is resolved within 30 business days.
- » If the Investor's complaint is not redressed satisfactorily, one may lodge a complaint with the Securities Exchange Board of India ('SEBI') on SEBI's 'SCORES' portal (link specified below), which is a centralised web based complaints redressal system. SEBI takes up the complaints registered via SCORES with the concerned intermediary, for timely redressal. SCORES facilitates tracking the status of the complaint. SEBI SCORES LINK: <https://scores.gov.in/scores/Welcome.html>
- » With regard to 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 - 400 051.

E. Responsibilities of Investors

- **Do's:**
 - » Always deal with SEBI registered Investment Advisers.
 - » Ensure that the Investment Adviser has a valid registration certificate.
 - » Check for the SEBI registration number. You may refer to the list of all SEBI registered Investment Advisers, which are available on the SEBI website in the following link: <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=13>.
 - » 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.
 - » Always ask for your risk profiling before accepting investment advice. Insist that the

Investment Adviser provides advisory, strictly on the basis of your risk profiling and take into account available investment alternatives.

- » Ask all relevant questions and clear your doubts with your Investment Adviser, before acting on the advice.
- » Assess the risk–return profile of the investment as well as the liquidity and safety aspects, before making investments.
- » Insist on getting the terms and conditions in writing, duly signed and stamped. Read these terms and conditions carefully, particularly regarding the advisory fees, advisory plans, category of recommendations etc. before dealing with any Investment Adviser.
- » Be vigilant in your transactions.
- » Approach the appropriate authorities for redressal of your doubts/grievances.
- » Inform SEBI about the Investment Advisers offering assured or guaranteed returns.

• **Don'ts:**

- » Don't fall for stock tips offered under the pretext of investment advice.
- » Do not provide funds for investment, to the Investment Adviser.
- » 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.
- » Don't fall prey to luring advertisements or market rumours.
- » Avoid doing transactions only on the basis of phone calls or messages from any Investment adviser or its representatives.
- » Don't take decisions just because of repeated messages and calls by Investment Advisers.
- » Do not fall prey to limited period discount or other incentive, gifts, etc. offered by Investment advisers.
- » Don't rush into making investments that do not match your risk taking appetite and investment goals.
- » Do not share the login credential and password of your trading and Demat Accounts with the Investment Adviser.