

SERVICE AGREEMENT
(Investment Advisory Agreement)

THIS AGREEMENT IS MADE AND EXECUTED AT on / /, BETWEEN:

M/S Investment Multiplier Financial Services a Registered Investment Advisory with SEBI bearing registration no. INA000009427 and having its registered office at 301, Kanchan Sagar, 3RD Floor, Old Palasia Indore (MP) Pin - 452016 Through its Proprietor/Authorized Representative Mr. Shivansu Jaiswal S/o of S N Jaiswal hereinafter referred as "Investment Advisor", which expression shall unless repugnant to the context or meaning thereof, always means and includes the said RIA or Advisor and the authorised representatives of the FIRST PART;

AND

Client;

Mr./Ms/Mrs (PAN:) S/o, Mr
Resident of **Pin** Hereinafter called & referred to as "Client", which expression shall unless repugnant to the context or meaning thereof, always means and includes the said Client as well as her legal heirs, legal representatives, Executors, Administrators, Successors, Nominees, Assignees & Agents, etc. of the SECOND PART;

AND WHEREAS, The party of the first part is a "Proprietorship"/"Private Limited company registered under The Company's Act, 1956" & also registered as Investment Advisor under Reg. 9 of The Securities Exchange Board of India (Investment Advisers) Regulations 2013, having Registration number INA000009427. The Adviser is engaged in the business of Investment Advisory as defined in Reg. 2(m) of The Securities Exchange Board of India (Investment Advisers) Regulations 2013

Appointment of the Investment Adviser: In accordance with the applicable laws, the client hereby appoints, entirely at his / her / its risk, the Investment Adviser to provide the required services in accordance with the terms and conditions of this agreement as mandated under Regulation 19(1)(d) of the Securities and Exchange Board of India (Investment Advisers) Regulations

The Client has given full consent to the Adviser for taking Investment Advice in securities market. The Client is well versed about the risk involved in the securities market. The Client has checked all the details i.e. service features, terms & conditions, disclaimer & disclosure from the website www.investmentmultiplier.in of the Adviser and by way of entering into this agreement accepts the same."

"I / We have read and understood the terms and conditions of Investment Advisory services provided by the Investment Adviser along with the fee structure and mechanism for charging and payment of fee. Based on our written request to the Investment Adviser, an opportunity was provided by the Investment Adviser to ask questions and interact with 'person(s) associated with the investment advice".

(Signature of Client)

Based on 'client risk profile and suitability report', the Adviser will recommend the appropriate Investment Mix, Service or mix of services to the Client. Please be noted that client's risk profile is updated to Client via mail by Adviser. Also, Client is aware about the individual risk profile and risk associated with the services subscribed.

That, this agreement and the terms and conditions herein shall be treated as a continuous agreement for all future transactions between the first and the second party.

NOW THEREFORE, THIS AGREEMENT IS WITNESSETH AS UNDER:

1. Declaration from the Investment Adviser :

Investment Adviser will neither render any investment advice nor charge any fee until the client has signed this agreement. Investment Adviser will not manage funds and securities on behalf of the client and will only receive such sums of monies from the client as are necessary to discharge the client's liability towards fees owed to the Investment Adviser. Investment Adviser does not, in the course of performing its services to the client, holds out any investment advice implying any assured returns or minimum returns or target return or percentage accuracy or service provision till achievement of target returns or any other nomenclature that gives the impression to the client that the investment advice is risk-free and/or not susceptible to market risks and or that it can generate returns with any level of assurance.

2. Fees Charged to the Client :

That, it is clearly and unambiguously understood that the client has to pay a sum of Rs/- (..... Only .in words-) towards the fees for the advisory services offered by the adviser, and by paying such fees the client has subscribed to the **(Service)** of the adviser for a period of **days** from the date of entering into this agreement. In addition the Advisory model of investment adviser is fee-based. The fee mode is "fixed fee model." to the investment advisory fee, also investment adviser does not accept any consideration, commissions, and any other fee from the customer. No cash receipt accepted by the investment adviser. The fee will be receiving only from the proper banking channel. The client has option to pay the advance fee according to the SEBI (Investment Adviser), Regulations, 2013. The fee is not based on the Asset Under Advice. All the payments for the service amount are subjected to receive in company accounts only which is mentioned on our website i.e www.investmentmultiplier.in. Investment Multiplier financial services and its proprietor will be not responsible, in case you deposit the money in any other account that is not mention on our website. Never share your card detail OTP or CVV of your debit or credit card nor share your online banking ID & passwords. **The details of Fees are in Annexure A.**

3. Scope of Service :

That the said service subscribed by the client includes features which are mentioned on our website at **www.investmentmultiplier.in** and are also mentioned hereinafter for client's convenience in **Annexure B**. These services are subjected to the regulations as framed by SEBI from time to time.

4. Functions of the Investment Adviser :

Functions, obligations, duties and responsibilities of the Investment Adviser (including principal officer and all persons associated with the investment advice), are:

- (a) To render advisory services in compliance with the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 and its amendments, rules, circulars and notifications.
- (b) That the adviser complies with the eligibility criteria as specified under the Investment Adviser Regulations at all times.
- (c) Risk assessment procedure of client including their risk capacity and risk aversion is complied with in the form of Risk Profile which is conducted for all the clients before suggesting a suitable service or mix of services.
- (d) The adviser shall whenever required provide detailed reports to clients on potential and current investments.

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- (e) That, the adviser maintain records of the clients i.e. client-wise KYC, risk assessment, analysis reports of investment advice and suitability, terms and conditions document, related books of accounts in compliance with the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013.
- (f) That, there is a provision regarding audit as per the Securities and Exchange Board of India (Investment Advisers) Regulations 2013, and the client is expected to cooperate with the adviser as and when required for the purposes of the said audit.
- (g) That the adviser undertakes to abide by the Code of Conduct as specified in the Third Schedule of the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013.

5. Investment Objectives and Guidelines :

- (A) That the investment adviser only provides investment in securities markets that is buy/sell recommendations in stocks and commodities. It is clarified that the investment adviser will only provide Buy/sell recommendations and will not be responsible for execution of these advise, whether to act on the said recommendations or not is entirely on the discretion of the client. It is also clarified that it is suggested that the client shall make equal investments in all the advise provided by the client and shall maintain a proper stop loss as given by the adviser along with the recommendations so given.
- (B) That it is agreed that the client shall maintain an investment of Rs/- (..... in words) at all time in his accounts under his supervision and control as Asset under Advise as per his commitment and consent.
- (C) That any taxes applicable shall be charged extra over the fees.

- 6. Risk Factor:** Risk exists in a number of different situations, but your main concern is with financial risk, which is the volatility associated with the prices on and returns from investments. It is important to remember that investment returns may fluctuate and are not guaranteed, and you might not get back the original value of your investment.

Type of Investment products and risk associated with them :

Stocks: Stocks or equity are shares that are issued by companies and are bought by the general public. This offers an avenue to companies to raise funds. Stocks entitle a customer ownership of a company. Shares, stocks and equity all imply the same thing. Shares are one of the most popular investment avenues in the world. This is because the returns offered by stocks is generally higher than any other financial instrument. However, to balance out the high return associated with stocks, the risk associated with these products is also quite high. Any business may issue different types of shares based on the financial urgency and need. In exchange for the money, shareholders are issued Stock certificates. Stocks are mostly divided into two basic types, common stocks and preferred stocks.

Fixed Deposits - Suitable for Investors Low Risk Appetite- As the name itself indicates, fixed deposits are financial instruments that are one of the oldest and safest ways to save money. These are not necessarily active investment tools, but are rather a passive way to save and earn returns. A fixed amount of money is kept aside with a financial institution for a fixed number of days or months or years. In turn, interest is earned on this money. The rate of interest differs with the deposit tenure and also with the banking entity. Similar to fixed deposit is the concept of recurring deposit. However, the only point of difference in the two investment tools is that while a lump-sum amount needs to be fixed in case of fixed deposit, a smaller amount needs to be deposited at regular intervals in case of a recurring deposit. Hence, customers who do not have a large chunk of money to fix in a single go can opt for a recurring deposit wherein money is usually deposited monthly for a specific deposit tenure. The rate of interest earned on recurring deposit is similar and comparable to that earned on fixed deposit.

Bonds - Suitable for Investors Low Risk Appetite -A Bond can be understood as an IOU which is issued by an issuer (borrower) and to a lender. Generally, bonds are instruments used by public and private sector enterprises to raise huge sums of money which any bank is incapable of lending. These bonds are then issued in the public market by the borrowing entity and are bought by lenders for specific amounts of money. Thousands of lenders then come together to lend the required amount and the borrowing organization is able to raise capital for its operational or growth purposes. However, since money is being lent to the issuer of bonds, there is also an interest component involved that is paid back to the investor in turn for his/her money. This interest is paid at a predetermined rate and for a specific period of time. Bonds fall under the category of fixed income securities since the interest on these can be exactly

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calculated for the time for which the bond is held. Bonds fall under the debt category and are therefore, comparatively safer financial instruments to invest in. However, with all financial tools risk is inversely proportional to returns and as such the low-risk attribute of this tool makes it a low return instrument as well.

Sukanya Samridhi Scheme- Sukanya Samridhi Yojana is a special scheme which has been launched by the central government to facilitate the financial wellbeing of girl child in the country. This scheme can be availed by parents or legal guardian of a girl child and an amount as low as Rs.1000 per annum can be deposited under the scheme. The account matures only after the girl child reaches the age of 21. Premature withdrawal is allowed only after the girl reaches the age of 18 years and has financial need pertaining to wedding or education.

National Pension Scheme - National pension Scheme is one of the most popular schemes for ensuring a regular pension amount to individuals working in both the private and the public sector. NPS is offered to individuals either as part of their corporate perks or is availed by individuals on their own. The amount set aside towards NPS is eligible for tax rebate under section 80C of the Income Tax Act. The scheme offers withdrawal of deposited amount only once the account holder reaches the age of 60 years. The corpus withdrawn on maturity is absolutely tax-free.

Other type of risk associated with Trading

Market Risk: An investor may experience losses due to factors affecting the overall performance of financial markets. Stock market bubbles and crashes are good examples of heightened market risk. You can't eliminate market risk, also called systematic risk, through diversification. You can, however, hedge against market risk.

Inflation risk: Inflation risk, also called purchasing power risk, is the chance that the cash flowing from an investment today won't be worth as much in the future. Changes in purchasing power due to inflation may cause inflation risk.

Liquidity risk : Liquidity risk arises when an investment can't be bought or sold quickly enough to prevent or minimise a loss. You can minimise this risk to a good extent by diversifying.

7. Validity of Advisory Services:

- (A) That the services of the adviser as subscribed by the client are valid for days from the date of this agreement.
(B) That the client may request a renewal of service through a email on the official email id of the advisor which is info@investmentmultiplier.in, on the receipt of the email the adviser may consider the renewal of services of client as per applicable laws and guidelines by SEBI
(C) That the renewal of the services will be subjected to such terms and conditions as agreed between the parties at the time of renewal or if no change is made the renewal shall be govern by this agreement.

8. Amendments:

This agreement and any and all the conditions herein may be amended by the mutual consent of both the parties at any time before the expiry of the service period.

9. Termination and it's implications:

This Agreement may be terminated under the following circumstances, namely

Voluntary / mandatory termination by the Investment Adviser after giving 30 days written notice however the refund amount will be reduced by service active period, notice period time of 30 days and all deducted applicable taxes on the full amount.

Voluntary / mandatory termination by the client after giving 30 days written notice however the refund amount will be reduced by service active period plus the amount due for the corresponding quarter in which such termination has taken place plus notice period time of 30 days and all deducted applicable taxes on the full amount.

(Signature of Client)

Suspension/Cancellation of registration of Investment Adviser by SEBI however the refund amount will be reduced by service active period, plus the amount due for the corresponding quarter in which such termination has taken place plus notice period time of 30 days and all deducted applicable taxes on the full amount.

Any other action taken by other regulatory body/ Government authority however the refund amount will be reduced by service active period, plus the amount due for the corresponding quarter in which such termination has taken place plus notice period time of 30 days and all deducted applicable taxes on the full amount.

The client shall not be entitled for any service after the completion of the notice period of 30 days, within which the client will be required to either liquidate all positions or take charge on his own.

10. Relationship with related parties: The investment adviser company declares that it maintains an arms length with other parties, i.e. the company has no tie-ups with either broker or depository and does not suggests any broker or other intermediary to it's client, nor the company gets any remuneration besides the subscription from client.

11. Investment Adviser not engaged in other activities:

- (A) That we do not provide any other services than the investment advisory services.
(B) That we do not provide any distribution services or brokerage services or any other services apart from advisory service as mentioned above.
(C) That neither the proprietor/director nor any of his family members provide any distribution services or brokerage services or any other services apart from advisory service as mentioned above.
(D) That the company declares that it shall not provide any distribution services, for securities and investment products, either directly or through their group to an advisory client.

12. Representation to client : That the client hereby gives an irrevocable and unconditional consent and permission to the advisor to undertake any actions in relation to the securities and investment product advised by the investment adviser and also for taking such advise.

13. No right to seek Power of Attorney : The Investment Adviser declares that it does not seek any power of attorney or authorizations from its clients for implementation of investment advice. And the relationship with client is that of advisor (Service provider) and client and it does not operates under any agent and client relationship.

14. Conflict of Interest : The Investment Adviser declares that it will disclose all conflicts of interest as and when they arise and it does not derive any direct or indirect benefit out of the client's securities/investment products apart from the advisory fees charged directly to the client.

15. Maintenance of accounts and confidentiality : Investment Adviser shall be responsible for maintenance of client accounts and data as mandated under the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013.

16. Terms of Fees and Billing : (A) The Fees will be charged for the service period subscribed by the client in advance excluding of any taxes.

(B) The client shall pay an amount of **Rs.....** as advance and the remaining amount of **Rs** in instalments. The detailed fee schedule is annexed with this agreement Annexure A

(C) That an illustration showing how fee is determined is also annexed with Annexure A

(Signature of Client)

(D) That the Fees shall be paid by client only in the Authorised accounts of the company by online NEFT/RTGS/IMPS/UPI payment methods or by cheque deposit or DD, i.e. by any method which is traceable and legally allowed or by modes allowed by SEBI from time to time.

(E) That the company will issue invoice against fees received without the invoice no fees deposit will be accepted, if invoice is not issued within 2 working days of fee payment kindly contact our customer support at 9285501283 or by mailing us at info@investmentmultiplier.in

(F) That, the company will not accept any cash deposits or deposits made in any personal accounts, the client is strictly advised to refrain from such payments failing which the company will not be responsible for such payments if made.

(G) Services to be rendered on pro rata basis in case of non-completion of subscription charges.

17. Liability of Investment Adviser:

(A) That, it is declared that the Investment Adviser shall not incur any liability by reason of any loss, which a client may suffer by reason of any depletion in the value of the assets under advice, which may result by reason of fluctuation in asset value, or by reason of non-performance or under-performance of the securities/funds or any other market conditions.

(B) That, Investments in stocks and commodity (Financial) markets is subjected to market risks. We do not offer any guaranteed return service, Dmat service, sure shot calls, jackpot calls or any other service which is not mentioned on our website www.investmentmultiplier.in, if any person tries to sell any such service kindly report us on customer care number **i.e 9285501283** or mail us at **info@investmentmultiplier.in** .

(C) That, It is also agreed by the parties that "Adviser don't deliver services through any other medium, except SMS or Instant Messenger". Also, client should trade in all recommendations/tips provided by company via SMS/Instant messenger. During the conversation with client our executives may discuss various securities for reference and evaluation purposes, this shall not be construed as Investment Advice and only recommendations provided through afore mentioned mediums only be considered by client for execution purpose. The Adviser does not take any accountability of any loss occurring to the client by acting upon such discussions believing it to be an investment advice.

(D) That, the duty of the advisor is only to provide advice to the client and whether to execute such advice or not is entirely at the discretion of the client and as such the adviser shall never be held liable for any act or omission in execution on the part of the client.

18. Representations and Covenants : That, the proprietor/director/partners of the company and all principal officers and the research team are appropriately qualified as per SEBI guidelines and are registered by SEBI under Reg. 9 of The Securities Exchange Board of India (Investment Advisers) Regulations 2013, bearing registration number INA000009427 and assure that such qualifications shall be maintained throughout the service period.

19. Death or Disability of Client : That, on death or disability of the client, on submission of a written request along with relevant documents, this agreement shall be terminated and a refund proportionate to the unused service period remaining after deducting the applicable taxes and 30 days service charges will be processed. Provided the written request is made within 30 days of death or disability. No refund shall be considered after the expiry of 30 days period.

20. Death or Disability of Investment Adviser : That, in the event of Death or permanent disability of the investment adviser, if the legal heirs, executors, trustee, etc of the adviser are not able to continue the business of the company and provide remaining services due to compliance requirements. All refunds, if any shall be subjected to applicable laws and to the jurisdiction of courts and forums at Indore, Madhya Pradesh.

21. Settlement of Disputes and Provision for Arbitration : That, as declared earlier investments in markets is subjected to market risks and the investment adviser shall not be responsible for any profits/losses occurring out of his advice, Further the adviser shall be protected against any action taken in good faith. That any dispute between the

(Signature of Client)

client and the company shall first be settled by mutual consent, if no settlement is reached either party shall send a written notice to that effect to the counter party. Thereafter, the client may file a complaint on the SEBI SCORES portal as per SEBI norms. Or the matter can be referred to Arbitration as per applicable laws, provided that the arbitrator be appointed by the Courts at Indore and the place of sitting and jurisdiction of Arbitrator shall be at Indore (M.P.).

- 22. Adherence to grievance redressal timelines :** Investment Adviser shall be responsible to resolve the grievances within the timelines specified under SEBI circulars.
- 23. Severability :** If any provision of this Agreement shall be held or made invalid by a court decision, statute, rule or otherwise, the remainder of this Agreement shall not be affected thereby.
- 24. Force Majeure :** The Investment Adviser shall not be liable for delays or errors occurring by reason of circumstances beyond its control, including but not limited to acts of civil or military authority, national emergencies, work stoppages, fire, flood, catastrophe, acts of God, insurrection, war, riot, pandemic, or failure of communication or power supply. In the event of equipment breakdowns beyond its control, the Advisor shall take reasonable steps to minimise service interruptions but shall have no liability with respect thereto.
- 25. Miscellaneous :** Each party agrees to perform such further actions and execute such further agreements as are necessary to effectuate the purposes hereof.
- 26. Declaration by Client :** (A)That, this agreement is drafted as per the regulations 19 (1)(d) of the amended Investment Adviser Regulations, 2020, By signing this agreement the client declares that the client has read and fully understood all the clause in this agreement in addition the client also accepts that the client has read all the annexures of this agreement and has gone through the terms and conditions of the investment adviser on the website of the investment adviser www.investmentmultiplier.in, and the client gives his irrevocable, unconditional, free and fair consent to this agreement and the aforementioned documents. (B)That, The second party knows that past performance of any script/ stock does not guarantee further result. The second party also knows that performance results published on the website of the Adviser are generated by computer & may contain computation error. (C)That, The second party knows the contents on the website www.investmentmultiplier.in are neither a solicitation nor an offer to buy/sell any financial market and by using this or using/viewing any part of this website he/she is agree with the terms and conditions provided on website as well as in this indenture.

That, By signing this agreement, party of second part agrees & acknowledges all terms & conditions (regarding non-refundable clause, non-guaranteed services (non-guaranteed profit/loss services) & all other stated on the website, Welcome mail, Payment Receipt & MOU) from party of first part & intends to join services with his free consent and undertakes that in event of non-adherence of any of the terms and conditions or disclosures and disclaimers by the second party, the first party will not be held liable under any civil or criminal law for the time being in force.

That, All the terms and conditions mentioned herein before shall be taken to be correctly described and binding on the parties in future.

That, the second party agrees that if any stamp duty, court fee or other legal charges are applicable to this agreement the same shall be borne by the second party as and when required.

IN WITNESS WHEREOF, the parties here in above named have set their respective hands and signed this Agreement in presence of the following attesting witnesses signing as such on the -day, month and the year first above mentioned.

यह कि, यह अनुबंध हमें हिंदी में पढ़ कर समझाया व सुनाया गया है।

अतः यह हम दोनों पक्ष यह अनुबंध-लेख हमारे हित में राजी खुशी से, सोच समझ कर, स्वस्थचित्तावस्था में पूर्ण होश हवास, बगैर किसी दबाव के निम्नलिखित गवाहों के समक्ष आज दिनांक को निष्पादित कर दिया है. ताकि प्रमाण रहे व वक्त जरूरत काम आवे।

(Signature of Client)

Client Agreement Declaration
Client Consent

This is our standard client agreement upon which we intend to rely, for your own benefit and protection you should read the term of this agreement, disclosures, disclaimer and term and conditions carefully before signing. As by signing you consent to the terms contained. I/we understand and consent to the above terms and I hereby authorize Investment Multiplier financial services (Investment Advisory) to my investment adviser. The Liabilities and responsibilities of Investment Multiplier financial services will be limited to its service provided. I/we read and understand all the above said documents. I/we agree that the client agreement will come into effect from the date of issue

- I know and agree on the Risk profile, Risk Score and Risk Assessment report.
- I know and agree the risk involved in the market.
- I know and agree on that the risk nature of services.
- I know and agree to comply of SEBI (Investment Adviser) Regulations, 2013 and other applicable provisions, Regulations and Act.
- Yes, I will submit 6 months bank. statement and /or Income Tax Return (Last 3 Years Financial years)as income proof along with loan statement for verification of information for financial liability, which I am providing to Investment Multiplier financial services in this process 1
- No, I will not want to whole financial planning, e.g. Mutual Fund, Insurance, Bond, Estate, Planning of Tax and Will Matter and other aspects. So, I shall not deposit the proof Income and financial liability. I will take responsibility for any regulatory action.

Client Name -	Investment Multiplier Financial Services, Indore (M.P)
Signature _____	Signature
Witness Name -	
Signature _____	
For Client Use	For Official use Only

(Signature of Client)

Annexure A (Product Pricing)

Service Name	1 Month Charges (Including GST)	2 Month Charges (Including GST)	3 Month Charges (Including GST)
Stock Cash	18,000	35,000	NA
Stock Cash Hni	55,000	1,00,000	NA
Galaxy Cash	NA	NA	1,25,000
Stock Future	21,000	40,000	NA
Stock Future Hni	55,000	1,00,000	NA
Stock Option	21,000	40,000	NA
Hni Option	55,000	1,00,000	NA
Nifty Option	30,000	58,000	NA
Combo Option(HNI OPTION+NIFTY OPTION)	NA	NA	1,25,000
MCX (BASE METAL+BULLION+ENERGY)	NA	NA	1,25,000

Annexure B (Product Features & Its Risk)

Service Name	Product Calls Features*	Product Risk
Stock Cash	2-3 Calls/Day	Moderate
Stock Cash Hni	1-2 Calls/Day	High
Galaxy Cash	1-2 Calls/Day	High
Stock Future	2-3 Calls/Day	High
Stock Future Hni	1-2 Calls/Day	High
Stock Option	2-3 Calls/Day	High
Hni Option	1-2 Calls/Day	High
Nifty Option	1-2 Calls/Day	High
Combo Option	2-3 Calls/Day	High
MCX	1-2 Calls/Day	High

Note:- Product Calls Features* for more detail visit <https://investmentmultiplier.in>

(Signature of Client)