TERMS OF SERVICE

(WEBSITE TERMS OF USE)

FOR

WEALTHDOOR INVESTMENT ADVISERS PRIVATE LIMITED

(operating under the brand name "Wealthdoor" / "Wealthdoor Private Wealth")

SEBI Registered Investment Adviser — Registration No. INA000022057

BASL Enlistment No. 2458 (BSE Administration & Supervision Ltd.)

Website: www.wealthdoor.in

Prepared considering SEBI (Investment Advisers) Regulations, 2013, SEBI Master Circular for Investment Advisers dated 06 February 2026, the Information Technology Act, 2000, the Digital Personal Data Protection Act, 2023, Indian Contract Act, 1872 and industry best practices

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Prepared considering SEBI (Investment Advisers) Regulations, 2013, SEBI Master Circular for Investment Advisers dated 06 February 2026, cybersecurity and conduct expectations applicable to SEBI-registered intermediaries, the Information Technology Act, 2000, the Digital Personal Data Protection Act, 2023, the Indian Contract Act, 1872, and industry best practices.

1. INTRODUCTION & OBJECTIVE

These Terms of Service ("Terms") govern access to and use of the website www.wealthdoor.in ("Website"), and any related applications, client portals, communication channels or digital touchpoints (collectively, the "Platform"), operated by Wealthdoor Investment Advisers Private Limited ("Wealthdoor", "the Company", "we", "us" or "our"), a SEBI-registered Investment Adviser (Registration No. INA000022057).

These Terms should be read together with Wealthdoor's Privacy Policy and Cybersecurity & Information Security Policy. Where a Client has signed an Investment Advisory Services Agreement, the terms of that Agreement (including the Most Important Terms and Conditions annexed to it) shall govern the advisory relationship, and these Terms shall apply to Platform use generally.

This Policy aims to:

- Set out the legally binding terms on which visitors and clients may access and use the Platform
- Clarify the nature, scope and limits of information made available on the Platform
- Protect the interests of Wealthdoor and its clients
- Ensure compliance with SEBI Regulations and other applicable law
- Set out disclaimers, liability limitations and grievance redressal mechanisms
- Govern the relationship between the Platform and its Users prior to and outside of any signed Investment Advisory Agreement

2. REGULATORY BASIS

These Terms are prepared considering:

- SEBI (Investment Advisers) Regulations, 2013, as amended
- SEBI Master Circular for Investment Advisers dated 06 February 2026
- Guidelines and circulars issued by SEBI and the Investment Adviser Administration and Supervisory Body (IAASB) / BASL
- Information Technology Act, 2000 and rules made thereunder
- Digital Personal Data Protection Act, 2023
- Prevention of Money Laundering Act, 2002 (PMLA) and rules made thereunder
- FATCA and CRS requirements applicable to Indian financial institutions
- Indian Contract Act, 1872
- Consumer Protection Act, 2019 (E-Commerce Rules, where applicable)
- Industry best practices for SEBI-regulated intermediaries

3. DEFINITIONS

- **"Advisory Services"** means personalised or non-personalised investment advice provided by Wealthdoor as a SEBI-registered Investment Adviser under a signed Investment Advisory Agreement.
- **"Client"** means a person who has been onboarded by Wealthdoor after completion of KYC and execution of an Investment Advisory Agreement.
- **"Content"** means all text, graphics, research, tools, calculators, logos and other material made available on the Platform.

- **"User" / "you"** means any person who accesses or browses the Platform, whether or not such person is a Client.
- **"Applicable Law"** means SEBI Regulations, circulars, and all other statutes, rules and regulations of India as amended from time to time.

4. ACCEPTANCE OF TERMS

By accessing, browsing, or using the Platform in any manner, you unconditionally agree to be bound by these Terms, our Privacy Policy, and our Cybersecurity & Information Security Policy. If you do not agree with any part of these Terms, you must discontinue use of the Platform immediately.

- Continued use of the Platform after any update to these Terms constitutes acceptance of the revised Terms
- Use of the Platform by a minor is not permitted; Users represent that they are at least 18 years of age and legally competent to contract
- Access to Advisory Services is separately governed by a signed Investment Advisory Agreement, which shall prevail over these Terms in case of conflict on advisory matters

5. ELIGIBILITY

To use the Platform or avail Advisory Services, you must:

- Be at least 18 years of age and competent to contract under the Indian Contract Act, 1872
- Not be barred, debarred or restricted by SEBI, any court, or any regulatory authority from availing investment advisory or securities market services
- Provide accurate, current and complete information during onboarding and KYC
- Comply with all Applicable Law in connection with use of the Platform

6. NATURE & SCOPE OF SERVICES

Wealthdoor is a SEBI-registered, fee-only Investment Adviser (Registration No. INA000022057; BASL Enlistment No. 2458) offering services that may include:

- Wealth management and portfolio construction guidance
- Investment advisory across asset classes including equity, fixed income, mutual funds, PMS and AIF
- Financial planning, tax planning and estate & succession planning support

Wealthdoor does not sell third-party financial products, does not earn commissions or distribution income, and does not accept execution mandates on behalf of clients. Advisory Services are rendered strictly on a fee-only basis pursuant to a written Investment Advisory Services Agreement, following completion of risk profiling and KYC in accordance with SEBI (Investment Advisers) Regulations, 2013. In particular:

- Wealthdoor does not manage client funds or securities and only receives sums necessary to discharge fees owed by the Client
- Wealthdoor does not execute or carry out any trade on a Client's behalf without the Client's specific and positive consent on every trade, and does not seek any power of attorney or trading authorisation from Clients
- Advice is non-binding and non-recourse in nature; the final investment decision, including the choice of instrument, exposure and tenure, rests entirely with the Client
- Wealthdoor maintains an arm's-length relationship between its advisory activities and any other business activity, and does not provide distribution services to advisory clients

7. WEBSITE CONTENT IS NOT PERSONALISED ADVICE

Unless a User has been onboarded as a Client under a signed Investment Advisory Agreement, all information, articles, tools, calculators, market commentary and other Content on the Platform is provided for general informational purposes only and shall not be construed as:

- Personalised investment advice
- A recommendation to buy, sell or hold any security or investment product

- An offer, solicitation or invitation to invest
- Legal, accounting, tax or regulatory advice

Any decision taken by a User based on general Content on the Platform, without engaging Wealthdoor as an Investment Adviser, is taken entirely at the User's own risk. Users are advised to consult a SEBI-registered Investment Adviser before making any investment decision.

8. ONBOARDING, REGISTRATION & KYC

Availing Advisory Services requires:

- Completion of Know Your Client (KYC) formalities as prescribed by SEBI
- Risk profiling and suitability assessment
- Execution of a written Investment Advisory Agreement setting out scope, fees and terms of engagement
- Provision of accurate personal, financial and identity information; Wealthdoor reserves the right to verify such information and to decline or discontinue services where information provided is false, incomplete or misleading

Users are responsible for maintaining the confidentiality of any login credentials, OTPs or access tokens issued to them and for all activity conducted under their account. Any suspected unauthorised access must be reported immediately to Wealthdoor.

9. FIDUCIARY DUTY & ADVISORY RELATIONSHIP

As a SEBI-registered Investment Adviser, Wealthdoor:

- Acts in a fiduciary capacity towards its Clients
- Discloses conflicts of interest, if any, as required under Applicable Law
- Does not accept any consideration, in whatever form, from any third party in relation to advice given to Clients
- Segregates advisory activity from distribution activity, in compliance with SEBI (Investment Advisers) Regulations, 2013

Nothing on the Platform creates an advisory or fiduciary relationship between Wealthdoor and a User unless and until such User has been formally onboarded as a Client.

10. FEES & PAYMENT TERMS

- Advisory fees shall be as disclosed in the Investment Advisory Services Agreement and charged strictly in accordance with the fee limits and modes prescribed under Regulation 15A of the SEBI (Investment Advisers) Regulations, 2013 and applicable IAASB guidelines
- **Fee mode & caps (individual/HUF clients):** Fixed Fee mode is capped at ₹1,51,000 per annum per family of client; Assets under Advice (AUA) mode is capped at 2.5% of AUA per annum per family of client (exclusive of statutory charges). These caps do not apply to non-individual clients or accredited investors, and are subject to revision by SEBI/IAASB from time to time
- Fees may be charged in advance for a period not exceeding one year, as agreed with the Client
- Fees shall be paid only through traceable banking modes — account-payee cheque, demand draft, NEFT/RTGS/IMPS/UPI, or through the Centralised Fee Collection Mechanism (CeFCoM) administered by BSE Limited. Fees shall never be accepted in cash, cryptocurrency, or in the personal account/name of any employee
- Wealthdoor receives fees only from the Client being advised, and not from any third party in respect of the securities or products advised upon
- Where a Client fails to pay fees within 30 days of the due date, Wealthdoor may temporarily pause services; where payment remains outstanding beyond 90 days, both the services and the underlying Advisory Agreement may stand terminated
- Refunds on premature termination shall be pro-rata for the unexpired service period, subject to a maximum breakage fee of one quarter's fee retained by Wealthdoor, as set out in the Investment Advisory Services Agreement

11. RISK DISCLOSURE

Investment in securities market is subject to market risks. Users and Clients should read all related documents carefully before investing. Wealthdoor does not guarantee any specific outcome, return, or protection against loss.

- Past performance of any security, strategy, or asset class is not indicative of future performance
- Advice is rendered based on information available and disclosed by the Client at the relevant time; incomplete or inaccurate disclosure may affect the suitability of advice
- Market, credit, liquidity, currency, regulatory and geopolitical risks may affect investment outcomes and are outside Wealthdoor's control

12. NO GUARANTEE OF RETURNS

Wealthdoor, its directors, employees and representatives do not, in any manner, indicate, promise or guarantee any assured, minimum or fixed returns on investments made pursuant to advice rendered. Any representation, oral or written, to the contrary by any individual is unauthorised, is not binding on Wealthdoor, and should be reported immediately.

13. USER / CLIENT OBLIGATIONS

Users and Clients shall:

- Provide true, accurate and updated information at all times, including on material changes to financial condition or risk appetite
- Use the Platform only for lawful purposes
- Not misrepresent identity or impersonate any other person or entity
- Not attempt to gain unauthorised access to the Platform, its systems, or other users' data
- Not disclose any advice provided by Wealthdoor to any third party — advice is exclusively for the Client's own knowledge and use
- Keep contact details, including registered email ID and mobile number, updated with Wealthdoor at all times
- Comply with all Applicable Law while using the Platform

> ***IMPORTANT: Wealthdoor shall never ask for a Client's login credentials or OTPs for their trading account, demat account, or bank account. Such details must never be shared with anyone, including anyone claiming to represent Wealthdoor.***

14. PROHIBITED USES OF THE PLATFORM

Users shall not:

- Reverse-engineer, decompile, scrape, or attempt to extract source code or underlying data from the Platform
- Upload or transmit viruses, malware, or any code of a destructive nature
- Use the Platform to transmit unsolicited commercial communication, spam, or unlawful content
- Copy, reproduce, republish or create derivative works from Platform Content without prior written consent
- Use automated means (bots, crawlers) to access the Platform without authorisation
- Use the Platform in any manner that could disable, overburden, or impair its proper functioning

15. INTELLECTUAL PROPERTY RIGHTS

All Content on the Platform, including text, graphics, logos, the "Wealthdoor" name and marks, research notes, tools and design elements, is the exclusive property of Wealthdoor or its licensors and is protected under applicable intellectual property laws.

- No right, title or interest in any Content is transferred to Users by virtue of access to the Platform
- Limited, non-exclusive, non-transferable permission is granted to view Content for personal, non-commercial use only
- Any unauthorised use of Wealthdoor's name, logo or marks is strictly prohibited

16. THIRD-PARTY LINKS & CONTENT

The Platform may contain links to third-party websites, research, news sources or tools for User convenience.

- Wealthdoor does not control, endorse, or assume responsibility for the content, accuracy, or practices of any third-party website
- Access to third-party links is at the User's own risk and subject to the terms of the respective third party
- Inclusion of a link does not imply any association, sponsorship, or affiliation with Wealthdoor

17. CONFIDENTIALITY & DATA PROTECTION

Personal and financial information collected through the Platform is handled in accordance with Wealthdoor's Privacy Policy and Cybersecurity & Information Security Policy, and in compliance with the Digital Personal Data Protection Act, 2023 and SEBI requirements on data confidentiality.

- Client information is collected only for onboarding, KYC, advisory and regulatory purposes
- Information is shared with third parties only on a need-to-know basis, with statutory authorities, or with User/Client consent
- Where Wealthdoor uses AI, machine learning, or automated analytics for research, operational or compliance purposes, Client data shall not be uploaded to unauthorised or unapproved AI systems, and Wealthdoor remains solely responsible for the confidentiality, security and suitability of any resulting advisory output
- Users are encouraged to review the Privacy Policy for full details on data collection, storage, retention, consent management and User rights

18. COMMUNICATION & ELECTRONIC RECORDS

- Communication with Clients shall be through official channels only — registered email IDs, approved messaging platforms, and official contact numbers of Wealthdoor
- Clients consent to receive advisory communication, statements, and regulatory disclosures electronically
- Electronic records, including emails and system logs, shall be treated as valid evidence of communication and instructions
- Clients must promptly notify Wealthdoor of any change in registered email ID, phone number, or address

19. GRIEVANCE REDRESSAL MECHANISM

Wealthdoor maintains a grievance redressal mechanism in accordance with SEBI norms, including escalation to SEBI's SCORES platform and the Online Dispute Resolution (ODR) mechanism where applicable.

- **Step 1:** Written complaint to Wealthdoor's Grievance Officer — Mr. Govind Singh, Email: govind.singh@wealthdoor.com, Phone: +91 77589 91445, Address: 8th Floor, 803, DLF Prime Tower, Okhla Industrial Area Phase-I, South Delhi, New Delhi, India, 110020
- **Step 2:** If unresolved satisfactorily, escalation to SEBI's SCORES platform (www.scores.sebi.gov.in)
- **Step 3:** If still dissatisfied, escalation through the Online Dispute Resolution (ODR) portal (https://smartodr.in), which provides conciliation and online arbitration for disputes in the Indian securities market

Wealthdoor shall resolve grievances within the timelines prescribed under applicable SEBI circulars.

20. LIMITATION OF LIABILITY

To the maximum extent permitted by Applicable Law:

- Wealthdoor shall not be liable for any indirect, incidental, consequential, or punitive damages arising from use of, or inability to use, the Platform
- Wealthdoor shall not be liable for losses arising from investment decisions taken independently of a signed Advisory Agreement, or based on general Content
- Wealthdoor shall not be liable for interruptions, errors, or unavailability of the Platform caused by factors outside its reasonable control, including internet outages, third-party service failures, or cyber incidents notwithstanding reasonable security measures adopted

- Nothing in these Terms shall exclude liability that cannot be excluded under Applicable Law, including liability arising from fraud, gross negligence, or wilful default

21. INDEMNIFICATION

Users and Clients agree to indemnify and hold harmless Wealthdoor, its directors, employees, and representatives from any claims, losses, liabilities, or expenses (including reasonable legal fees) arising from:

- Breach of these Terms by the User/Client
- Provision of inaccurate, incomplete, or misleading information
- Unauthorised or unlawful use of the Platform
- Violation of Applicable Law by the User/Client

22. DISCLAIMER OF WARRANTIES

The Platform and its Content are provided on an "as is" and "as available" basis. Wealthdoor makes no warranty, express or implied, that the Platform will be uninterrupted, timely, secure, error-free, or free of viruses or other harmful components. Wealthdoor does not warrant the accuracy, completeness, or timeliness of any Content, including third-party research or market data displayed on the Platform.

23. TERMINATION & SUSPENSION

- Wealthdoor may suspend or terminate a User's or Client's access to the Platform, without prior notice, for breach of these Terms, suspected fraud, regulatory direction, or misuse
- A Client or Wealthdoor may voluntarily terminate the advisory relationship by giving 30 days' prior written notice, as set out in the Investment Advisory Services Agreement
- The advisory relationship may also terminate on suspension or cancellation of Wealthdoor's SEBI registration, or on direction of SEBI or any other regulator
- On termination, Wealthdoor shall refund fees on a pro-rata basis for the unexpired service period, subject to retaining a maximum breakage fee of one quarter's fee, and shall provide transition support to the Client if requested
- Termination shall not affect accrued rights, obligations, or liabilities of either party existing prior to such termination
- Sections relating to Intellectual Property, Limitation of Liability, Indemnification, Governing Law and Confidentiality shall survive termination

24. FORCE MAJEURE

Wealthdoor shall not be held responsible for any failure or delay in performance caused by events beyond its reasonable control, including natural disasters, pandemics, government action, internet or telecommunication failures, power outages, cyberattacks, or other events of force majeure.

25. GOVERNING LAW & JURISDICTION

These Terms shall be governed by and construed in accordance with the laws of India. Subject to the SEBI grievance redressal and ODR mechanisms described in Section 19, courts at New Delhi (the location of Wealthdoor's registered office) shall have exclusive jurisdiction over any disputes arising out of or in connection with these Terms.

26. DISPUTE RESOLUTION

- Parties shall first attempt to resolve disputes amicably through the grievance redressal mechanism set out in Section 19
- No suit, prosecution or other legal proceeding shall lie against Wealthdoor for anything done in good faith, or intended to be done, under the SEBI (Investment Advisers) Regulations, 2013
- Disputes that cannot be resolved amicably or through SEBI SCORES/ODR mechanisms shall be referred to arbitration under the Arbitration and Conciliation Act, 1996, before a sole arbitrator, seated at Pune, India,

with proceedings conducted in English — consistent with the arbitration clause in the Investment Advisory Services Agreement
- The above is without prejudice to either party's right to approach a court of competent jurisdiction where arbitration is not mandated under Applicable Law

27. AMENDMENTS TO THESE TERMS

Wealthdoor reserves the right to modify, update or amend these Terms at any time to reflect changes in Applicable Law, business practices, or regulatory requirements. The revised Terms shall be posted on the Platform with an updated "Last Updated" date, and continued use of the Platform after such update constitutes acceptance of the revised Terms.

28. SEVERABILITY

If any provision of these Terms is held to be invalid, illegal, or unenforceable by a court or regulator of competent jurisdiction, the remaining provisions shall continue in full force and effect, and the invalid provision shall be deemed modified to the minimum extent necessary to make it valid and enforceable.

29. ENTIRE AGREEMENT

These Terms, together with the Privacy Policy, Cybersecurity & Information Security Policy, and (for onboarded Clients) the Investment Advisory Agreement, constitute the entire agreement between the User/Client and Wealthdoor with respect to use of the Platform, superseding all prior understandings, whether oral or written, on the subject matter herein.

30. CONTACT & GRIEVANCE OFFICER DETAILS

Wealthdoor Investment Advisers Private Limited

- SEBI Registration No.: INA000022057 (granted 18/03/2026, perpetual validity unless suspended)
- BASL Enlistment No.: 2458 (BSE Administration & Supervision Ltd.)
- Registered Office: 8th Floor, 803, DLF Prime Tower, Okhla Industrial Area Phase-I, South Delhi, New Delhi, India, 110020
- CIN: U66190DL2025FTC452801
- Website: www.wealthdoor.in
- Principal Officer: Mrs. Ankita Shrivastava
- Grievance Officer: Mr. Govind Singh — Email: govind.singh@wealthdoor.com — Phone: +91 77589 91445
- SEBI SCORES Portal: https://scores.sebi.gov.in
- SEBI ODR Portal: https://smartodr.in