

TERMS OF USE AND PRIVACY POLICY

Terms & Condition:

The Website Owner, O.J. Financial Services Ltd. (CIN –**U74899DL1993PLC051937**) including its subsidiaries and affiliate herein referred through its brand name “OJFIN” (“Website” or “Website Owner” or “we” or “us” or “our”) provides the information contained on the website or any of the pages comprising the website (“website”) to visitors (“visitors”) (cumulatively referred to as “you” or “your” hereinafter) subject to the terms and conditions set out in these website terms and conditions, the privacy policy and any other relevant terms and conditions, policies and notices which may be applicable to a specific section or module of the website.

Welcome to our website. If you continue to browse and use this website you are agreeing to comply with and be bound by the following terms and conditions of use, which together with our privacy policy govern OJFIN relationship with you in relation to this website. The term 'OJFIN' or 'us' or 'we' refers to the owner of the website whose registered office is 901, Mercantile House, 15 K.G. Marg, New Delhi 110001, The term 'you' refers to the user or viewer of our website.

The use of this website is subject to the following terms of use:

- The content of the pages of this website is for your general information and use only. It is subject to change without notice.
- Neither we nor any third parties provide any warranty or guarantee as to the accuracy, timeliness, performance, completeness or suitability of the information and materials found or offered on this website for any particular purpose. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.
- Your use of any information or materials on this website is entirely at your own risk, for which we shall not be liable. It shall be your own responsibility to ensure that any products, services or information available through this website meet your specific requirements.
- This website contains material which is owned by or licensed to us. This material includes, but is not limited to, the design, layout, look, appearance and graphics. Reproduction is prohibited other than in accordance with the copyright notice, which forms part of these terms and conditions.
- All trademarks reproduced in this website which are not the property of, or licensed to, the operator are acknowledged on the website.
- Unauthorized use of this website may give rise to a claim for damages and/or be a criminal offence.
- From time to time this website may also include links to other websites. These links are provided for your convenience to provide further information. They do not signify that we endorse the website(s). We have no responsibility for the content of the linked website(s).
- You may not create a link to this website from another website or document without OJFIN prior written consent.
- Your use of this website and any dispute arising out of such use of the website is subject to the laws of India or other regulatory authority.

We as a merchant shall be under no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any Transaction, on Account of the Cardholder having exceeded the preset limit mutually agreed by us with our acquiring bank from time to time.

1. Privacy Policy:

At OJFIN we are strongly committed to protecting the personal and financial information that you submit to us. This information is provided when you register to receive certain services or products, such as online share trading. The personal information we get from you will help us provide you with improved services and products that match your needs as closely as possible. We shall not sell your personal information to any third party. However under certain conditions we would share this information:

We share information as part of normal business operations, such as providing you with any services to which you subscribe, and any activity related to these services such as collecting fees for those services, and informing you about these services; as part of normal legal/regulatory purposes required by the Securities and Exchange Board of India and other regulatory and government entities, and We may occasionally invite selected third parties to participate in offers we feel would be attractive to customers of OJFIN customers.

It may become necessary for OJFIN to disclose your personal information to our agents and contractors, or to their subcontractors. However these parties would be required to use the information obtained from OJFIN for such use exclusively.

Your account information is protected by placing it in the secure portion of our website, which is why you need to enter your unique login username and password each time you want to access your account information.

Do help us protect your privacy by maintaining the secrecy of the username and password you use for any of our services.

Please note that this privacy policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so.

We, at OJFIN, acknowledge and accept that the personal details that you impart to us, is to be kept in strict confidentiality and to use the information only in the manner which would be beneficial to our customers. We consider our relationship with you as invaluable and strive to respect and safeguard your right to privacy. We shall protect the personal details received from you with the same degree of care, but no less than a reasonable degree of care, to prevent the unauthorized use, dissemination, or publication of this information as we protect our own confidential information of a like nature. We shall use the personal information to improve our service to you and to keep you updated about our new product or information that may be of interest to you. The information collected from you would be used in the right spirit and context in which it is intended to be used. Your information would be used by us to process your trading request and to carry out the settlements of your obligations.

We understand clearly that You and Your Personal Information is one of our most important assets. We store and process Your Information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and Rules thereunder. If You object to Your Information being transferred or used in this way, please do not provide the details of your information on the Website.

To ensure security of access to the personal information and transaction details, the access to the secured zone of our website is restricted by the unique login ID and Password selected by you. You should be very careful in handling the ID and password and you should ensure that you do not reveal it to anybody, nor do you keep it in writing. You should keep changing your password periodically. We and our affiliates will share/sell/transfer/license/convey some or all of your personal information with another business entity to carry out any business activity or re-organization, amalgamation, restructuring of business or for any other reason whatsoever. Once you provide your information to us, you provide such information to us and our affiliate and we and our affiliate may use such information to provide you various services with respect to your transaction conducted on www.OJFIN.com.

2. Collection Of Sensitive Personal Data Or Information:

OJFIN may for the purpose of rendering its services, collect personal information such as:

Name, gender, residential / correspondence address, telephone number, date of birth, marital status, email address or other contact information; PAN, KYC Status, Signature and Photograph; Bank account or other payment instrument details; or any other detail for providing services. OJFIN offers online platform System for carrying out trade transaction that collects such personal data or information to process your financial and non-financial transaction requests. The information so collected may be shared with SEBI/ NSE/ BSE/ MCX /NCDEX Asset Management Companies of Mutual Funds/Registrar and Transfer Agents/Collecting Banks/KYC Registration Agencies (KRAs) etc. solely for the purpose of processing your transaction requests or serving you better.

Under certain circumstances we may be required to share the information given by you with the third parties, where we feel they can contribute to add value and improve the quality of services imparted by us to you. We shall take all reasonable steps to ensure that the confidentiality of your information is maintained by imposing strict confidentiality standards on all the third parties with whom we part this information. In all circumstances we shall ensure that your personal information is protected by strict confidentiality agreement. We shall not allow any third parties to retain your personal information longer than what is warranted by the nature of services rendered. We would also impart your personal information wherever it is required to be disclosed under law to any of the governmental agency or regulatory bodies. By agreeing to avail the service offered by OJFIN you have agreed to the collection and use of your Sensitive Personal Data or Information by OJFIN. You always have the right to refuse or withdraw your consent to share/dissemination of your Sensitive Personal Data or Information by contacting the customer care. However, in such an event, you would no longer avail the services of OJFIN.

3. Links to other websites:

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

4. Cookies and Tracking Technology:

Provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question. Cookies and Tracking Technology: A cookie is a small data file that certain Web sites write to your hard drive when you visit them. Cookies cannot be used to run programs or deliver viruses to your computer. A cookie file can contain information such as a user ID that the site uses to track the pages you've visited, but the only personal information a cookie can contain is information you supply yourself. A cookie can't read data off your hard disk or read cookie files created by other sites. Cookies save your time, for example, if you personalize a web page, or navigate within a Site; a cookie recalls your specific information on subsequent visits. www.OJFIN.com also uses cookies to track user traffic patterns. We do this in order to determine the usefulness of our website information to our users and to see how effective our navigational structure is in helping users reach that information. You may accept or decline cookies. Most web browsers automatically accept cookies; however you can modify your browser setting to decline cookies. In addition to cookies, our site uses a variety of technical methods for tracking purposes, which may include web beacons. Web beacons are small pieces of data that are embedded in images on the pages of web sites. www.OJFIN.com also uses these technical methods to analyze the traffic patterns on our web site, such as the frequency with which our users visit various parts of our web site.

5. Use of Access Log Files:

We gather and store certain information i.e. IP address, browser type (e.g. Internet Explorer, Chrome, Firefox, Safari etc.), the date and time of your visit and the pages on our website number of pages viewed etc. in order to provide better service for our users. We use the information to get page view statistics, to analyze trends and better understand the usage of the site, and for system administration purposes. This information cannot and does not identify you personally.

6. Communications:

When You use the Website or send emails or other data, information or communication to us, You agree and understand that You are communicating with Us through electronic records and You consent to receive communications via electronic records from Us periodically and as and when required. We may communicate with you by email or by such other mode of communication, electronic or otherwise.

7. Trademarks and Copyright:

The content and information contained within our website or the one delivered to you is the property of OJFIN and any other third party or partner (where applicable). The trademark, trade names and logos that are used and displayed on our website are proprietary to us and other third parties or partners. Nothing on our website should be construed as granting of any license or right to you to use any Trade Marks, Trade Names and Logos displayed on our website. We retain all proprietary rights

on our website. Users are prohibited from using the same without written permission of OJFIN or such other parties as deemed essential. Without the prior written consent of OJFIN no part of any materials on our website may be modified, reproduced, copied, stored, transmitted, distributed, used for creating works or used in any other way for commercial or public purposes.

8. Disclaimer as to loss:

The information contained in this website is for general information purposes only. The information is provided by OJFIN and while we endeavour to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the website or the information, products, services, or related graphics contained on the website for any purpose. Any reliance you place on such information is therefore strictly at your own risk. In no event will we be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arise out of, or in connection with, the use of this website. Through this website you are able to link to other websites which are not under the control of OJFIN. We have no control over the nature, content and availability of those sites. The inclusion of any links does not necessarily imply a recommendation or endorse the views expressed within them. Every effort is made to keep the website up and running smoothly. However, OJFIN takes no responsibility for, and will not be liable for, the website being temporarily unavailable due to technical issues beyond our control.

9. Cancellation / Termination Policy:

Opening of a Trading and Demat account with us takes approximately 12 hours to 24 hours. You may place the cancellation request with our support team within 12 hours of the submission of your application with us. On receipt of the cancellation request, the account opening shall not be proceeded with.

10. Refund Policy:

We have developed our trading platform keeping you into focus and the trading platform is accessed through opening a Trading and Demat Account with us at the most pocket friendly cost. We have lakhs of satisfied customers across India and hence we back our products. You may place a refund request with the support team 07 days along with the payments details like the Card / Bank Account Number, Transaction Number, etc. Refund shall be provided only for any excess payment of account opening charges made to us during application of your Trading and Demat Account and confirmation from the banking partner with respect to receipt of such payment from you. No refund of account opening charges shall be made once the Trading and Demat account is opened with us. Once your Trading and Demat account is opened any payments made thereafter will be credited towards your account and there shall be no refunds. To withdraw any amount from such account you may place withdrawal request through the App or the Web.

11. BO Clause:

We as a merchant shall be under no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any Transaction, on Account of the you (Payer / Cardholder) having exceeded the preset limit mutually agreed by us with our acquiring bank from time to time.

12. Availability of Web-Site & Data in Transit:

We do not warrant that the Site will be available at all times and that access will not be interrupted, failures, errors or omissions or loss of information during transmission. We also do not warrant that no viruses or other contaminating will be transmitted or that no damage will take place to your computer system. You shall be solely responsible for adequate protection and back up of your system and data. We make no representations or warranties regarding the functionality or performance of any third party software that may be used in connection with the Site.

13. Changes To Our Policy:

Please note that this policy may change from time to time. If OJFIN change its policies and procedures, OJFIN will post those changes on OJFIN website to keep you/users aware of what information OJFIN collect, how OJFIN use it and under what circumstances OJFIN may disclose it. Changes to this Policy are effective when they are posted on this page. Please visit our website to keep yourself abreast of any changes to this policy.

14. Controlling your personal information:

If you believe that any of your information with us is incorrect or incomplete, please email us as soon as possible at oj@ojfin.com. We will promptly correct any information found to be incorrect.