## **Terms and Conditions**

## **Regulatory Status**

Fincliff Capital is a SEBI Registered Investment Advisory firm with Registration No. INA000020989. The Company operates strictly in compliance with the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 and other applicable laws.

# Eligibility

You must be at least 18 years of age and legally competent to enter into a contract to use this Site. By using this Site, you confirm that you are accessing it for your personal or authorized business use.

## **Scope of Services**

Fincliff Capital provides investment advisory services only, in accordance with SEBI regulations. We do not execute transactions, hold client funds/securities, or provide any portfolio management services through this Site. Any material or information on this Site is for general information purposes only and should not be construed as personalized investment advice unless expressly stated under a formal client agreement.

### No Offer or Solicitation

The content of this Site does not constitute an offer, solicitation, or recommendation to buy or sell securities, nor is it intended to provide legal, tax, or accounting advice. Only when the client is on board with the valid agreement, advise is offered.

## **Fees and Charges**

Our advisory fees are disclosed in the client agreement and comply with SEBI regulations. Accessing general content on the Site is free of cost, unless specifically mentioned otherwise.

#### Risk Disclaimer

Investments in securities are subject to market risks. Past performance is not indicative of future returns. Fincliff Capital does not guarantee returns or the performance of any investment. You are advised to carefully read all related documents before making investment decisions.

# **Intellectual Property Rights**

All content, trademarks, graphics, and materials on the Site are the exclusive property of Fincliff Capital or its licensors. You may not copy, reproduce, modify, or distribute any content without prior written consent.

# **User Responsibilities**

You agree:

- Not to misuse the Site for unlawful or fraudulent purposes.
- Not to engage in activities that could damage, disable, or impair the Site.
- To provide accurate information if registering or interacting with us through the Site.

# **Third-Party Links**

The Site may contain links to third-party websites. We are not responsible for the accuracy, content, or practices of such external sites. Access is at your own risk.

# **Limitation of Liability**

To the maximum extent permitted by law:

- Fincliff Capital, its partners, and employees shall not be liable for any direct, indirect, incidental, or consequential losses arising from use of the Site or reliance on its content.
- We expressly disclaim liability for any errors, omissions, or interruptions in the availability of the Site.

#### Indemnification

You agree to indemnify and hold harmless Fincliff Capital, its partners, and employees from any claims, damages, or expenses arising from your use of the Site, breach of these Terms, or violation of any applicable law.

# Privacy

Your use of the Site is governed by our Privacy Policy, which explains how we collect, use, and safeguard your personal information.

### **Governing Law and Jurisdiction**

These Terms shall be governed by and construed in accordance with the laws of India. The courts at Delhi shall have exclusive jurisdiction over any disputes arising from these Terms.

### **Amendments**

We reserve the right to update or modify these Terms at any time without prior notice. Changes will be effective once posted on the Site. Your continued use of the Site after such changes constitutes acceptance of the revised Terms.