## Terms & Conditions of Use of website

- The works of authorship contained in the Information provided, including but not limited to all design, text, sound recordings, and images, are owned, except as otherwise expressly stated, by CapGrow Capital Advisors LLP. Except as otherwise expressly stated herein, they may not be copied, transmitted, retrieved or reproduced (for compensation or otherwise), licensed, stored for subsequent use, or otherwise used in whole or in part in any manner without the owner's prior written consent, except to the extent permitted by law.
- Use of this Website & the Information provided may be monitored, tracked and recorded. Anyone using the Information provided, expressly consents to such monitoring, tracking and recording. You are responsible for being familiar with the current version of these Terms and Conditions posted on the Website during your access to and use of the Information Provided.

## **Privacy Policy**

- www.capgrowcapital.com is committed to protecting your privacy and working towards offering you a powerful, safe, online experience. To avail some of the services offered by www.capgrowcapital.com, you need to sign up by giving simple details that personally identifies you. www.capgrowcapital.com & its faconnect platform needs this minimal information to operate the online services www.capgrowcapital.com encourages you to update this information as and when there are any changes.
- www.capgrowcapital.com does not collect personal information about individuals except when such individuals specifically provide such information on a voluntary basis. This can be in several ways including for example, through registration for contests, the registration process for subscription sites or services and in connection with content submissions, community postings (e.g., message boards), suggestions, and voting/polling activities. Personal information of individual users of www.capgrowcapital.com & www.kotak.com (https://faconnect.kotak.com:9445/wealthspectrum/app/login) will not be sold or otherwise transferred to unaffiliated third parties unless otherwise stated at the time of collection or without the approval of the user as the case may be.
- <u>www.capgrowcapital.com</u> treats your personal information or your use of the Service as private and confidential and does not check, edit, or reveal it to any third parties except where it believes in good faith, such action is necessary to comply with the applicable legal and regulatory processes, or to protect and defend the rights of other users or to enforce the terms of service which are binding on all the users of <u>www.capgrowcapital.com</u>.

- Except where specifically agreed or necessary for operational or regulatory reasons, <u>www.capgrowcapital.com</u> will not send you any unsolicited information. However, to help you to take full advantage of <u>www.capgrowcapital.com</u>, messages relating to the <u>www.capgrowcapital.com</u> products/services and/or changes, additions and improvements to the products/services offered may be sent to you. Further at such points of collection, the user will have the opportunity to indicate whether he or she would like to "opt out" of receiving promotional and/or marketing information about other products, services and offerings from <u>www.capgrowcapital.com</u> and/or any third parties etc. If the user does not opt out, <u>www.capgrowcapital.com</u> may use any email addresses of users to send occasional emails pertaining to the said information. The user can nevertheless unsubscribe from receipt of such emails by following instructions therein or by communicating accordingly through <u>www.capgrowcapital.com</u>.
- <u>www.capgrowcapital.com</u> may collect unnamed statistics, which does not personally identify you. <u>www.capgrowcapital.com</u> reserves the right to perform statistical analyses of investor behaviour and characteristics in order to measure interest in and use of the various areas of the site and to inform advertisers of such information as well as the number of users that have been exposed to or clicked on their advertising banners.
- <u>www.capgrowcapital.com</u> may provide specific services to users to post messages, e-mails, information, participate in chat sessions, news groups and other affinity group activities on the site and off the site. During such activities, you may provide your personal information beyond what has been given in your personal profile. <u>www.capgrowcapital.com</u>'s Privacy Policy excludes information transmitted through these activities.

While <u>www.capgrowcapital.com</u> encourages you to actively participate in such activities, it advises you to be careful in sharing your personal information and respect the privacy of its other users. Also, users should be aware that <u>www.capgrowcapital.com</u> may sometimes permit third parties to offer subscription and/or registration-based services through its site.

 <u>www.capgrowcapital.com</u> is not responsible for any actions or policies of such third parties and users should check the applicable privacy policy of such party when providing personally identifiable information.
Further, <u>www.capgrowcapital.com</u> will not be responsible if the users do not get the benefits announced if any, by the third parties permitted to offer subscription and registration based services on its site.

- Users are also made aware that certain information and data may be • automatically collected through the standard operation of www.capgrowcapital.com's internet servers or through the use of "cookies." "Cookies" is a term generally used for small text files a web site can use to recognize repeat users, facilitate the user's ongoing access to and use of the site, allow a site to track usage behavior and compile aggregate data that will allow content improvements and targeted advertising etc. Cookies themselves do not personally identify you, but they do identify your computer. Generally, cookies work by assigning a unique number to the user computer that has no meaning outside the assigning site. Users are also being made aware that <u>www.capgrowcapital.com</u> cannot control the use of cookies or the resulting information by advertisers or third parties hosting data for <u>www.capgrowcapital.com</u>. If a user does not want information collected through the use of cookies, there is a simple procedure in most browsers that allows the user to deny or accept the cookie feature; however, users should note that cookies may be necessary to provide the user with certain features (e.g., customized delivery of information) available from www.capgrowcapital.com. If you choose to be a registered user of www.capgrowcapital.com, you must accept a cookie from www.capgrowcapital.com.
- <u>www.capgrowcapital.com</u> is not intended for use by children and minors. Parents are requested to ensure that personal information is not provided by minors on <u>www.capgrowcapital.com</u>. However, this does not intend to prohibit information on minors and children being provided by the parents with respect to any product or service offered by <u>www.capgrowcapital.com</u> or any other third party permitted to offer any product or service on its site, which are beneficial to or are designed for the benefit of children and minors.
- www.capgrowcapital.com uses the help of Internet Protocol ("IP") addresses to diagnose any problems with its server and to administer the web site www.capgrowcapital.com including by blocking certain addresses that it feels are inappropriately using its website. IP addresses are used to gather broad demographics information, such as browser types, visitor's country, visiting frequency, operating systems, etc.
- <u>www.capgrowcapital.com</u> reserves the right to change this policy at any time. If <u>www.capgrowcapital.com</u> decides to change this policy, such changes will be posted on this page as soon as possible. Users may note that this Privacy Policy itself and any such change of policy will be may be effective from the date announced by <u>www.capgrowcapital.com</u> and not from the date of posting on the site.

- This statement and the policies outlined herein are not intended to and do not create any contractual or other legal rights in favor of any user or viewer of <u>www.capgrowcapital.com</u> or on behalf of any other party.
- However, users and viewers are informed that by using the web site <u>www.capgrowcapital.com</u>, they are deemed to have consented to the collection and use of information by <u>www.capgrowcapital.com</u> as stated above.
- The web site <u>www.capgrowcapital.com</u> is maintained by iDigitize Infotech LLP, 6th Floor, Office Number 603, Ashok Premises, Old Nagardas Crossroad, Opposite Saraswati Towers, Andheri East, Mumbai, Maharashtra 400069, India.