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Refund & cancellation policy :

The refund & cancellation policy for all payments made or fees paid towards account opening or availing of any other services from Composite Investments Pvt Ltd. (CIPL) shall be as follows:

a) The fees paid towards account opening charges to enable the Client's equities, commodities , Depository Participant or PMS accounts is non-refundable. This fee is used towards initiation of an account by a client and there are various charges involved even if the account is not completely opened and activated as well. The initiation of an

account includes charges for electronic data entry & maintenance, KYC, e-signing, the printing of any documents, and operational costs of the business.

b) In case CIPL fails to open an account within 10 working days of submission of all the necessary supporting documentation and authorisations by the Client, such Clients may request a full refund of all the charges paid towards account opening.

c) In case a Client has paid the charges relating to account opening multiple times, such Clients can request for refund for excess payment and same would be verified by CIPL to determine the valid refund amount.

d) All refund requests found valid by CIPL would be processed within 15 working days.

e) Any charges debited and duly paid towards the ongoing services for respective product/services that are governed by the regulatory rules/byelaws issued by respective regulator(s)/Market Infrastructure Institutions (MII) or any other statutory bodies would be as per the respective clauses mentioned therein and as such will override policies of CIPL if found in variance.

f) Clients understand that completion of all refund procedures initiated by CIPL is subject to fulfilment by the relevant third party agencies including banks and payment gateways.

Governing Law:

Transactions between you and CIPL shall be governed by and construed in accordance with the laws of India, without regard to the laws regarding conflicts of law. Any litigation regarding this agreement or any transaction between customer and CIPL or any action at law or in equity arising out of or relating to this agreement or transaction shall be filed only in the competent Courts of Bangalore alone and the customer hereby agrees, consents, and submits to the jurisdiction of such courts for the purpose of litigating any such action.

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