



Terms of Service

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We reserve the right, in our sole discretion, to terminate the access to the website and the related services or any portion thereof at any time, without notice.

"We", "Us", "Our" "Company" shall mean PortfolioBuddy with website as PortfolioBuddy.in, a domain owned by Anish P.

"Terms", "Terms and conditions", "Policy", "T&C" shall mean the entire Agreement and all parallel policies that you agree to in mutual agreement by using our Website or Services.

"You", "Your", "User" refers to the user of the Website or the Service. "User" in this context shall mean and refer to the legal / natural entity the Company has entered into an agreement with to facilitate and provide the User's access to Research Services and other content available on the Website. It is hereby specified that the term User shall also include legal / natural entities making payment for Research Analyst services offline through modes of payment other than Internet banking or the payment gateways made available.

"Content" refers to any text, image, graphic, video, audio or all forms of data which are made available on the Website or sent via email/brochures/pamphlets etc.



ADDITIONAL TERMS

Additional Terms may apply when you use / purchase Products or Services on the website. You agree to abide by the terms and conditions imposed us, including payment of all the amounts when due, and comply with all rules and restrictions regarding the Products or Services.

ABOUT US

Anish Pillai. is a SEBI Registered Research Analyst (INH000010788) and runs the services under the brand name PortfolioBuddy with its website as www.PortfolioBuddy.in

RESPONSIBLE PARTY

In the event you provide us with false and inaccurate details or we have reasonable reasons to believe you have done so, we hold the rights to permanently suspend your account.

COMMUNICATIONS

By using this website, it is deemed that you have consented to receiving calls, autodialed and/or pre-recorded message calls, SMS, from us or our vendors, at any time, on the telephone number / contact information that has been provided by you even if the contact number you have entered is on DND (Do not Disturb), for the use of this website or our services. We may send inquiry confirmation / intimation, booking confirmation, cancellation, payment confirmation, schedule change or any such other information relevant for the transaction, via SMS or by voice call on the contact number given by the User at the time of registration / reservation. We may also contact you to clarify your inquiry, seek additional details pertaining to it, etc. The use of this website is also your consent to receive SMSs from us and our vendors at any time, as we deem fit. This consent to be contacted is for purposes that include and are not limited to clarification calls and marketing and promotional calls.

You may also be contacted by Service Providers with whom we have entered into a contract in furtherance of our rights, duties and obligations under this document, and all other policies followed by Us. The sharing of the information provided by you is governed by the Privacy Policy.

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PortfolioBuddy

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ALL investments ARE SUBJECT to market risk. One may lose some or all capital. As a recipient to RA services, you will require proper decision making, money management and psychology. You shall solely be responsible for all trading and investment decisions taken by you even if it is based on our research report.

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You undertake that you fully understand the risk involves in investment in equities. You understand that you are taking risks in investing in equities for possible higher returns. You expressly agree to assume such risks. You represent and warrant that you are able to bear investment risks and have the necessary experience and knowledge to understand the risks involved in Investment transactions.

You shall indemnify and hold harmless the promotors, directors, representatives, officers and employees for any claim, suit, action, loss, damage or expense which you may incur as a result of your decision to invest in equities on our recommendations.

You acknowledge that you will exercise your own independent judgment in using any of the information and reports provided by us and that you will conduct your own research into the suitability of your investments as per your Risk Profile. You acknowledge that you will exercise your own independent judgment in subscribing the suitable package/s (if any) as per your Risk Profile. The payment should be made only from the client's own bank account / cards You also acknowledge that you will complete and comply with the KYC norms on time to time.

PortfolioBuddy may, in its absolute discretion, suspend/hold the research analyst services where the KYC requirements are incomplete or incorrect or showing status as pending in KRA sites. The client will not hold PortfolioBuddy liable for such incidents.

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- o Libelous, defamatory or otherwise tortuous language.
- o Impersonation of another person or persons.
- o Posting, distributing, transmitting or promoting illegal content.
- o Invasion of another's privacy.
- o Actions those are hurtful or harmful to minors.
- o Posting, providing, transmitting or otherwise making available any materials or information infringing on the rights of a third party, or information that is misleading.
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- o Upload or distribute files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of our or our vendor websites or another's computer.
- o Probe, scan or test the vulnerability of the Website or any network connected to the Website, or breach the security or authentication measures on the Website or any network connected to the Website. You may not reverse look-up, trace or seek to trace any information on any other user, of or visitor to, the Website, or any other User or vendor of the website, including any website Account not owned by You, to its source, or exploit the Website or Service or information made available or offered by or through the Website, in any way whether or not the purpose is to reveal any information, including but not limited to personal identification information, other than Your own information, as provided for by the Website.
- o Disrupt or interfere with the security of, or otherwise cause harm to, the Website, systems resources, accounts, passwords, servers or networks connected to or accessible through the Websites or any affiliated or linked sites.
- o Violate any code of conduct or other guidelines, which may be applicable for or to any particular Service.

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The section titles and other headings in these Terms are for convenience only and have no legal or contractual effect. Your acceptance of these Terms, and your use of the Site do not create a joint venture, a partnership, an employment, or an agency relationship with us. You may not assign, delegate, or transfer your rights or obligations under these Terms. Our failure to exercise or enforce any right or provision of these Terms will not operate as a waiver of such right or provision. If any provision of these Terms is unlawful, void or unenforceable, that provision is deemed severable and does not affect the validity and enforceability of any remaining provisions.

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Notwithstanding anything else to the contrary, it is hereby specified that any service availed by you shall be subject to specific terms governing such transaction, OVER AND ABOVE the terms set forth herein. If for any reason, the terms in the other policies governing any service product is at odds with the terms herein, the terms set forth there shall be deemed to have prevailed.

THIRD-PARTY DISCLOSURES

The Service Provider has a contractual arrangement with a vendor Smallcase Technologies Private Limited (STPL); whereby STPL provides technology solutions and related back-end infrastructure and support for back-office related operations & processes. It also facilitates transactions in securities from the website and/or mobile application of the Service provider.

The Client agrees and confirms that the Service Provider may appoint agents and or third-party vendors for carrying out the acts mentioned in or in relation to rendering its services. The Client consents to sharing of his/its account related information to such authorised agents / third party vendors appointed by the Service Provider.

PRIVACY POLICY

Privacy matters. "Privacy is not something that I'm merely entitled to, it's an absolute prerequisite."
– Source Internet

USER CONSENT

By submitting Personal Information through our Site or Services, you agree to the terms of this Privacy Policy and you expressly consent to the collection, use and disclosure of the Personal Information in accordance with this Privacy Policy.



INFORMATION YOU PROVIDE TO US

If you provide us feedback or contact us via e-mail, we will collect your name and e-mail address, as well as any other content included in the e-mail, in order to send you a reply.

When you participate in one of our surveys, we may collect additional information.

We may also collect Personal Information on the Site or through the Services when we make clear that we are collecting it and you voluntarily provide it, for example when you submit an application for employment.

We may collect Personal Information from you, such as your first and last name, phone, e-mail address, age when you create an Account.

INFORMATION COLLECTED VIA TECHNOLOGY

To make our Site and Services more useful to you, our servers (which may be hosted by a third party service provider) collect information from you, including your browser type, operating system, Internet Protocol (IP) address (a number that is automatically assigned to your computer when you use the Internet, which may vary from session to session), and domain name.

We may use third party service providers to help us analyze certain online activities. For example, these service providers may help us analyze visitor activity on the Site. We may permit these service providers to use cookies and other technologies to perform these services for us.

If you are logged into the Site or Services, the information collected via technology as described in this Section may be associated with your Personal Information and will, accordingly, be treated as Personal Information in accordance with this Privacy Policy.

USE OF PERSONAL INFORMATION

In general, Personal Information you submit to us regarding you or your company is used either to respond to requests that you make, or to aid us in serving you better. We use such Personal Information in the following ways:

to facilitate the creation of and secure your Account on our network; to

identify you as a user in our system;

to provide improved administration of our Site and Services; to

provide the Services you request;

to improve the quality of experience when you interact with our Site and Services; to

send you transactional e-mail notifications

to send newsletters, surveys, offers, and other promotional materials related to our Services and for other marketing purposes;



CREATION OF ANONYMOUS INFORMATION

We may create Anonymous Information records from Personal Information by excluding information (such as the name) that makes the information personally identifiable to the data subject. We use this Anonymous Information to analyze request and usage patterns so that we may enhance the content of our Services and improve Site navigation. The smallcases platform reserves the right to use Anonymous Information for any purpose and disclose Anonymous Information to third parties at its sole discretion.

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