



Zerodha Fund House

No 51, 2nd Floor, Le Parc Richmond, Richmond Road,
Shantala Nagar Bangalore, 560025 India

Zerodha Asset Management Private Limited

Privacy Policy

1. Introduction

The Purpose of Privacy Policy is to explain how the Zerodha Mutual Fund handles any relevant information gathered in its operations.

2. Scope

Policy covers the following aspects :-

- A. To have clear and easily accessible statements of its practices and policies;
- B. To mention the type of personal or sensitive personal data or information collected;
- C. To mention the purpose of collection and usage of such information;
- D. To make disclosure of information including sensitive personal data or information; and
- E. To mention reasonable security practices and procedures.

3. Policy

Collection of Information:

In the course of using this website or availing the products and services, Zerodha Mutual Fund/ Zerodha Asset Management Private Limited (herein referred as “us” or “we” or “our”;) may become privy to the personal information of the Users of the website/mobile application, including information that is of a confidential & sensitive nature. We may collect information about you from several sources. Users (herein referred as “You”) may provide information as part of the application or enrollment process or our landing pages during online campaigns. Additionally, we may obtain information about you from third parties. We may also develop and retain information about you based on our transactions and experience with you. Finally, we obtain information about you through Internet technology, including our website. For the purposes of this document, the term Users means any person accessing or using the website www.zerodhafundhouse.com or any of its products or services or features. Where a folio is being opened for a minor, the natural or legal guardian submitting the application on the minor's behalf shall be deemed the 'Provider of Information' for the purposes of this Policy, and shall be treated as the 'User' to the extent of any interactions undertaken on behalf of the minor. In such cases, references to personal information of the User shall include personal information pertaining to the minor, provided by the guardian. Zerodha Mutual Fund is strongly committed to protecting the privacy of the Users and has taken all necessary and reasonable measures to protect the confidentiality of the User information and its transmission through the world wide web and it will not be held liable for disclosure of the confidential information when in accordance with this Privacy Commitment or in terms of the agreements, if any, with the Users.

Therefore, you should be careful with usage of the username and password by maintaining confidentiality and ensure that you do not knowingly or accidentally share, provide and facilitate unauthorized use of it.

Personal Information:

The Personal Information that we collect from the Provider of Information may include information that is confidential in nature and shall mean and include any information that relates to a person, which either directly or indirectly, in combination with other information that is available or likely to be available to us, is capable of identifying the Provider of Information (“Personal Information”).

An indicative list of the Personal Information collected from the Provider and covered under this Policy includes the following:

- Full name
- Address
- Telephone/ mobile number(s)
- Permanent Account Number (PAN)
- Date of Birth
 - Documentation for proof of birth and relationship in case of minor folio(s)
- Gender Identity
- Bank Account details, change of bank account details or registration of multiple bank accounts etc. through application forms;
- Payment instrument details at the time of submitting application at the time of investment or as proof for carrying out change of bank account or any other details of debit card obtained (if any);
- Generation and storing password (PIN) in encrypted form based on the request from the investor under the online mode of investments;
- Biometric information obtained, if any;
- Demat Account details like beneficiary account no. etc.;
- Annual Income and savings profile; and
- E-mail address
- Password (in the event of the Investor signing up for the online facilities)
- Financial information (pertaining to the investments/ applications/ transactions and any other related purposes vide which we would be providing the services to the Investors);and
 - Any other information as defined under Rule 3 of the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011, as may be required by Us from time to time in order to provide services to the Provider of Information.

Provided that, any information that is available or accessible in public domain will not be regarded as sensitive personal data or information for the purposes of this policy. The Provider of Information herein will have the right to approach and modify the Personal Information that has been retained. Please note, that We will not be responsible for the accuracy of the Personal Information that is being provided by the Provider of Information.

Use of Personal Information:

The Provider (s) expressly agrees and understand that:

- Zerodha Mutual Fund may use the Personal Information of the Provider for the purposes of Processing of commercial and non-commercial transaction of the Provider, providing him with the services to which he has subscribed and any service- related activities such as processing instructions, responding to service requests, resolve any grievances etc. The same may also be used to contact you whenever required and also to seek your feedback in relation to the offered services.
- The Contact information (like postal address, e-mail id, mobile /phone number, etc.) may be used to contact/ send periodic information on the services or upcoming events or announcements.

- Where a guardian applies to open a folio on behalf of a minor, we collect personal information of both the guardian and the minor, including the minor's name, date of birth, PAN (where applicable), and documentation establishing proof of birth and the guardian's relationship to the minor. By submitting such an application, the guardian represents and warrants that: (a) they are the lawful natural or legal guardian of the minor; (b) they are authorised to provide the minor's personal information and to consent to its collection, processing, and use on the minor's behalf; and (c) they agree to the terms of this Policy on behalf of both themselves and the minor. Zerodha Mutual Fund processes the minor's personal information solely for the purpose of maintaining the folio, processing transactions, and complying with applicable regulatory requirements.

Disclosure of Personal Information:

You agree that Zerodha Mutual Fund may disclose the Provider's information (other than which cannot be disclosed under applicable Indian laws, rules and regulations),

- In order to Conform to legal and/ or statutory requirements or comply with legal process, statutory/regulatory authorities, Government authorities/bodies/agencies mandated under the law to obtain information including sensitive personal data or information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences,
- In order to protect and defend Zerodha Mutual Fund or its affiliates' rights, interests or property;
- In order to enforce our legal rights, terms and conditions or provisions of the offer documents of Schemes of the Mutual Fund/ Portfolio Management Services/ any other products or services which the Provider avails/intends to avail.

Disclosure of information to third party will be with prior permission of provider of such information who has provided such information under lawful contract or otherwise, unless such disclosure has been agreed to in the contract.

Security Standards and Measures:

We have adopted reasonable security practices and procedures and have implemented such reasonable security practices and safeguards which are appropriate to the sensitivity of the Personal Information. These security practices and standards are consistent with generally accepted standards of commercial business practice, which includes technical, operational and physical security control measures which commensurate with the Personal Information being protected from any unauthorized access and/or disclosures while the same is with Zerodha Mutual Fund.

The Provider of Information, especially the investors agree and understand that trusted third parties who act on our behalf for performing of certain functions such as processing of transactions, issuing account statements etc. are under contractual obligations to ensure reasonable security safeguards commensurate to the sensitivity of the Personal Information being handled by them.

Zerodha Mutual Fund endeavors to have suitable technical, operational and physical security controls, safeguard and ensure the security of the information provided by the Provider of Information and uses encryption technology wherever applicable, for the storage and transmission of the information, and such encryption technology is currently permitted in India. We would ensure to enter into suitable terms with third party service providers in order to protect client confidentiality and follow a non-disclosure or restricted disclosure policy.

We need to provide access to information about you to those employees/third parties who need to know the information in order to perform their work, such as servicing your accounts, providing you with information you request, or notifying you of new products and services. To protect your personal information, we maintain physical, electronic, and procedural safeguards in keeping with reasonable industry standards and practices, and we review and adjust these safeguards in response to advances in technology.

Grievance Redressal:

Any grievance relating to your Personal Information including any concern/issue regarding this policy concerning you may be addressed to info@zerodhafundhouse.com

We welcome your grievances, comments or questions regarding the term of this Privacy Policy, the Site, or the Services. Please e-mail us at info@zerodhafundhouse.com or contact our grievance officer at the following address:

Grievance Officer
Zerodha Asset Management Private Limited
2nd Floor, Indiquebe Penta, Richmond Road,
Bangalore - 560 025

The Grievance Officer will redress the grievances of Provider of Information expeditiously but in any case, within one month from the date of receipt of the grievance.

Investors/ Customers/ Clients will not be covered by the terms of this Policy if they access other websites using links from this website.

Further, despite our efforts to protect investors/customers/clients privacy, if unauthorized persons breach security control measures and illegally use such sensitive/personal data or information, the Mutual Fund, AMC, Trustee Company, Sponsors and its affiliates and directors will not be held responsible/liable.

This Policy is a lawful contract and is supplemental to the terms and conditions agreed to between Us and the Provider and is subject to the applicable Indian laws, rules and regulations that have been enacted in this regard. In case of any conflict, including due to any amendments, the applicable Indian laws, rules and regulations shall prevail. Zerodha Mutual Fund reserves the right to update or amend this Policy from time to time and the Providers of Information are advised to visit this page regularly in order to view the same. No Provider or any other person will have any right or benefit under any other laws, rules or regulations other than Indian laws, rules or regulations.

By accessing or availing the services/website or provide any information while transacting with us, the Provider/other persons expressly agree to the terms of this Policy.

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