



# Zerodha Fund House

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

## **Terms and Condition for Digital Media – Zerodha Mutual Fund**

“These terms and conditions ("**Terms**") apply to Investors using digital media ("**the Platform**") hosted by Zerodha Asset Management Private Limited ("**Zerodha AMC**") to transact in schemes of Zerodha Mutual Fund ("**Zerodha MF**"), (**collectively "we", "us", or "our"**). These Terms govern the access and use of the Platform for all users ("**User**", "**you**", or "**your**"), and apply to all existing and future folios. Please read these Terms carefully before using the Platform. By using the Platform, you acknowledge that you have read, understood, and agreed to these Terms.

We may modify these Terms from time to time. Continued use of the Platform after changes are made will be considered as your acceptance of the revised Terms, forming an agreement between you and Zerodha AMC. These Terms should be read alongside our Privacy Policy, Terms & Conditions and Disclaimers and Terms and Conditions of Business Whatsapp available on our website at and the same can be accessed via this [link](#).

In case you do not agree to these Terms, please do not use the Platform.

### **1. Eligibility**

- A. These Terms are applicable to the existing investors who are holding units with Zerodha MF and potential investor(s) who intend to hold units with Zerodha MF or invest in the scheme(s) of Zerodha MF. When you access the Platform, you do so at your own risk and are responsible for compliance with applicable law(s). We are not liable for user's non-compliance or non-adherence with applicable law(s) of India.
- B. For existing Zerodha MF investors, contact details will be as per the records available with Zerodha AMC/ Zerodha MF. You confirm that you will not use the Platform for unlawful or improper purposes. Zerodha AMC/Zerodha MF may terminate your access upon discovering any such use without any advance intimation.
- C. Minors can access the Platform through their natural or legal guardians, who will act on their behalf until they attain the age of majority. The minor's bank details must be registered for redemption proceeds/dividend payouts; otherwise, the guardian's bank account may be used temporarily. However, payouts will be made in the minor's name only. Zerodha AMC/Zerodha MF is not liable for any delays or non-receipt of payouts due to unregistered bank details. Nomination is not allowed until the minor attains the age of majority.
- D. Guardians can access the Platform on behalf of the minor until the minor becomes an adult. The guardians must indemnify Zerodha AMC/Zerodha MF against any claims by the minor. Upon attaining the age of majority, the minor must complete the required formalities to change their status from minor to major. Access to the Platform will be suspended until these formalities are completed. The now-major user must update bank account details, contact details, and nomination on the Platform to continue using its online facilities. All standing instructions registered on the minor's folio, including Systematic Investment Plans (SIPs), Systematic Transfer Plans (STPs), and Systematic Withdrawal Plans (SWPs), shall



## Zerodha Fund House

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

automatically be suspended upon the minor attaining majority, and shall remain suspended until the change of status to major is completed in accordance with this clause and applicable law.

E. The Onboarding process facilitated on the Zerodha AMC Platform is available only to individuals who are tax residents of India. Individuals who are required to make declarations under FATCA or CRS (including U.S. persons or tax residents of any jurisdiction outside India) are not permitted to complete onboarding through this process. By proceeding with onboarding, you confirm that you are a tax resident of India and are not subject to FATCA/CRS reporting.

F. Zerodha AMC reserves the right to reject any onboarding application at its sole discretion, including but not limited to cases where the user fails to meet the eligibility conditions set forth in these Terms or provides incomplete, incorrect, or unverifiable information.

G. Investors who access the Platform through a digital advertisement, banner, or promotional or marketing material displayed on a third-party application, website, or platform ("Digitally Referred Users") are subject to the same eligibility criteria, terms, and conditions applicable to all other Users under these Terms. Zerodha AMC may, from time to time, display digital advertisements on third-party applications and platforms as part of marketing activities. Any such platform displaying such advertisements as referred above ("Advertising Platform") is not acting as an agent, mutual fund distributor (MFD), registered investment adviser (RIA), or execution-only platform of Zerodha AMC or Zerodha MF and has not provided any investment advice, endorsement, recommendation, or suitability analysis in connection with Zerodha MF schemes. Digitally Referred Users may initially be directed to a curated landing page on this Platform displaying a limited selection of schemes of Zerodha MF, as determined solely by Zerodha AMC. Users may navigate to the full Platform at any time to view all available schemes of Zerodha MF. By accessing and using the Platform after being directed through such an advertisement, the Digitally Referred User acknowledges and agrees that: (i) their investment decision is based solely on their own assessment of the applicable scheme offer documents (including the Scheme Information Document, Key Information Memorandum, and Statement of Additional Information), their risk profile, and their financial circumstances; (ii) the Advertising Platform bears no responsibility for and has no involvement in the User's investment decisions, transactions, or investment journey on this Platform; and (iii) all investment-related queries, transaction-related communications, and grievances must be directed exclusively to Zerodha AMC through the contact details specified in Clause 13 of these Terms, and not to the Advertising Platform.



## Zerodha Fund House

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

### 2. Access

- A. You are responsible for upgrading your computer and/or mobile phone software, hardware, and operating system to remain compatible with the Platform. This includes ensuring you have a proper and uninterrupted internet connection as may be required to use the Platform or any related service(s).
- B. The features and facilities relating to investing on the Platform may be expanded, limited, or modified at any time for regulatory, technical, or other reasons, without advance notice. We reserve the right to change, suspend, add, remove, or restrict your access to the Platform or any part of it at our discretion, without prior notice. We may also temporarily or permanently discontinue any facilities on the Platform without notice, which could delay or fail in processing your instructions or requests. We disclaim all liability for any direct or indirect loss, including loss of profit, sustained by you due to such and/ or related delays or failures.
- C. We strive to ensure that materials on the Platform use industry-standard formats, but we cannot guarantee their compatibility with the software on your device.
- D. As an electronic service, access to the Platform may be affected by external factors beyond our control. While we aim to provide uninterrupted access, we do not guarantee it will always be available. We may suspend, withdraw, discontinue, or change all or any part of the facilities on the Platform without notice. We are not liable if the Platform is unavailable at any time due to reasons beyond our control.
- E. You shall notify us immediately of any unauthorized use of the Platform or any other breach of security whatsoever that you may be aware of or become aware of.

### 3. Execution of Transactions

- A. An application for any transaction on the Platform by the User does not automatically imply that Zerodha AMC/ Zerodha MF shall accept or process the same. Zerodha AMC/Zerodha MF shall have the sole discretion of rejecting any request for any transaction on the Platform with insufficient/incorrect information and/or documents or for any other reason as Zerodha AMC/Zerodha MF may deem fit; and the decision of Zerodha AMC/Zerodha MF in this regard shall be final. Zerodha AMC/Zerodha MF shall not be liable for any loss sustained by any User on account of such rejection. Further, Zerodha AMC/Zerodha MF also reserves the right to seek additional information from Users for processing requests for transactions or otherwise on a case-to-case basis.
- B. Users requesting/ executing any transaction shall be liable to pay all charge(s), fee(s), interest(s), and cost(s), as applicable, which Zerodha AMC/Zerodha MF in its absolute discretion may levy with respect to such services/facilities offered on the Platform.



## Zerodha Fund House

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

- C. Transaction request(s) made on the Platform may not be processed by Zerodha AMC/Zerodha MF until clear funds sufficient to cover the subscription price have been received by Zerodha AMC/Zerodha MF in its bank account, and not upon the debit of funds from the bank account of the User.
- D. The payment for any transaction on the Platform shall be made by the User through third party UPI Apps and Zerodha AMC/Zerodha MF will not be liable for any failures in the link or for any fraud (either at the payment gateway's end and/or the bank's end or failure of telecommunication network) that could take place at the time of making payment. If Zerodha AMC/Zerodha MF does not receive the subscription amount within 5 (five) working days from the date of the subscription transaction, such transaction will be treated as canceled. A transaction shall be construed to be completed only upon receipt of a written confirmation in that regard from Zerodha AMC/Zerodha MF and not otherwise.
- E. For Systematic Investment Plans (SIPs) through UPI autopay, the User authorizes the creation of a UPI mandate for periodic payments. The User understands that:
  - a) The mandate creation may require approval through their UPI App
  - b) The mandate will remain active until canceled or expired
  - c) Each scheduled payment will be auto-debited on the specified date
  - d) Failed mandate creation or payment may result in SIP cancellation as defined in the Scheme Information Documents (SIDs) of respective Scheme(s) of Zerodha Mutual Fund.
- F. In case of SIP payment failures through UPI autopay:
  - a) The transaction may be retried on the SIP date subject to the discretion of Zerodha AMC/Zerodha MF.
  - b) Multiple consecutive failures may lead to SIP cancellation as prescribed in SID of respective Scheme(s) of Zerodha Mutual Fund
  - c) The User is responsible for maintaining sufficient funds in their registered Bank Account
  - d) Zerodha AMC/Zerodha MF shall not be liable for any investment or opportunity loss due to payment failures
  - e) Users must monitor their SIP status and take necessary action for failed payments at the earliest possible.



## Zerodha Fund House

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

### G. For UPI autopay transactions (including SIPs):

- a) Transaction processing is subject to UPI system availability and performance
- b) Technical issues with UPI infrastructure may cause delays or failures
- c) Changes to the User's UPI details may require mandate recreation or resetting
- d) The User must maintain an active and valid UPI ID throughout the SIP tenure

### H. SIP Modifications and Cancellations:

- a) Users can modify or cancel their SIP mandates through the Platform or through the UPI apps on which the UPI Autopay was created.
- b) In case of deductions post SIP cancellation, the amount shall be refunded to the User's registered bank account
- c) The refund will be processed without any interest or compensation
- d) Zerodha AMC/Zerodha MF shall not be liable for any delays in refund due to banking

### I. SIP Processing on Holidays:

- a) SIP deductions will be processed on the scheduled SIP date, including on bank and settlement holidays
- b) While the deduction may happen on holidays, the actual investment and NAV applicability will as per the cut off timings prescribed in SIDs of the respective Schemes of Zerodha Mutual Fund
- c) Users must maintain sufficient balance on the scheduled date regardless of Holidays

### J. Transaction Limits:

- a) Minimum SIP amount shall be subject to the limits specified in SIDs of the respective Scheme(s) of Zerodha Mutual Fund.
- b) Maximum UPI transaction limits and UPI Autopay limits shall be as prescribed by National Payments Corporation of India (NPCI) and Reserve Bank of India (RBI) from time to time.

### K. The User hereby confirms that any amount utilized for transacting in the scheme(s) of Zerodha MF is/shall be through legitimate sources only and transactions executed by the



## Zerodha Fund House

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

User are not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications, or directions issued by any regulatory authority in India or in any other jurisdiction applicable to the User within India.

- L. The User understands and acknowledges that the responsibility of providing the correct information/details, including the contact information, amount, and bank account details, etc., lies solely with the User, and Zerodha AMC/Zerodha MF shall not be responsible for verifying the accuracy of the information/details provided by the User. The User shall also be liable to inform Zerodha AMC/Zerodha MF of any change in any details or information provided initially. If any incorrect bank account number is provided by the User, any amount payable to the User could be credited to the wrong bank account so provided by the User and there is no guarantee of recovery of the same. The User shall take all care and caution to ensure that there are no mistakes and errors and that the information given to Zerodha AMC/Zerodha MF is error-free, accurate, proper, and complete at all points in time. The User confirms that Zerodha AMC/Zerodha MF shall not be held liable for any loss or damage that may be sustained by the User on account of such error on the part of the User. We accept no responsibility or liability for the consequences arising out of any erroneous information supplied to us. If you notice an error in the information supplied to us, you shall immediately notify the same to us in order to enable us to endeavor to correct the error wherever possible on a "reasonable efforts" basis.
- M. The User also confirms that, if the User receives any wrong credit of funds in his bank account from Zerodha AMC/Zerodha MF, which does not belong to the User, on account of any reason whatsoever, the same shall immediately be intimated to and returned to Zerodha AMC/Zerodha MF.
- N. The Net Asset Value applicable for purchase or redemption or switching of units shall be based on the time of the business day on which the application is received, and subject to the provisions of the realization of funds and cut-off timings as described in the Scheme related document(s) of the respective scheme of Zerodha MF.
- O. Redemption transactions can be conducted through the Platform in the Scheme(s) of Zerodha MF for the units held in Statement of Account (SOA) mode.
- P. Transactions once placed on the Platform cannot be canceled by the User other than as specifically allowed on the Platform.
- Q. The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
- R. For offline or physical transactions, Zerodha AMC reserves the right to reject any application where the signature provided does not match the records available with the KYC Registration Agency (KRA). The user shall be solely responsible for ensuring that their



## Zerodha Fund House

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

signature on the application matches the KRA records. Zerodha AMC shall not be liable for any delay or loss arising

from such rejection.

**4. Disclaimers:** The user also confirms to the Terms and Conditions of Website [www.zerodhafundhouse.com](http://www.zerodhafundhouse.com). The same can be accessed via this [link](#).

### 5. Scope of Services

#### A. Use of personal information

The Platform collects and utilizes personal information for several purposes, including processing service requests, delivering administrative notifications, analyzing usage for market research and fraud prevention, and complying with legal regulations. Additionally, personal data may be shared with sponsors, trustees, and third-party service providers under confidentiality agreements. Users consent to receiving promotional communications and acknowledge that calls may be recorded for quality control purposes. By agreeing to these Terms, Users also consent to the Privacy Policy, which governs the collection, use, and sharing of personal information.

#### B. Client Onboarding

- (a) Users may utilize the services available through the Zerodha AMC Platform for creating a folio or account with Zerodha MF (“Onboarding”) and subsequently investing in the Schemes of Zerodha MF. You shall be mandated to complete the full client onboarding procedure, which fundamentally involves, but is not restricted to, the verification of Know Your Client (KYC) particulars, validation of your banking information, providing nomination details and accurate submission of all declarations including those pertinent to the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) as required by various applicable regulatory directives.
- (b) Zerodha AMC may retrieve your KYC information directly from the KRA registry (if available) to prefill the KYC/Account Opening form during the Onboarding process. Such information shall be obtained on an “as is” basis and Zerodha AMC shall not be held liable for any mismatch or inaccuracy in such data or information(s) obtained from the KRA. Users shall be responsible for providing correct and up to date information during the Onboarding process. If the user does not have an existing KYC record with any KRA, they may be required to complete the entire KYC Process as part of their Onboarding into Zerodha MF before being able to invest in Schemes of Zerodha MF.
- (c) The user confirms their understanding and acceptance of all terms, risk factors, and disclaimers outlined in the Scheme Information Document (SID), Key Information



## Zerodha Fund House

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

- Memorandum (KIM) and Statement of Additional Information (SAI), including the eligibility criteria and the rules regarding KYC and third-party payment restrictions for subscriptions.
- (d) The user acknowledges that information/documents collected during the onboarding process might be shared with a third party service provider facilitating the KYC procedures under Confidentiality Agreements and the user shall not hold Zerodha AMC, its Sponsor, Trustees, their employees and representatives responsible for any acts or omissions committed by such third party service provider in processing of any information/document. In case any of the information to be provided by the user is found to be false or untrue or misleading or misrepresenting, The user is aware that they may be liable for the consequences thereof including rejection of their application by Zerodha MF. The user also undertakes to keep Zerodha AMC informed in writing about any future changes/modification(s) to the information to be provided to Zerodha AMC for KYC procedure(s) & also undertakes to provide any other additional information(s) as may be required at our end.
- (e) The user authorizes Zerodha AMC to facilitate Aadhaar-based eSign for the purpose of completing onboarding. The user understands that the eSign process is enabled through licensed service providers in compliance with applicable laws, and that they shall be solely responsible for ensuring secure access to their Aadhaar credentials and OTP.
- (f) New folio creation and both financial and certain non-financial transactions are contingent upon the user's KYC status being 'Registered/Validated'. If the user's KYC status is 'On-Hold' or any status other than 'Registered/Validated', these transactions shall be rejected/ restricted. The user may also be required to resubmit their KYC documents to remediate their KYC status.
- (g) The user acknowledges that Zerodha AMC retains the sole discretion to decline the provision of, or continued access to, its Services if submissions or data for these mandatory declarations and verification stages do not meet Zerodha AMC's established internal conditions and compliance thresholds.
- (h) Zerodha AMC shall validate the ownership of the bank account information the user provides, using processes as may be prescribed under the relevant regulatory guidelines. The user acknowledges that they shall not conduct investment transactions through a bank account not solely registered in their name. The user shall be solely responsible for the accuracy and authenticity of the bank information they provide. If the bank account details supplied do not match your ownership, Zerodha AMC shall reserve the right to reject the application for onboarding. For user convenience, Zerodha AMC may provide multiple options to enter or fetch bank account details (such as manual entry or retrieval via third-party services); however, such entry or retrieval shall not be construed as verification of the bank account. Verification shall be undertaken separately through permitted mechanisms.



## Zerodha Fund House

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

Provided that, in the case of a folio held in the name of a minor, investment transactions may be made through the bank account of the minor, the natural or legal guardian of the minor, or a joint account of the minor with the parent or guardian, in accordance with applicable SEBI regulations. All redemption proceeds shall, irrespective of the source of subscription payment, be credited only to the verified bank account of the minor as registered with Zerodha AMC.

- (i) The user agrees and confirms that all details furnished for the completion of the onboarding process, encompassing but not limited to personal identification attributes, residential address particulars, and bank account information, shall be entirely truthful, precise, and exhaustive.
- (j) Zerodha AMC may collect and use Aadhaar details solely for identity verification and e-sign purposes, in compliance with applicable laws.
- (k) To ensure full adherence to the applicable laws and regulatory frameworks within the country, the user may be periodically required to submit additional pertinent information and documentation for both their initial registration and for the subsequent, ongoing updates to their KYC records.
- (l) The user further undertakes to provide any corroborating documentary evidence as may be stipulated and requested via the Platform or through a separate communication from Zerodha MF/Zerodha AMC, commensurate with the scope and nature of information the user has disclosed to Zerodha AMC. Moreover, you unequivocally affirm your commitment to furnish any supplementary documentation that Zerodha AMC or the relevant Regulatory Authorities may subsequently necessitate at any point.
- (m) Where a guardian applies to open a folio on behalf of a minor, the onboarding process shall require completion of KYC formalities for the guardian as well and a folio shall be opened for both the minor and the guardian. The guardian shall be required to submit documentary proof of the minor's date of birth and of the guardian's relationship to the minor, in addition to all other documentation and declarations required under these Terms. The guardian represents and warrants that they are the lawful natural or legal guardian of the minor and are authorised to complete the onboarding process, execute transactions, and give consents on the minor's behalf. Zerodha AMC may retrieve the guardian's KYC information from the relevant KRA registry on an "as is" basis for the purpose of verifying guardian identity. The guardian shall be solely responsible for the accuracy of all information provided for and on behalf of the minor during onboarding.

### **C. Third-Party Service Providers & External Websites**

- (a) The user acknowledges that Zerodha AMC shall transmit your information and documentations, including KYC particulars, to third-party service providers including



## Zerodha Fund House

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

KRAs and RTAs under Confidentiality Agreement(s) for the purpose of processing your application and record keeping in line with the regulatory expectations. Zerodha AMC shall bear no liability for any acts or omissions on the part of these aforementioned third-party service providers.

- (b) In instances where the user is redirected to external websites, such as UPI Payment Apps, Payment gateways, Zerodha AMC provides no guarantee as to their accuracy, completeness, or reliability. The user shall agree that any reliance upon such third-party services or external websites shall be at the user's sole risk, and Zerodha AMC shall not be liable for any deficiencies in service, failures, or disruptions attributable to these service providers or their respective platforms.
- (c) Users shall indemnify Zerodha AMC against all claims, losses, and expenses arising from unauthorized use of the Platform or its services by any third party. This shall apply unless these claims, losses, or expenses are due to Zerodha AMC's or its authorized service providers' gross negligence, bad faith, or willful default.
- (d) Where a User accesses the Platform through a digital advertisement or promotional banner displayed on a third-party application or platform, such third-party Advertising Platform acts solely as a digital advertising channel and is not a service provider involved in the execution, processing, or settlement of the User's investment transactions, nor in the User's KYC verification or account onboarding. The Advertising Platform does not collect, store, process, or transmit any investment-related, financial, or personal information entered by the User on this Platform. Zerodha AMC's arrangement with any Advertising Platform is limited exclusively to the display of marketing creatives and the technical redirection of the User to this Platform; it does not extend to any aspect of the User's investment journey, which commences exclusively upon the User's arrival at and interaction with this Platform. Zerodha AMC shall not be liable for any technical failure, delay, error, or interruption in the process of redirecting the User from a third-party Advertising Platform to this Platform..

### 6. Transactions

- A. All transactions carried out through the Platform will be subject to applicable terms and conditions as set forth in the scheme related documents and the guidelines issued by Securities Exchange Board of India (SEBI) and Association of Mutual Funds of India (AMFI) from time to time.
- B. Transactions once placed by the User cannot be cancelled or modified. The records of the transactions will be final and binding on the User. The User hereby agrees and acknowledges that he/she shall be solely responsible for the transactions carried out through the Platform. We shall not be liable for any loss or damage, direct or indirect, which may be sustained by the User on account of any error made by the User while using the Platform.



## Zerodha Fund House

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

### 7. Authentication

- A. You shall be solely responsible for maintaining the confidentiality of your login credentials including your user id and password and one time passwords, any other security code or biometric that you use to access the Platform. You must not disclose your login credentials to any third-party.
- B. Any transaction or activity carried out using your login credentials shall be deemed to have been carried out by you and we shall have no obligation to verify the authenticity of any such transaction or activity. You shall be solely liable for all such transactions or activities and shall keep us indemnified against any loss or damage, direct or indirect, which may be sustained by us on account of such transactions or activities.

### 8. Limitation of Liability

We shall not be liable for any loss or damage, direct or indirect, which may be sustained by the User on account of:

- A. Any failure, delay, or interruption in the use of the Platform or the facilities offered thereon.
- B. Any unauthorized use of the Platform or your login credentials.
- C. Any error, omission, or inaccuracy in any information provided by you while using the Platform.
- D. Any consequences of any transaction carried out through the Platform.

### 9. Indemnity

You agree to indemnify and keep indemnified, defend, and hold harmless Zerodha AMC, Zerodha MF, their directors, officers, employees, agents, and representatives from and against any and all claims, liabilities, damages, losses, costs, and expenses (including legal fees and expenses) arising out of or in any way connected with your access to or use of the Platform or any breach of these Terms by you.

### 10. General Terms

- A. **Amendments:** These Terms may be amended or modified at any time and for such reason as Zerodha AMC deems fit and proper, including but not limited to comply with changes in laws and/or regulations, to correct inaccuracies, omissions, errors, or ambiguities, reflect changes in the scope and nature of the services, or based on User requirements.



## Zerodha Fund House

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

- B. Suspension or Termination of Facilities:** Zerodha AMC may, at its sole discretion, suspend/disallow/modify/restrict all or any of the facilities offered under the Platform or deny access to the invest through the Platform to any specific User at any time and for such time period and for such reasons as it deems fit; including on account of inactive/dormant user id, non-compliance of the Terms, death, insolvency, or bankruptcy of the User, any restriction imposed by any legal/judicial/regulatory authority, or for any other cause arising out of the law/regulation or for such other reasons as we may deem fit.
- C.** Zerodha AMC shall be entitled to withdraw or terminate all or any facilities offered under the Platform without assigning any reason whatsoever, without any prior notice to the User.
- D.** Zerodha AMC shall not be liable for any loss or damage that may be sustained by any User on account of such suspension/withdrawal/termination by Zerodha AMC.

### 11. Account Information

- A.** All outputs of statements are duplicate statements of account and are prepared by electronic means and the information contained therein will be extracted from a computerized back-up system maintained by Zerodha AMC. In case you notice any error in the account information supplied through the Platform or transaction confirmation received by you, you should promptly, but not later than 30 (thirty) days from the date of receipt of the information, intimate us of the same. Upon receipt of such intimation, we shall endeavor to correct the error.
- B.** You hereby agree and acknowledge that, while we will take all reasonable steps to ensure the accuracy of the statement and information generated, we shall not be held liable for any errors therein. You further agree to hold us harmless against any loss, damage, etc., that may be incurred/suffered on account of any inaccurate/incorrect information contained in the outputs from the Platform.

### 12. Governing Law and Jurisdiction

- A.** These Terms shall be governed by and construed in accordance with the laws of India. The courts of Bengaluru, Karnataka shall have exclusive jurisdiction over any dispute arising out of or in connection with these Terms, including any question regarding its existence, validity, or termination.
- B.** Zerodha AMC reserves the right in its sole discretion to investigate and take legal action against anyone who engages in any illegal or prohibited conduct or otherwise violates these Terms. Your continued use of this Platform will be deemed acceptance of these Terms, and you will be unequivocally bound by all these Terms, including amendments, if any.

### 13. Contact Person



## Zerodha Fund House

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

In case you become aware of (i) any unauthorized usage of the Platform; (ii) you wish to make corrections/ update personal details provided by you to Zerodha AMC; (iii) you wish to intimate Zerodha AMC of any wrong credit of funds in your bank account; and (iv) you wish to intimate Zerodha AMC of any error in the account information provided through the Platform or transaction confirmation received by you please contact us at [support@zerodhafundhouse.com](mailto:support@zerodhafundhouse.com). If you have accessed the Platform through a digital advertisement or banner displayed on a third-party application or platform, please note that all queries and grievances relating to your investments in Zerodha MF must be directed to Zerodha AMC at [support@zerodhafundhouse.com](mailto:support@zerodhafundhouse.com).

### **Instant Access Facility:**

These Terms and Conditions govern the use of the Facility provided by Zerodha Asset Management Private Limited (“the AMC”)/ Zerodha Mutual Fund (“Fund”). By opting for this Facility, the investor agrees to be bound by the following:

- A. This facility is allowed only under the Zerodha Overnight Fund (“the scheme”), Direct Plan, Growth Option. The investors should refer to Scheme Information Document (SID) for the salient features of this Facility.
- B. The withdrawal under the Facility is permitted up to ₹50,000 or up to 90% of the value of your investments, whichever is lower, on a per-day, per-PAN basis, or any other limit as may be specified by SEBI from time to time.
- C. While the AMC/ Mutual Fund endeavours to process redemptions under the Facility instantly the credit of redemption proceeds to the investor’s linked bank account may be subject to delays due to regulatory requirements, system or process constraints, delays or failures at the level of payment aggregators, banks or clearing mechanisms, force majeure events, or any other reasons beyond the control of the AMC/ Mutual Fund/ its Trustees or their officers/ employees and accordingly they shall not be liable for any delay arising from such circumstances in any manner whatsoever.
- D. For the purpose of processing requests under the Instant Access Facility, the Registrar and Transfer Agent (“RTA”) of Mutual Fund may temporarily earmark or block units in the investor’s folio, including units in excess of the redemption amount requested, as part of internal risk management and operational controls. Such blocking is undertaken to prevent duplicate or excess payouts, address system or timing dependencies (including NAV application and payment confirmation), and ensure orderly processing of transactions. The blocked units, if any, shall be released or adjusted upon completion, failure, or cancellation of the redemption request, as applicable. The AMC/ Mutual Fund shall not be liable for any inconvenience arising from such temporary blocking, which is undertaken in the interest of safeguarding investor transactions.
- E. The AMC/ Mutual Fund reserves the right to suspend, terminate, or modify the terms of this



## **Zerodha Fund House**

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

Facility at its sole discretion, subject to regulatory guidelines.

\*\*\*\*\*