PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY ACCESSING OR USING THIS WEBSITE, APP, AND/OR PLATFORM, YOU AGREE TO BE BOUND BY THESE TERMS OF USE AND THE PRIVACY POLICY.

1. Introduction

Allwin Securities Limited., a company incorporated under the Companies Act, 2013, having CIN: U67120MH199PLC085277 ("Company," "We," "Us," or "Our") operates the website allwinsecurities.com (collectively referred to as the "Allwin Securities Limited Platform" or "Platform").

The Platform facilitates investment and trading services and processes Users' personal and financial information to enable transactions.

These terms ("Terms") govern your access and use of the Allwin Securities Limited Platform and its Services. Please also review our Privacy Policy.

By using the Platform, you ("User" or "You") accept these Terms fully. If You disagree with any part of these Terms, please do not use the Platform.

2. Services

Allwin Securities Limited Platform provides investment information and execution services. Any investment recommendations made through the Platform are based on the information provided by You and data received from third parties, aligned with your risk profile and investment objectives. Investment decisions made through the Platform are at your sole discretion.

We encourage consulting independent financial advisors before investing.

3. Eligibility

You represent and warrant that:

- You are of legal age (18 years or older) to form a binding contract.
- You are not barred under any applicable law from accessing the Services.

- You will provide accurate and complete information as requested during registration.
- Minors (below 18 years of age) are strictly prohibited from using the Platform.

4. License to Use

Allwin Securities Limited grants You a limited, non-exclusive, non-transferable, revocable license to access and use the Platform for investment and trading purposes only.

5. Account Opening and Operation

Account registration is subject to completion of KYC verification and PAN validation through a SEBI registered KYC Registration Agency (KRA). Aadhaar-based online account opening is currently restricted to Indian residents for individual accounts only.

The Platform account shall be operated using a User ID and password created by You upon successful registration.

6. User Restrictions

You agree not to:

- Publish, republish, sell, license, or commercially exploit Platform content without permission.
- Use the Platform for unlawful purposes.
- Disrupt networks connected to the Platform.
- Engage in unauthorized data mining or extraction.
- Upload or distribute viruses or malicious software.
- Allwin Securities Limited reserves the right to restrict access to certain areas of the Platform without notice.

7. Programs and Initiatives

Allwin Securities Limited may introduce engagement and educational initiatives, including referral programs and promotional offers. Allwin Securities Limited reserves the right to modify, suspend, or cancel such initiatives at its discretion.

Third-party advertisements may be displayed, and Allwin Securities Limited is not responsible for the content or accuracy of such advertisements.

8. IPO Applications

All IPO applications must be submitted via the ASBA (Applications Supported by Blocked Amount) mechanism, and you must authorize your Self-Certified Syndicate Bank (SCSB) to block the required funds.

You are responsible for ensuring eligibility and understanding the terms and risks associated with IPO applications.

9. Intellectual Property Rights

Except for content provided by Users, all intellectual property rights in the Platform are owned by Allwin Securities Limited or its licensors.

You agree not to copy, distribute, modify, or create derivative works of any content from the Platform without prior written permission.

10. Refund Policy

Refunds will only be processed prior to account activation. Once your trading and Demat account is opened, payments are credited towards your account balance and are non-refundable. Withdrawal of funds can be requested through the Platform.

11. Disclaimer

The Platform and Services are provided on an "as-is" basis without warranties of any kind. Allwin Securities Limited disclaims all express and implied warranties to the fullest extent permitted by law.

We do not guarantee uninterrupted or error-free operation and are not responsible for damages resulting from the use or inability to use the Platform.

12. Limitation of Liability

Allwin Securities Limited, including its officers, directors, and employees, shall not be liable for any indirect, incidental, consequential, or punitive damages arising from your use of the Platform.

13. Indemnification

You agree to indemnify and hold harmless Allwin Securities Limited and its affiliates from any claims, liabilities, damages, losses, and expenses arising from:

- Your breach of these Terms,
- Your misuse of the Platform,
- Your violation of applicable laws.

14. Severability

If any provision of these Terms is found to be unenforceable under applicable law, the remaining provisions shall remain in full force and effect.

15. Changes to Terms

Allwin Securities Limited may modify these Terms at any time. Updated Terms will be posted on the Platform and will be effective 24 hours after posting. Continued use of the Platform after changes indicates acceptance.

16. Assignment

Allwin Securities Limited may assign or transfer its rights and obligations under these Terms without notice. You may not assign your rights or obligations under these Terms.

17. Entire Agreement

These Terms and the Privacy Policy constitute the entire agreement between You and Allwin Securities Limited regarding your use of the Platform.

18. Termination

Allwin Securities Limited may terminate or suspend your access to the Platform immediately for

any breach of these Terms. Upon termination, you must cease all use of the Platform.

19. Force Majeure

Allwin Securities Limited shall not be liable for any failure to perform due to causes beyond its

reasonable control, including but not limited to acts of God, internet outages, system failures,

pandemic, strikes, and government actions.

20. Governing Law and Jurisdiction

These Terms shall be governed by Indian law. Any disputes shall be subject to the exclusive

jurisdiction of the courts located in Mumbai, Maharashtra, India.

21. Contact Us

If you have any questions about these Terms, you can contact us at:

Allwin Securities Limited.

Email: info@allwinsecurities.com

Address: B/205-206, Ramji House Premises, Jambul Wadi, Marines Lines, Mumbai-400002