

CHETNA WEALTH PRIVATE LIMITED

General Terms & Conditions, Privacy Policy, and Risk Disclosures

Last Updated: October 2025

1. General Terms & Conditions of Service (GTC)

1.1. Legal and Corporate Status

Attribute	CW Status	Significance for the Client
Corporate Status	Private Limited Company (CIN: U70200AP2025PTC121751)	CW is governed by the Companies Act, 2013, and is not a regulated bank or investment intermediary.
Regulatory Status	NOT registered as a Portfolio Manager (PMS) or Collective Investment Scheme (CIS).	Services operate under General Contract Law. CW's advice does not carry specific investor protection or oversight mechanisms mandated for regulated providers.
Capital Base	Authorized Capital: ₹5,00,000. Paid-up Capital: ₹10,000.	CW is a new entity with a small capital base.
Custody of Funds	Varies by Product (see 1.2 and 1.3).	Funds and securities location depend on the service chosen.

1.2. Non-Discretionary Advisory Services (Client Execution)

- **Model:** CW provides advice, analysis, and recommendations (Portfolio Advisory).
- **Client Sole Control:** Clients retain **full and exclusive control** over their Demat/Bank accounts. CW **does not** execute trades, transfer funds, or manage assets.
- **Execution Responsibility:** All final investment decisions rest **exclusively with the Client**.

1.3. Algorithmic Trading Services (Company Execution)

***PRODUCT NATURE:** For these services, **capital is collected** by Chetna Wealth for the sole purpose of trading, aiming to generate higher returns. This is an arrangement governed exclusively by the Company's internal User Agreement.*

***REGULATORY DISCLAIMER:** This service is **NOT registered with SEBI** or any other regulatory body. There is **NO guarantee** of returns or capital protection provided to the client.*

2. Service Management and Compliance

2.1. Change Notice

***MODIFICATION RIGHTS:** Chetna Wealth Private Limited ("Company") reserves the right to **modify, amend, or update** its Terms & Conditions, Privacy Policy, Risk Disclosures, service features, and fee structures at any time.*

*All changes will be communicated via our website and/or direct client communication. **Continued use of our services after changes implies acceptance of the updated terms.***

2.2. Grievance Policy

Area	Details
Grievance Contact	chetnawealth@gmail.com
Operational Hours	Monday to Friday, 10:00 AM – 6:00 PM IST.
Response Commitment	We strive to respond to all inquiries and complaints within 3-5 business days . Clients must provide detailed information to facilitate speedy resolution.

2.3. KYC and AML Compliance

MANDATORY COMPLIANCE: To comply with Indian regulations, Chetna Wealth performs **Know Your Customer (KYC)** and **Anti-Money Laundering (AML)** checks before onboarding clients.

*Clients are required to provide accurate identity and financial documentation. We reserve the right to **suspend or terminate services** if compliance requirements are not met or if suspicious activities are detected.*

3. Subscription, Withdrawal & Refund Policies

Advisory and algorithmic trading services are offered on a subscription or contract basis, with fee payment terms clearly outlined in your service agreement.

3.1. Non-Discretionary Advisory Refunds (Fees Only)

This section applies only to service fees paid for Non-Discretionary Advisory Services.

Policy Area	Details
Client Termination	Client may discontinue services with 30 days written notice .
Refund Calculation	Refund of unexpired fees on a pro-rata basis .
Breakage Fee	CW may retain a maximum breakage fee of not greater than one quarter's fee .

3.2. Algorithmic Trading Services: Capital Withdrawal

This section governs the withdrawal of capital from **Algorithmic Trading Services** (where capital is collected by CW).

Requirement	Details
Mandatory Lock-in	6 months from the date of investment.
Early Withdrawal Penalty	A deduction of 2% to 3% of the invested capital will be incurred, at the sole discretion of Chetna Wealth Private Limited.
Refund Request Submission	Must be submitted in writing to chetnawealth@gmail.com for processing after verification.

3.3. Refund Processing and Statutory Deductions

REFUND PROCESSING:

- *Timeframe:* Refunds will be processed and paid within 7 to 14 business days after the withdrawal request is verified.
- *Disbursement:* Refunds will be paid directly by Chetna Wealth from the Company's bank account to the Client's registered bank account.

STATUTORY DEDUCTIONS:

- *All applicable statutory deductions, including Tax Deducted at Source (TDS), Goods and Services Tax (GST), and other regulatory charges, will be deducted from the refund amount before disbursement.*
- *Clients acknowledge that the final refund will reflect these deductions, which are beyond the Company's control and mandated by law.*

4. Privacy, Data, and Website Policy

4.1. Information Collected and Purpose

CW collects only the non-public personal information necessary to deliver advisory services.

Data Category	Examples Collected	Purpose

Identity Data (KYC)	Name, PAN, Aadhaar, Proof of Address, Bank details.	Onboarding, verification, and legal compliance.
Financial Profile	Income, net worth, risk tolerance, portfolio holdings.	Tailoring advice and calculating Assets under Advice (AUA).
Transaction Data	Details of trades and investments made by the Client.	Portfolio monitoring and performance tracking.

4.2. Security and Disclosure

SECURITY COMMITMENT: Client data is secured using high standards of technical and administrative protection, including encryption and access controls. Data is retained only for the period necessary to fulfill services and satisfy mandatory legal and regulatory record-keeping requirements under Indian law.

NO SALE OF DATA: CW shall never sell, rent, or trade Client information to unauthorized third parties for marketing or commercial purposes. Disclosure is limited to service providers bound by confidentiality or as legally required by a court order or regulatory body.

4.3. Cookie Policy

Our website uses **cookies and tracking technologies** to enhance user experience, analyze site traffic, and maintain security.

By accessing our site, you consent to the use of cookies in accordance with this policy. Users can manage cookie preferences through their browser settings. **No personal data collected via cookies is shared with third parties** beyond service providers and regulatory authorities as required.

5. Mandatory Risk Disclosures (HIGHLY IMPORTANT)

⚠ CRITICAL WARNING: INVESTMENTS IN SECURITIES, DERIVATIVES, AND DIGITAL ASSETS ARE SUBJECT TO MARKET RISKS, INCLUDING THE POTENTIAL FOR COMPLETE LOSS OF CAPITAL. PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. CW provides advisory services ONLY; the Client is responsible for all execution and investment outcomes.

5.1. Non-Regulated Status and Protection

Risk Area	Specific Disclosure
Investor Protection	CW's services do not benefit from investor protection, insurance, or deposit guarantees typically associated with regulated entities. The Client assumes full responsibility for all investment decisions.
Execution Risk	Loss arising from delay in execution, miskeying of orders, lack of margin, or failure to act on CW's advice is entirely the Client's responsibility.
Algorithmic Risk	Stated "Target APR" or prospective returns are illustrative and non-assured . Technical failures (latency, errors) in the algorithm can cause rapid and substantial losses.

5.2. Client Acknowledgement

By using Chetna Wealth Services, the Client affirms that they have read and fully understand these Terms, Policies, and Disclosures, and acknowledge the **inherent volatility and risk** associated with investment activities.