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Information about transactions carried out over this Website.

Information that you provide for the purpose of subscribing to the Website services.

Any other information that you send to TWM Research Alert.

Using personal information.

TWM Research Alert may use your personal information to: –

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2. Personalize the Website for you.
3. Enable your access to and use of the Website services.
4. Publish information about you on the Website.
5. Send to your products that you purchase.
6. Supply to your services that you purchase.
7. Send you statements and invoices.
8. Collect payments from you and
9. Send you marketing communications

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In addition to the disclosures reasonably necessary for the purposes identified elsewhere above, TWM Research Alert may disclose your personal information to the extent that it is required to do so by law, in connection with any legal proceedings or prospective legal proceedings, and in order to establish, exercise or defend its legal rights.

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DO

DON'T

Assess the risk-return profile of the investment as well as the liquidity and safety aspects before making and/or acting upon your investment decision

Make investments based on sound reasoning, after taking into account all publicly available information. You may access the websites of Companies and Regulators for this information

Make all payments in the form of cheque/online transfer in the name TWM Research Alert and Research Services only

Don't trade in any product without knowing and/or understanding the associated risks and rewards

Don't get influenced by information that does not originate from an appropriate source

Don't get influenced into buying fundamentally unsound companies (penny stocks) based on sudden spurts in trading volumes or prices or non-authentic favorable looking articles/stories

Don't match/synchronize trades with any other person for any thinly traded shares

Don't indulge in any trading activity which results in the disturbance of market equilibrium in any manner including manipulation of the price of any scrips

Don't get carried away by luring advertisements, if any

Don't make a cash payment or issue a cheque in the name of any employee of TWM Research Alert and Research Services or any other person in respect of the transactions

Don't issue blank/bearer cheques to anyone

### **Secure Fund Transfer**

1. Payment for all research services should be made in the current account of TWM Research Alert and Research Services only. No payment should be made in any account of an employee/associate of TWM Research Alert and Research Services or any other individual in any condition
2. In case of payment through Pay Order, Demand Draft, Banker's cheque, NEFT or RTGS; provide the following proof of payment
  - Certificate from the issuing bank on its letterhead or a plain paper with the seal of the issuing bank



- Certified copy of the requisition slip (portion which is retained by the bank) to issue the instrument
  - Certified copy of the passbook/bank statement for the account debited to issue the instrument
  - Authentication of the bank account number debited and name of the account holder by the issuing bank on the reverse of the instrument
1. Track your ledger regularly to check the credit for payment of funds

## GENERAL PRACTISE WHILE YOU TRADE

DO	DON'T
Give unambiguous instructions to your broker while placing orders over the phone with your broker.	In any circumstance, do not reveal your login credentials to any other person, not even a TWM Research Alert and Research Services representative
You will be solely responsible for all transactions effected by internet trading. Therefore, change your password every fortnight	
Be aware of the risk associated with the asset classes you are trading in the market and margin calls on them. In case of inadequate margin or non-payment of margin in your	

account, your positions will be squared off by the Risk Management team of your broker.

Maintain adequate margins at all points of time. In case of margin shortfall or delay in payments, your outstanding position will be squared up by your broker.

## HOW CAN YOU STAY PROTECTED AT ALL TIMES?

### DO

Forward suspicious emails asking for sensitive information to **[support@twmresearchalert.com](mailto:support@twmresearchalert.com)**

Write to us at **[support@twmresearchalert.com](mailto:support@twmresearchalert.com)**, if

### DON'T

Do not reveal your personal information Customer IDs, Passwords, and One Time Passwords (OTP) to anybody over the phone, on the internet, or via email

Do not open or click on attachments included in emails from

you notice a duplicate TWM Research  
Alert and Research Services or  
webpage

Call us on 7039004281 right away, if  
you've provided sensitive account  
information to an unauthorized person,  
or to report a fraud

Install and update good-quality antivirus  
software

Use only devices (like USBs, external  
hard drives, and smartphones) that you  
completely trust.

Exercise caution when using the  
internet in public places such as  
internet cafes and airport lounges

organizations or people you don't  
know

Do not enable the 'Auto Run' feature  
in Windows systems

Use an unlicensed operating system  
or one that hasn't been updated  
regularly

Use an outdated web browser or  
one that isn't up to date

Do not divulge personal information  
on social

Type the entire TWM Research Alert and Research Services address (<https://twmresearchalert.com/>) into your browser to avoid being misdirected to a bogus site when you use the search option.

Do not disclose personal or business information via a website link attached to an email

Do not trust a site appearing to belong to TWM Research Alert and Research Services if it doesn't start with the 'HTTPS' prefix and doesn't have a padlock symbol

## CUSTOMER AWARENESS OF SECURITY

Let's face it, hackers are smart, and they're only getting better by the minute. So, while we work hard to keep the bad guys at bay, here's what you can do to stay protected at all times.

1. Beware of fraud
  - Don't provide personal information such as Customer IDs, Passwords, and One Time Passwords (OTP) to anybody over the phone, on the internet, or via email
  - Don't open or click on attachments included in emails from organizations or people you don't know
1. How to detect a fake email or website
  - A message stating that your account may have been compromised, and asking for personal information
  - An email promising prize money for completing a survey or answering questions that compel you to reveal personal information
  - An email directing you to a fake website designed to look like the real thing

## 1. How fraudsters may try to trick you

- Phishing: These are fake emails that appear to be sent by a credible source to compel you to reveal personal information, which can then be used to commit fraud
- Vising: These are phone calls by people pretending to work for TWM Research Alert and Research Services or another legitimate business, asking you to reveal personal information
- Trojan / Virus: These are programs inadvertently installed on your computer to steal your sensitive information, spy on you, or cause a security breach: These are SMS text messages that urge you to call a number to a seemingly potential fraud
- Ransom ware: This refers to malware that infects your computer, blocks access to your files, and demands money from you to access your files once again
- Spyware: This is a type of software that secretly monitors activity on your computer and reports back to the fraudster, who then uses the information to access your accounts

## 1. How you can secure your passwords

- Here's how you can keep your passwords from falling into the wrong hands:
- Ignore requests from organizations or individuals requesting you to verify your passwords or PINs, as no reputable financial organization does that
- Memorize your passwords instead of writing them down, and don't share them with anybody
- Remember to change your passwords every 90 days or less
- Use a combination of letters, numbers, and special characters, with a mix of upper- and lower-case letters to make your passwords more secure
- Avoid using family names, names of pets, and important dates
- Avoid using common names or words in foreign languages to create your passwords

## 1. How we're working to keep you safe

- Security Implementations: All our systems are secured using effective security solutions like firewalls, intrusion detection systems, intrusion prevention systems, and anti-malware systems.
- Website Certificate: The SSL Certificate provides clear visual indicators of a green address bar. The green address bar /padlock verifies that the website belongs to the organization it claims to be from. As soon as the website URL address bar becomes green, customers can be assured it is a genuine website. Do not log in to the website who's Padlock or address bar turn's red or appears broken.

