FEES, CANCELLATIONS AND REFUNDS

Scope and General Principles

Flowlabs Investment Advisors Private Limited ("Flowlabs" or the "IA") charges fees only for investment advisory services that it is permitted to provide under applicable securities laws and regulations. No advisory fee will be charged, and no investment advice will be provided, before the client has entered into the applicable Investment Advisory Agreement and received a copy of the executed agreement.

- Fees will be disclosed to the client clearly before onboarding and will form part of the applicable contractual arrangement.
- Any applicable taxes, statutory levies or government charges will be charged separately, where applicable.
- The fee payable is for advisory services and does not represent a guarantee of investment returns or performance.

Fee Models

Subject to the applicable SEBI framework and the client agreement, advisory fees may be charged under one of the permitted fee structures:

- **Assets Under Advice (AUA) mode:** up to the applicable SEBI ceiling, currently 2.5% of AUA per annum per family of client in regard to investment advice relating to securities under SEBI's purview.
- **Fixed fee mode:** up to the applicable SEBI ceiling, currently ₹1,51,000 per annum per family of client.
- The maximum aggregate fee chargeable to an applicable client will not exceed the higher of the permitted fixed-fee limit or 2.5% of AUA per annum per family of client, as applicable under SEBI requirements.

SEBI may revise applicable fee limits from time to time. The fee limit does not include statutory charges. Where AUA-based fees are applicable, AUA may be supported through appropriate client records such as demat statements or unit statements.

Advance Fee

Where agreed with the client, Flowlabs may collect advisory fees in advance. For individual and HUF clients who are not accredited investors, advance fee collection will not exceed fees for a period of one year. The amount, period and treatment of any advance fee will be disclosed in the client agreement.

Payment Methods

Advisory fees shall be paid only through permitted banking or electronic payment channels. Flowlabs does not accept payment of investment advisory fees in cash.

Depending on the payment options made available by Flowlabs, clients may pay advisory fees through:

- Bank transfer or other permitted banking channels;

- Permitted electronic payment methods made available through Flowlabs' payment infrastructure; and
- Centralised Fee Collection Mechanism (CeFCoM) of the IAASB, where Flowlabs has opted for and enabled this facility.

The applicable payment method and payment instructions will be communicated to the client before payment is made. Clients should retain payment confirmations, invoices and/or receipts issued in connection with advisory fees.

Cancellation by the Client

A client may request cancellation / termination of advisory services in accordance with the Investment Advisory Agreement. The request may be submitted through the mechanism specified by Flowlabs from time to time, including through the app, website or by email to support@kyfr.ai

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Flowlabs Investment Advisors Private Limited is a SEBI Registered Investment Adviser (SEBI Registration No. - INA000023320).

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

- The effective date of termination will be determined in accordance with the client agreement and the applicable service terms.
- Termination of advisory services will not by itself constitute a transaction in the client's securities or require the client to liquidate existing investments.
- Any pending advisory deliverables, where relevant, will be handled in accordance with the agreed service terms.

Refund on Premature Termination

Where an applicable individual or HUF client terminates the advisory relationship before the end of a prepaid service period, Flowlabs will refund the fee attributable to the unexpired portion of the service period, subject to the permitted breakage fee described below and the terms of the client agreement.

- Refundable amount = unexpired-period fee minus any permitted breakage fee and any amounts that are otherwise contractually or legally due.
- For applicable clients, the breakage fee retained by Flowlabs will not exceed the fee for one quarter.
- Refunds will normally be processed to the original payment source / eligible bank account after completion of required verification and reconciliation, within 21 business days of approval of the refund request.

Taxes and Statutory Charges

- Applicable taxes, including GST where applicable, will be charged in addition to the advisory fee.
- Where a refund of advisory fees is due under this Policy, the Investment Advisory Agreement or applicable law, the treatment of applicable taxes will be determined and processed in accordance with the applicable tax laws and regulations.
- Where applicable, Flowlabs may issue a credit note or other appropriate tax document and make the corresponding adjustment or refund of tax to the extent permitted under applicable law.
- Any statutory tax or government charge that has been validly collected and remitted and is not legally recoverable or adjustable by Flowlabs may not be refundable to the client.

Non-Individual and Accredited Clients

SEBI's fee-related provisions on fee limits, modes of payment, advance fees, refunds and breakage fees do not apply to non-individual clients and accredited investors. For such clients, fee terms will be governed by the applicable bilateral contractual arrangement, subject to applicable law and SEBI requirements.

Cancellation / Refund of Platform or Non-Advisory Services

Where Flowlabs or an affiliated / technology platform separately offers any service that is not investment advisory service, including a technology or subscription service, the cancellation and refund terms for

that service may be governed by a separate policy or service-specific terms. Such terms will not dilute the client's rights under the Investment Advisory Agreement or applicable SEBI requirements.

Failed, Duplicate or Incorrect Payments

- If a payment is debited from a client but the transaction is not successfully recorded, the client may raise the issue through support@kyfr.ai
- Verified duplicate payments may be refunded after reconciliation.
- Where a payment is made using an incorrect account or payment method, Flowlabs may require additional verification before processing any refund.

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No Refund for Investment Performance

Fees are payable for investment advisory services and are not linked to investment gains or losses. A fall in the value of investments, underperformance, or an adverse market outcome does not by itself create a right to a refund of advisory fees, except where a refund is otherwise due under the client agreement or applicable law.

Changes to Fees

Any change to the fees applicable to an existing client will be communicated and implemented in accordance with the Investment Advisory Agreement and applicable regulatory requirements. Flowlabs will not unilaterally impose a fee that is inconsistent with the agreed contractual terms or applicable SEBI limits.

Regulatory and Contractual Priority

If there is any inconsistency between this policy, the Investment Advisory Agreement, the MITC, or applicable law / SEBI directions, the applicable law and regulatory requirements will prevail, followed by the contractual terms governing the client relationship.

Contact for Cancellation or Refund Requests

Particular	Details
Email	support@kyfr.ai
Subject line	Cancellation / Refund Request
Expected processing timeline	21 business days, subject to verification and reconciliation

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