INVESTOR CHARTER

A. Vision and Mission Statements for Investors

Vision

Invest with knowledge & safety.

Mission

Every investor should be able to invest in right investment products based on their needs, manage and monitor them to meet their goals, access reports and enjoy financial wellness.

B. Details of Business Transacted by the Investment Adviser with Respect to Investors

- Enter into an Investment Advisory Agreement with the client covering applicable fee details, conflict of interest disclosures, confidentiality obligations and other relevant terms.
- Carry out proper and unbiased risk profiling and suitability assessment of the client before providing investment advice.
- Conduct the compliance audit required for an Investment Adviser on an annual basis.
- Disclose the status of investor complaints in accordance with applicable SEBI requirements.
- Display the Investment Adviser's regulatory and contact particulars, including registration information and associated SEBI office details, as required.
- Employ personnel who meet the qualification and certification requirements applicable to the services they perform.
- Deal with clients through official and authorised communication channels only.
- Maintain records of interactions with clients, including prospective clients before onboarding, where conversations relating to investment advice take place, as required under applicable regulations.
- Ensure that advertisements and promotional communications comply with the Advertisement Code applicable to Investment Advisers.
- Provide services without discrimination among clients opting for the same or similar advisory products or services.

C. Details of Services Provided to Investors (No Indicative Timelines)

1. Onboarding of Clients

- Sharing the applicable Investment Advisory Agreement and related terms.
- Completing applicable KYC and onboarding requirements.

2. Disclosure to Clients

- Provide appropriate disclosure regarding the Adviser's business, affiliations and compensation arrangements in the applicable agreement and disclosures.

- Do not access the client's bank, trading or demat accounts or holdings for providing investment advice, except to the limited extent expressly permitted by applicable law and the agreed service arrangement including financial information received through an authorized consent mechanism.
- Disclose the client's risk profile and take suitability into account while providing advice.
- Disclose material conflicts of interest relating to investment advisory activities or other activities of the Adviser.
- Disclose the extent of use of Artificial Intelligence tools in providing investment advisory services, where applicable.

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.

3. Advice and Client Treatment

- Provide investment advice based on the client's risk profile and suitability.
- Treat advisory clients with honesty and integrity.
- Make adequate disclosure of material facts such as relevant risks, obligations and costs relating to products or securities advised.
- Provide clear guidance and adequate caution when advice relates to complex or high-risk financial products or services.
- Maintain confidentiality of information shared by clients unless disclosure is required to discharge legal obligations or the client has provided specific consent.
- Disclose applicable timelines for the services provided and endeavour to adhere to those timelines.

D. Details of Grievance Redressal Mechanism and How to Access It

The grievance process below is also available as a separate Grievance Redressal & Escalation page on the Flowlabs website and mobile application.

1. How to Raise a Grievance

A complaint or grievance relating to Flowlabs' investment advisory services may be submitted through the designated grievance channel below. Please provide sufficient details of the issue, relevant account or transaction reference (where applicable), and supporting documents so that the matter can be reviewed efficiently.

Grievance Channel	Contact
Grievance Officer	Viswanathan Raju
Email	grievance@kyfr.ai

Where a grievance is submitted through another authorised Flowlabs channel, it may be routed to the designated grievance contact for formal handling.

2. Internal Resolution and Escalation

Flowlabs will strive to redress a grievance immediately and, in any event, not later than 21 days from receipt of the grievance, in accordance with the applicable SEBI Investor Charter framework.

Internal escalation

Stage	Contact	Email
Level 1 – Compliance Officer	Viswanathan Raju	compliance@kyfr.ai

Stage	Contact	Email
Level 2 – Principal Officer	Avin Sharma	po@kyfr.ai

Internal escalation is intended to provide an additional channel for review and does not restrict any investor's right to approach SEBI, the IAASB, or the applicable Online Dispute Resolution mechanism.

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.

3. Escalation through SEBI SCORES 2.0

If the investor is not satisfied with the resolution or response provided by Flowlabs, the investor may lodge the complaint on SCORES 2.0, SEBI's web-based centralized grievance redressal system.

- SCORES 2.0: https://scores.sebi.gov.in
- The investor may use the SCORES process in accordance with the instructions and timelines displayed on the SCORES platform.
- For complaints against an Investment Adviser, the SCORES framework provides for a two-level review: first review by the designated Investment Adviser Administration and Supervisory Body (IAASB), and second review by SEBI.

4. IAASB Escalation

An investor may also approach the designated email ID of the Investment Adviser Administration and Supervisory Body (IAASB).

- IAASB designated email: dis.ia@bseindia.com
- BSE Limited is the recognised IAASB under the current SEBI framework.

5. Online Dispute Resolution (ODR)

Where applicable, and where the investor remains dissatisfied after the grievance process, the investor may use the securities-market Online Dispute Resolution mechanism through the SMART ODR platform, subject to the applicable SEBI framework and the eligibility of the dispute.

- SMART ODR: https://smartodr.in
- The ODR process may provide for online conciliation and/or arbitration, as applicable under the relevant framework and the processes of the ODR platform.

6. Physical Complaints

For physical complaints, investors may send their complaints to the following SEBI office address:

Office of Investor Assistance and Education,
Securities and Exchange Board of India,
SEBI Bhavan, Plot No. C4-A, “G” Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai - 400 051

7. Important Investor Safeguards

- Keep copies of the grievance, supporting documents, reference numbers and all communications exchanged with Flowlabs or other authorities.
- Do not share passwords, PINs, OTPs, login credentials or other authentication information for your bank, trading or demat accounts with Flowlabs or any person claiming to represent Flowlabs.

- Approach only official Flowlabs communication channels when responding to any grievance or service-related communication.
- The grievance process does not limit any statutory, contractual or other legal rights or remedies available to the investor under applicable law.

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.

8. Grievance Contact

Particular	Details
Grievance email	Viswanathan Raju, Grievance Officer Email: grievance@kyfr.ai
Level 1 escalation	Viswanathan Raju, Compliance Officer Email: compliance@kyfr.ai
Level 2 escalation	Avin Sharma, Principal Officer Email: po@kyfr.ai

E. Rights of Investors

- Right to Privacy and Confidentiality.
- Right to Transparent Practices.
- Right to fair and Equitable Treatment.
- Right to Adequate Information.
- Right to Initial and Continuing Disclosure, including the right to receive information about applicable statutory and regulatory disclosures.
- Right to Fair & True Advertisement.
- Right to Awareness about Service Parameters and Turnaround Times.
- Right to be informed of the timelines for each service.
- Right to be Heard and Satisfactory Grievance Redressal.
- Right to have timely redressal.
- Right to Suitability of the Financial Products.
- Right to Exit from a financial product or service in accordance with the terms of the agreement with the Investment Adviser.
- Right to receive clear guidance and caution notice when dealing with Complex and High-Risk Financial Products and Services.
- Additional rights to vulnerable consumers, including the right to access services in a suitable manner even if differently abled.
- Right to provide feedback on the financial products and services used.
- Right against coercive, unfair, and one-sided clauses in financial agreements.

F. Expectations from Investors (Responsibilities of Investors)

Do’s

- Always deal with SEBI registered Investment Advisers.
- Ensure that the Investment Adviser has a valid registration certificate.
- Check the Investment Adviser's SEBI registration number. The list of SEBI registered Investment Advisers is available on the SEBI website: https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=13
- Pay only advisory fees to your Investment Adviser. Make payments of advisory fees through banking channels only and maintain duly signed receipts mentioning the details of your payments. You may make payment of advisory fees through Centralised Fee Collection Mechanism (CeFCoM) of IAASB if the Investment Adviser has opted for the mechanism.
- Always ask for your risk profiling before accepting investment advice. Insist that the Investment Adviser provides advisory strictly on the basis of your risk profiling and takes into account available investment alternatives.
- Ask all relevant questions and clear your doubts with your Investment Adviser before acting on advice.

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.

- Assess the risk–return profile of the investment as well as the liquidity and safety aspects before making investments.
- Insist on getting the terms and conditions in writing duly signed and stamped including electronic execution/e-sign as applicable. Read these terms and conditions carefully, particularly regarding advisory fees, advisory plans, category of recommendations, etc., before dealing with any Investment Adviser.
- Be vigilant in your transactions.
- Approach the appropriate authorities for redressal of your doubts / grievances.
- Inform SEBI about Investment Advisers offering assured or guaranteed returns.
- Always be aware that you have the right to exit the service of an Investment Adviser.
- Always be aware that you have the right to seek clarifications and clear guidance on advice.
- Always be aware that you have the right to provide feedback to the Investment Adviser in respect of services received.
- Always be aware that you will not be bound by any clause prescribed by the Investment Adviser that contravenes any regulatory provision.

Don’ts

- Do not fall for stock tips offered under the pretext of investment advice.
- Do not provide funds for investment to the Investment Adviser.
- Do not fall for the promise of indicative, exorbitant or assured returns by Investment Advisers. Do not let greed overcome rational investment decisions.
- Do not fall prey to luring advertisements or market rumours.
- Avoid doing transactions only on the basis of phone calls or messages from any Investment Adviser or its representatives.
- Do not take decisions just because of repeated messages and calls by Investment Advisers.
- Do not fall prey to limited-period discounts or other incentives, gifts, etc. offered by Investment Advisers.
- Do not rush into making investments that do not match your risk-taking appetite and investment goals.
- Do not share login credentials and passwords of your trading, demat or bank accounts with the Investment Adviser.

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.