

Where2Invest Limited

INVESTOR CHARTER

SEBI Registered Investment Adviser | INA000022075

Non-Individual IA | Hyderabad, Telangana | www.where2invest.com

1. Firm Details

Registration & Contact Information

Name	Where2Invest Limited
Type of Entity	Non-Individual (Company)
SEBI Registration No.	INA000022075
Type of Registration	Investment Adviser (IA)
Registered Since	23/03/2026
Validity	Perpetual
Registered Address	Flat No. 708, 7th Floor, Asian Sun City, Kondapur, K.V. Rangareddy, Serilingampally, Telangana – 500084
Compliance Officer	Alok Kushwaha +91 7997994610 compliance@where2invest.com
Official Email	advisory@where2invest.com
Website	www.where2invest.com
SEBI Regional Office	SEBI Southern Regional Office, D'Monte Building, 3rd Floor, 32, D'Monte Colony, TTK Road, Alwarpet, Chennai – 600 018
IAASB (Supervisory Body)	BSE Limited iaasb@bseindia.com

2. Vision & 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."

3. Details of Business Transacted by the Investment Adviser

Services & Obligations

Core Advisory Services

- To provide investment advice based on the client's risk profile, investment goals, and financial situation after thorough needs and suitability assessment.
- To provide an independent, unbiased view on investment products and securities.

- To offer goal-based financial planning and portfolio advisory, recommending appropriate asset allocation across SEBI-regulated securities.
- To conduct periodic portfolio review and rebalancing advice aligned to the client's evolving goals.
- To conduct an audit annually and file compliance reports as mandated under SEBI (IA) Regulations, 2013.
- To ensure all communications, reports, and advisory content are fair, transparent, and free from conflict of interest.
- To maintain records of all interactions with clients and prospective clients where any conversation related to investment advisory services has taken place.

Onboarding of Clients

- Sharing of terms and conditions, fee structure, and the Disclosure Document with clients prior to commencement of advisory services.
- Completing KYC / CKYC of fee-paying clients as per applicable regulations.
- Signing of the Investment Advisory Agreement before rendering any advice.
- Risk profiling and suitability assessment of the client prior to providing any recommendation.

Disclosures to Clients

- To disclose all material information required for the client to make an informed decision — including business activities, disciplinary history, terms and conditions, details of associates, and risks and conflicts of interest.
- To disclose the extent of use of Artificial Intelligence (AI) tools, if any, in providing investment advisory services.
- To disclose any conflict of interest in advisory activities with other business activities of the Investment Adviser.
- To maintain confidentiality of information shared by clients unless required by law or with specific client consent.
- To respect data privacy rights of clients and take measures to protect unauthorised use of their confidential information.
- To provide clear guidance and adequate caution notice when providing advice involving complex and high-risk financial products or services.

4. Obligations of Where2Invest Limited Towards Investors

Our Commitments

- Act at all times in the best interest of the client and provide suitable, unbiased investment advice.
- Conduct proper risk profiling and suitability assessment before providing any advice.
- Maintain adequate disclosures on fees, conflict of interest, business activities, and associates.
- Collect advisory fees only through valid banking channels (NEFT / RTGS / UPI / Account Payee Cheque). No cash payments accepted.
- Not engage in any form of misrepresentation, front-running, churning, or activities involving undisclosed conflict of interest.
- Not promise or guarantee any assured or fixed returns on investments.
- Maintain confidentiality of client data and comply with all applicable data protection and privacy obligations.
- Ensure registration with KRA (KYC Registration Agency) and CKYC (Central KYC Registry) for client KYC management.
- Submit annual compliance audit report as required under SEBI (IA) Regulations, 2013.
- Disclose the use of any AI tools in generating or supporting investment advice, including their limitations.
- Ensure that all client agreements, disclosures, and advisory materials are fair, transparent, and free from one-sided or coercive clauses.

5. Rights of Investors

Right to Privacy and Confidentiality	Your personal and financial information will be kept confidential and used solely for the purpose of investment advisory.
Right to Transparent Practices	Receive clear, accurate, and complete information about investment products, risks, fees, and advisory processes.
Right to Fair and Equitable Treatment	Be treated fairly, without discrimination, with your interests placed above those of the adviser.
Right to Adequate Information	Receive all material information required to make an informed investment decision, well in time.
Right to Suitability	Receive only those recommendations that are appropriate and suitable to your individual risk profile, goals, and financial situation.
Right to Exit	Withdraw from the advisory arrangement at any time in accordance with agreed terms, without undue hindrance.
Right to Grievance Redressal	Access a clearly defined, time-bound mechanism for resolution of your complaints and disputes.
Right to Provide Feedback	Submit feedback on the financial products and services received from Where2Invest Limited.
Right to Awareness of Service Timelines	Be informed of the timelines for each service and expect adherence to those timelines.
Right to Clear Caution Notices	Receive adequate guidance and caution notices when investing in complex or high-risk financial products.
Right Against Coercive Clauses	Not be bound by any unfair, one-sided, or coercive clause in agreements that contravenes any regulatory provision.
Right to Continuing Disclosure	Receive information about all statutory and regulatory disclosures mandated under applicable laws.

6. Expectations from Investors (Responsibilities of Investors)

Do's and Don'ts

✓ Do's

- ✓ Always deal with **SEBI registered Investment Advisers** only.
- ✓ Verify registration at www.sebi.gov.in. Where2Invest Limited is registered as **INA000022075**.
- ✓ Read and understand all documents, disclosures, risk profiles, and agreements before signing.
- ✓ Pay advisory fees **only through banking channels** (NEFT / RTGS / UPI / A/c Payee Cheque). Obtain receipts.
- ✓ Ask all relevant questions and clear your doubts before acting on any recommendation.
- ✓ Monitor your portfolio periodically and request performance updates.
- ✓ Provide accurate, complete, and up-to-date information about your financial situation, income, goals, and liabilities.
- ✓ Update your details (address, bank details, risk profile) promptly when they change.
- ✓ Be aware that you have the right to stop availing advisory services at any time as per the agreed terms.
- ✓ Lodge complaints promptly — directly with Where2Invest Limited, or on SCORES 2.0 / SMART-ODR if unresolved.
- ✓ Inform SEBI about any Investment Adviser offering assured or guaranteed returns.

✗ Don'ts

- ✗ Do **not** share your trading account credentials, demat account login, or banking passwords with any adviser.
- ✗ Do **not** provide funds for investment directly to the Investment Adviser.
- ✗ Do **not** fall prey to promises of **guaranteed or assured returns**. All investments are subject to market risk.
- ✗ Do **not** make payments in cash to any Investment Adviser.
- ✗ Do **not** get attracted to limited-period discounts, gifts, or other incentives offered by advisers.
- ✗ Do **not** make investments based on unsolicited tips, social media messages, Telegram / WhatsApp groups, or unverified calls.
- ✗ Do **not** sign blank forms, documents, or agreements without reading them fully.
- ✗ Do **not** transfer funds into any personal bank account of the Investment Adviser or its employees.
- ✗ Do **not** ignore account statements, advisory reports, or portfolio reviews — review them regularly.
- ✗ Do **not** engage with entities or individuals who are not registered with SEBI.

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

Three-Stage Escalation Process

1

Lodge Complaint with Where2Invest Limited [Resolution within 21 Calendar Days]

In case of any grievance, the investor may approach Where2Invest Limited directly. The IA shall strive to redress the grievance immediately, but not later than 21 calendar days from the date of receipt. Contact the Grievance Officer (see table below) with your full name, registration ID, nature of complaint, and relief sought.

2

Escalate to SCORES 2.0 / IAASB (BSE Ltd.) — if unresolved at Stage 1

SCORES 2.0 (SEBI Complaint Redress System): <https://scores.sebi.gov.in> | Toll-Free: 1800 266 7575 / 1800 22 7575
Two-level review: First review by IAASB (BSE Ltd.) → email: iaasb@bseindia.com
Second-level review by SEBI if not satisfied with Stage 2 resolution.

3

SMART-ODR — Online Dispute Resolution (if unresolved at Stage 2)

File the complaint on the SMART-ODR platform for online conciliation or arbitration. Website: <https://smartodr.in>

Grievance Redressal — Contact Details of Where2Invest Limited

Name	Designation	Address	Contact No.	Email-ID	Working Hours
[Name]	Customer Care	Hyderabad, Telangana	[Phone]	[email]	9 AM – 6:30 PM

Name	Designation	Address	Contact No.	Email-ID	Working Hours
[Name]	Head – Customer Care	Hyderabad, Telangana	[Phone]	[email]	9 AM – 6:30 PM
Alok Kushwaha	Compliance Officer	Hyderabad, Telangana	7997994610	compliance@where2invest.com	9 AM – 6:30 PM
[Name]	Principal Officer	Hyderabad, Telangana	[Phone]	[email]	9 AM – 6:30 PM

In the absence of a response or if the complaint is not addressed to your satisfaction, you may lodge a complaint with SEBI at <https://scores.sebi.gov.in> or SMART-ODR at <https://smartodr.in>. For physical complaints, investors may also write to: Office of Investor Assistance and Education, SEBI Bhavan, Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051.

8. Useful Links

Regulatory Resources for Investors

Regulator www.sebi.gov.in	Grievance Portal scores.sebi.gov.in	Online Dispute Resolution smartodr.in
Investor Education investor.sebi.gov.in	IAASB – BSE Ltd. www.bseindia.com	NSE Investor Portal www.nseindia.com

Disclaimer: Investments in securities market are subject to market risks. Read all related documents carefully before investing. Registration granted by SEBI and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors. The securities quoted, if any, are for illustration only and are not recommendatory.

Where2Invest Limited is a SEBI Registered Investment Adviser bearing Registration No. **INA000022075**. Registered Office: Flat No. 708, 7th Floor, Asian Sun City, Kondapur, K.V. Rangareddy, Serilingampally, Telangana – 500084.

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