

TERMS AND CONDITIONS

Online Trading Academy (OTA) in association with Sharekhan.com India Pvt. Ltd. offers various financial educational programs which would equip the participant with world class training on various aspects of personal finance thereby educating the client on the intricacies of trading/investing in Stocks, financial planning, tax planning etc.

1. The Participant will have an option to choose from the various course options provided and hereby confirms to abide by the specifications and terms and conditions applicable for the respective products/courses.
2. **Payment Options:** The list of payment options available are cash, cheque, debit card payment/credit card payment from banks/online payment gateway from Tech-Process that are listed when selecting the above options.
3. The Participant agrees to take particular care when providing us with the details pertaining to debit/credit card and warrants that these details are accurate and complete at the time of making subscription to the courses. The Participant also warrants that the credit or debit card details that are provided are of own credit or debit card and that sufficient funds are available to make the said payment.
4. Payments made by cheque will have to be in favour of Sharekhan.com India Pvt. Ltd. or online transfer for appropriate course amounts including service tax/GST, if applicable as well as in EMIs. For details pertaining to applicable charges plus the EMIs, the Participant agrees to abide by the EMI applicable terms and conditions from time to time.
5. In case of payments under EMI option, applicable processing charges plus applicable service tax/GST will be payable in favour of Sharekhan.com India Pvt. Ltd.
6. If the client opts to subscribe for EMI option under Power Money Solution, he/she will be eligible to attend the second course subject to clearance of 3 EMI cheques.
7. The client understands and agrees to the terms and conditions of the EMI scheme and agrees to pay Sharekhan.com on a monthly basis the installments due by honoring the post-dated cheques issued in favour of Sharekhan.com India Pvt. Ltd. It shall be the sole responsibility of the client to ensure that adequate funds are available in their bank account as on the due date of the EMI.
8. Post dated cheques towards the EMIs, shall be payable on the 5th day of every month as indicated above irrespective of the month in which Course is attended and the services shall be deemed to have been availed of, immediately on the payment of the first installment towards subscription and cannot be discontinued by non-payment of the balance installments.
9. Course fees once paid shall be non-refundable.
10. EMI options not available for Wealth Essentials and Stock Investor Courses
11. Default in payment of any single EMI may lead to deactivation of all support tools in addition to forfeiture of paid fees and unpaid services.
12. Payment transaction at a cybercafé/shared computer terminal is risky and you are advised not to use the services of a cybercafé/shared computer terminal to do any such transactions. If so, Sharekhan.com will not be liable for any misuse or fraud committed using such terminals or machines.

13. With a view to facilitate the better understanding of the training provided, a trading and demat account may be opened with Sharekhan Limited.
14. All contents of this training program including all the trademarks, logos and service marks, information's and contents provided on our website, design structure and compilation are owned Intellectual Properties of Sharekhan.com and/or its group or associate companies and no part of this training course or website shall be reproduced, stored in a retrieval system or transmitted in any form or by any means - electronic, electrostatic, magnetic tape, mechanical, printing, photocopying, recording or otherwise including the right of translation in any language without the permission of Sharekhan.com or its group or associate companies. We reserve the right to terminate the accounts of the participants/customers, who violate the proprietary rights, in addition to necessary legal action and forfeiture of the course fees.
15. The Participant understands that investment in securities market is subject to market risk and shall read all the related documents including the Risk disclosure documents carefully before investing in any financial products.
16. The Participant understands and acknowledges that this financial educational course will prepare the participant only to understand and evaluate various financial instruments and tools to arrive at decisions to actively invest in various financial instruments and shall not constitute any recommendation or investment advice by Sharekhan.com or any of its associate or group companies.
17. All participants should make detailed investigations as they deem necessary to arrive at an independent evaluation of any investment product or securities (including the merits and risks involved), and should consult its own advisors to determine the merits and risks of such investment/product.

18. **Consent to use Contact Information**

The Participant agrees that we may collect, use and share certain information regarding your contacts for promotional and marketing purpose and also share it with any group or associate company or third party in accordance with the Privacy Policy. By allowing Contact Information to be collected, the Participant gives Sharekhan.com a right to use that Contact Information and guarantees that he has any and all permissions required to share such Contact Information with us. The Participant further agrees that he shall have no objection in disclosure of his / her proprietary information to Sharekhan Limited and or its subsidiaries and associate companies.