GOODFLOW SECURITIES PRIVATE LIMITED

INVESTOR CHARTER – STOCKBROKER

SEBI Registration No.: INZ000303634
NSE Membership No.: 90255
BSE Membership No.: 6830
MCX Membership No.: 57425

Registered Office: 612/613, Hive 67, Icon, Poisor Gymkhana Road, Lokmanya Tilak Nagar, Near Raghuleela Mall, Kandivali West, Mumbai 400067

Investor Grievance E-mail: grievance@goodflowsecurities.com

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1. VISION

To follow the highest standards of ethics and regulatory compliance while facilitating clients' participation in the securities market in a fair, transparent and efficient manner, with the objective of protecting and promoting the interests of investors.

2. MISSION

Goodflow Securities Private Limited is committed to:

1. Providing reliable and quality services to investors through appropriate processes, technology and operational systems.
2. Maintaining a relationship of trust, integrity and transparency with investors.
3. Maintaining high standards of regulatory and statutory compliance.
4. Keeping protection of investors' interests as a primary objective while providing broking services.
5. Maintaining confidentiality of information provided by investors, except where disclosure is required for fulfilling legal or regulatory obligations or is authorised by the investor.
6. Providing an effective and accessible mechanism for addressing investor grievances.

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3. SERVICES PROVIDED TO INVESTORS

Goodflow Securities Private Limited, as a SEBI-registered stock broker, provides services to clients/investors including, as applicable:

1. Execution of purchase and sale orders in securities and contracts on recognised stock exchanges.
2. Issuance of contract notes for trades executed on behalf of clients.
3. Communication of margin obligations and margin-related information.
4. Facilitation of early pay-in instructions, wherever applicable.

5. Periodic settlement of client funds in accordance with SEBI and Exchange requirements and the option exercised by the client.
6. Issuance of retention statements in respect of funds, securities and/or commodities, wherever applicable.
7. Maintenance of appropriate risk management and risk containment systems.
8. Processing of changes in client profile/details based on valid instructions and applicable regulatory requirements.
9. Providing relevant information concerning applicable circulars/notices of SEBI, Stock Exchanges and other Market Infrastructure Institutions.
10. Providing clients with the applicable Rights and Obligations of Stock Brokers and Clients.
11. Providing the Most Important Terms and Conditions (MITC) to clients.
12. Providing an effective mechanism for redressal of investor grievances.

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4. RIGHTS OF INVESTORS

An investor/client dealing with Goodflow Securities Private Limited has, among others, the following rights:

1. To obtain information regarding the background and relevant credentials of the stock broker and the person handling the client's account, including information required to be displayed on the broker's website.
2. To receive adequate information regarding the risks, obligations, terms and costs associated with the products/services before entering into transactions.
3. To receive copies of duly completed account opening/client registration documents and the Rights and Obligations document.
4. To receive a copy of the Most Important Terms and Conditions (MITC).
5. To receive accurate and understandable statements relating to the client's account.
6. To understand the terms and conditions applicable to transactions undertaken through the stock broker.
7. To access client funds and securities in accordance with the applicable regulatory framework and to be informed of any applicable restrictions.
8. To receive information regarding brokerage, service charges, transaction charges, penalties and other applicable fees through the prescribed tariff sheet.
9. To raise grievances with the Compliance Officer, compliance team or designated grievance redressal mechanism and receive fair and timely consideration.
10. To close a zero-balance account through the applicable process, including online closure wherever the facility is available.

11. To obtain copies of applicable policies and terms and conditions relating to the client's dealings with the stock broker.
12. To receive services without discrimination among similarly placed clients.
13. To receive advertisements and communications from the broker that comply with applicable regulatory requirements.
14. In the event of default of the stock broker, to seek compensation from the relevant Exchange Investor Protection Fund, subject to the applicable rules, eligibility conditions and limits.
15. To undertake derivative transactions after submission of the financial information/documents required by the stock broker and subject to the broker's due diligence and applicable regulatory requirements.
16. To receive appropriate warnings/alerts on trading systems where surveillance measures or other regulatory restrictions apply.
17. To have access to products and services in an appropriate manner, including reasonable accessibility for differently abled investors.
18. To access investor education and awareness material made available by Market Infrastructure Institutions and the stock broker.
19. To access the Exchanges available in the relevant segment, subject to the client's instructions and applicable broker arrangements.
20. To choose one or more stock brokers and not be compelled to maintain any minimum business or transaction level except where specifically permitted by applicable regulations/terms.
21. To have access to the escalation matrix for communication and grievance redressal.
22. Not to be bound by any contractual or other provision imposed by the broker which is contrary to applicable SEBI/Exchange regulatory requirements.

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5. ACTIVITIES OF STOCK BROKER AND INDICATIVE TIMELINES

Sr. No.	Activity	Expected Timeline
1	KYC details entered into KRA/CKYCR systems	Within 3 working days of account opening
2	Client onboarding	Immediately, and ordinarily not later than one week
3	Execution of order	Immediately upon receipt of valid order, and not later than the same trading day
4	Allocation of Unique Client Code (UCC)	Before commencement of trading

5	Providing copy of duly completed client registration documents	Within the prescribed regulatory timeline after UCC upload
6	Issuance of contract note	Within 24 hours of execution of trades
7	Collection of upfront margin	Before initiation of trade, wherever applicable
8	Intimation regarding other margin obligations	At the end of T-Day, wherever applicable
9	Settlement of client funds	As per SEBI/Exchange prescribed settlement cycle and pre-announced schedule
10	Statement of Account – funds/securities/commodities, as applicable	Monthly / as prescribed
11	Retention statement after settlement	Within prescribed regulatory timeline
12	Annual Global Statement	Within 30 days from the end of the financial year
13	Investor grievance redressal	Within 21 calendar days from receipt of complaint

The above timelines are subject to the applicable SEBI, Exchange and Clearing Corporation requirements and any amendments issued from time to time.

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6. DO'S FOR INVESTORS

Investors should:

1. Read and understand all documents, terms and conditions before signing the account opening/client registration documents.
2. Obtain copies of KYC documents, account opening documents and the Unique Client Code.
3. Understand the applicable trading, clearing and settlement procedures and timelines.
4. Obtain complete information regarding brokerage, fees and other charges.
5. Keep the mobile number and e-mail address registered with the trading, demat and bank accounts updated to receive transaction alerts.
6. If a DDPI is executed, obtain and retain a copy and carefully understand the scope and implications of the authority granted. DDPI is not mandatory merely for opening/trading through a trading account.
7. Check contract notes and ensure that transaction price, quantity, brokerage, GST, STT/CTT and other applicable charges are correctly reflected.
8. Verify the trades executed in the trading account through the Exchange trade verification facility and other available records.

9. Receive funds and securities/commodities within the timelines prescribed by SEBI and the relevant Exchange.
10. Regularly verify contract notes, statements of account, margin statements and other communications.
11. Immediately report any discrepancy or unauthorised transaction to Goodflow and the appropriate regulatory authority, wherever required.
12. If running account settlement is opted for, understand the applicable monthly/quarterly settlement requirements.
13. Preserve all documents and communications relating to trading transactions.
14. In case of any grievance, first approach Goodflow and, if not satisfactorily resolved, use the applicable Exchange/SEBI/ODR mechanisms.

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7. DON'TS FOR INVESTORS

Investors should not:

1. Deal with an unregistered stock broker.
2. Leave blank spaces in account opening/KYC documents.
3. Submit incomplete KYC or account opening documents.
4. Fail to notify Goodflow of changes in personal, financial, bank, contact or other information relevant to the trading account.
5. Transfer funds for trading purposes to any person other than the registered stock broker through permitted banking channels.
6. Make payments into the personal bank account of an employee or representative of the broker.
7. Ignore transaction alerts, e-mails or SMSs received from the Stock Exchanges or broker.
8. Share trading account credentials, passwords, OTPs or other security credentials with anyone.
9. Enter into digital/electronic processes that the investor does not understand.
10. Fall prey to schemes promising fixed, assured or guaranteed returns from securities market investments.
11. Respond to fraudulent e-mails, messages, calls or social-media communications promising unusually high profits.
12. Follow investment or trading decisions merely because other persons are doing so; investors should undertake appropriate due diligence and seek professional advice where necessary.

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8. GRIEVANCE REDRESSAL MECHANISM

Goodflow Securities Private Limited is committed to providing an effective and transparent grievance redressal mechanism.

Level 1 – Goodflow Securities Private Limited

An investor having a grievance/complaint may first approach Goodflow through:

Investor Grievance E-mail: info@goodflowsecurities.com

Registered Office: 6th Floor, Office 612/613, Hive 67, Icon, Poisor Gymkhana Road, Lokmanya Tilak Nagar, Poisor, Near Raghuleela Mall, Kandivali West, Mumbai 400067.

Goodflow shall endeavour to resolve investor grievances promptly and **not later than 21 calendar days** from receipt of the grievance, subject to the nature of the complaint and information/documents required.

Level 2 – Stock Exchange

If the investor is not satisfied with the resolution provided by Goodflow, the investor may approach the concerned Stock Exchange(s) through the applicable grievance redressal mechanism.

For Goodflow, the relevant Exchanges shall be those on which the transaction/complaint falls within the jurisdiction of the Exchange.

Level 3 – SEBI SCORES

Investors may also lodge their grievance through **SCORES 2.0**, the online grievance redressal platform of SEBI.

SCORES: https://scores.sebi.gov.in

For complaints against stock brokers, the applicable review mechanism includes review by the designated body/Stock Exchange followed by SEBI review, as applicable.

Online Dispute Resolution (ODR)

If the investor is not satisfied with the resolution provided by the Market Participant, the investor may use the **SMART ODR platform** for online dispute resolution through conciliation and/or arbitration, subject to the applicable ODR framework.

The ODR process broadly involves:

1. First approaching the Market Participant for resolution.
2. If dissatisfied, approaching SCORES and/or the SMART ODR platform as applicable.
3. Review of the matter through the applicable ODR mechanism.
4. Conciliation, where applicable.
5. Arbitration where conciliation does not result in settlement.

The applicable ODR rules, procedures and timelines shall be as prescribed from time to time.

9. DEFAULT OF STOCK BROKER

In the event of a stock broker being declared a defaulter, the relevant Stock Exchange undertakes measures for protection of investors in accordance with its rules and applicable SEBI regulations.

These may include:

- dissemination of information regarding the default;
- issuance of public notices;
- inviting claims from eligible investors;
- communication to affected clients;
- processing of eligible claims from the Investor Protection Fund; and
- providing claim forms, procedures and relevant information on the Exchange website.

Compensation from the Investor Protection Fund is subject to the eligibility criteria, limits and procedures prescribed by the relevant Stock Exchange/SEBI from time to time.

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10. IMPORTANT INVESTOR INFORMATION

Investors are advised to:

- deal only with a SEBI-registered stock broker;
- verify the registration and membership details of the intermediary;
- read all client documents carefully before signing;
- understand brokerage, statutory levies, margins and other charges;
- protect trading credentials and personal information;
- independently verify trade details;
- immediately report unauthorised transactions;
- retain all transaction-related documents; and
- never rely upon promises of guaranteed/fixed returns from securities market investments.

Investors should also refer to investor-awareness material and Do's and Don'ts issued by SEBI, Stock Exchanges and other Market Infrastructure Institutions from time to time.

11. IMPORTANT REGULATORY LINKS

SEBI

SEBI's investor grievance and investor education resources may be accessed through the official SEBI website.

SCORES 2.0

https://scores.sebi.gov.in

Online Dispute Resolution

Investors may access the applicable SMART ODR platform for online conciliation and arbitration in accordance with the prevailing ODR framework.

Stock Exchanges

Investors may approach the relevant Exchange in accordance with the Exchange's applicable investor grievance redressal mechanism.

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12. DISCLAIMER

This Investor Charter is intended to provide investors with information regarding the services provided by Goodflow Securities Private Limited, investor rights and responsibilities, applicable service timelines, investor Do's and Don'ts and grievance redressal mechanisms.

This Charter shall be read together with the applicable SEBI Regulations, Master Circulars, Circulars, Notifications, Directions, Rules, Bye-laws and Regulations of the relevant Stock Exchanges and Clearing Corporations, and other applicable laws.

In case of any change in the applicable regulatory framework, the updated regulatory provisions shall prevail.

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