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Non-advisory information

The information provided to you in connection with the product or third party financial services proposed to be availed by you is not intended to provide professional, investment or any other type of advice or recommendation and does not take into account your particular investment objectives, financial situation or needs. Before acting on any such information, you must consider whether it is suitable for the particular circumstances and, if appropriate, seek professional advice, including but not limited to tax advice. The information provided to you does not constitute any prediction of likely future. The Bank is not a legal or tax adviser and is not purporting to provide you with legal or tax advice. If you have any queries as to the legal or tax implications of any investment, you should seek independent legal and/or tax advice.

Non risk participation

The product, or third party financial services, that will be availed by you falls under the referral and/or distribution arrangement of the Bank with the third party issuer/referee. Should you choose to avail of such product or third party financial services, you will execute a separate agreement with the third party issuer/referee. Apart from introducing you to the third party issuer/referee, the Bank will be in no manner concerned with, or liable for, any actions taken by you, pursuant to any agreement that you may enter into with the third party issuer/referee or availing of such product or third party financial services, in this regard. The Bank has merely provided you with an opportunity to engage with the third party issuer/referee on such terms as may be agreed to between you and the third party issuer/referee. Accordingly, you must note that any claim, query, complaint, issue pertaining to your agreement with the third party issuer/referee or the product or third party financial services would lie solely with the relevant third party issuer/referee at its discretion and the Bank shall not be responsible and liable for the same in any manner.

Suitability and Indemnity for action taken against the Bank

If you take any action based upon the information or any information provided to you in connection with the product or third party financial services proposed to be availed by you, it will be purely your voluntary action, and shall not be linked to availment of any other facility from the Bank and the Bank shall not be responsible and liable for any loss incurred by you. Neither the Bank, nor its directors, employees, agents or representatives, associates shall be liable and responsible for any damages whether direct or indirect, incidental, punitive, special or consequential including but not limited to lost revenue or lost profits that may arise from or in connection with the use of the information or any information provided to you in connection with the product or third party financial services proposed to be availed by you.

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Investment Risk Profile

Total risk score determines the investor risk profile. An explanation of the profile in relation to your score is given below.

Investor Risk Score Range	Investor Profile Type	Investor Profile Description	Indicative Asset Allocation
< = 130	Risk Averse	A risk averse investor carries a low risk tolerance appetite and generally invests in fixed interest financial instruments.	Equities 10 % Debt 90 %
131 to 200	Conservative	A conservative investor is one to whom security of capital is of major importance, However, he/she may seek higher returns by investing in longer term fixed interest securities and may consider investing a small portion of his/her funds into growth investments. His/her return on investments may be low and consistent compared with other portfolios.	Equities 20 % Debt 80 %
201 to 260	Moderately Conservative	A moderately conservative investor always desires capital stability and may be willing to increase his/her investment potential by investing in some growth assets. Such investors tend to accept the low possibility of a negative annual return.	Equities 35 % Debt 65 %
261 to 320	Moderately Aggressive	A moderately aggressive investor seeks long term capital growth by investing mostly in growth assets. Such investors remain cautious towards taking high levels of long term risks. However, their general understanding of the investment market enables them to feel comfortable with short term risk. These investors may accept the possibility of a negative annual return that may occur.	Equities 60 % Debt 40 %
> 320	Aggressive	An aggressive investor seeks to maximize his/her long term capital growth by investing predominantly in growth assets. Such investors are well aware of the heightened potential for capital loss that may occur in the short term and tend to accept the higher risk of a negative return.	Equities 80 % Debt 20 %

Declaration:

1. I/We hereby authorise you to share my/our information, with the third party issuer/ referrer including, but not limited to my/ our contact details (name, date of birth, phone/ mobile number) and demographic details (gender, email ID, address, PAN, CKYC number, income, etc.) available in the Bank's database.
2. I/We would like to subscribe to the product/s. I/We hereby confirm that it is "execution only" transaction i.e. solely based on referral basis by the Bank. I/We have read and understood and agree to all the terms and conditions applicable for investing in the product/s. I/We understand and accept the risks involved in investing in the product/s and hereby confirm the following:
3. I/We understand and agree that Mutual Funds are subject to market risks and I/we have read the Key Information Memorandum (KIM) and Scheme Information Document (SID) carefully before investing.
4. I/We have understood and accepted the risk factors associated with the scheme/ investment/ product and the Bank has not assured me/us of any returns or unrealistic projections for the scheme/investment/product.
5. I/We have also been disclosed with and have been made aware about various other material facts like lock-in, entry and exit load, expense ratio, past-performance, scheme portfolio, etc. to make an informed decision on this scheme/investment/ product.
6. I/We am/are aware that Portfolio Management Services (PMS)/ Structured Products are not Mutual Funds. These products have specific long term investment horizon and may cause principal amount to fluctuate as per market conditions.
7. I/We understand fully and I/we agree that I/we have to pay insurance premium for full payment term as stipulated in the Insurance Policy. I/We also understand that in case of non-payment of renewal/ insurance premium(s) a few/all the benefits of the insurance policy may lapse.
8. I/We understand that Unit Linked Insurance Policies (ULIP) are subject to market risks and I/we have read the policy/product details carefully before investing.
9. I/We have been informed by the Bank that if I/we am/are not willing to continue with the investment then I/we can opt for cancellation of my/our Life Insurance Policy under free look period within the stipulated time as applicable.
10. I/We fully understand and acknowledge that the Bank is referring the product/s of third party issuer/referee purely on non-risk participation basis and I/we will not have any recourse against the Bank for any losses incurred by me/us as a consequence of my/our availing of the product/s of the third party issuer/ referee.
11. I/We understand and acknowledge that the Bank is acting as a corporate agent for the insurance company on a non-risk participation basis and that I/we am/are soliciting the insurance product/s for my/our own need/requirement.

12. I/We understand and acknowledge that the terms and conditions applicable for investing in the product/s may change from time to time and I/we understand and agree that I/we shall keep myself/ourselves updated about the same as applicable with absolutely no responsibility and liability on the Bank to update me/us about such change/s.

Customer Declaration: Especially for those customers who are willing to invest in product/s which do not fall in the category of their risk profile:

- I/We hereby confirm that I/we have read and understood the terms, conditions and features relating to the product/s. The investment may not be in concurrence with my/our risk profile but I/we have satisfied myself/ourselves with and agree to the terms and conditions governing the product/s, including the risk factors and I/we wish to invest in the product/s despite the fact that the product/s may not be suitable as per my/our risk profile.
- I/We am/are aware that the product/s is/are subject to market risks and that the Bank does not have any role whatsoever in the performance of the product/s.
- I/We further agree that the Bank and its directors, employees, agents or representatives, associates shall not be liable and responsible in any manner whatsoever for any loss arising out of the investment in the product/s.