

### **Additional Terms & Conditions**

In addition to the Terms and Conditions and Privacy Policy, I hereby agree to the below additional terms and conditions applicable for transactions related to NPS:

1. Investment Account: Before processing any transaction or Tata Securities Limited (TSL) providing any of its services, you/applicant may open an investment account by completing Know Your Customer (KYC) and other formalities. In case you place any NPS related transaction and/or transfer funds (towards settling of the transaction) along with the opening of an investment account, then you should complete the account opening process within the time period prescribed by the Point of Presence (POP). Also, in case TSL or POP seeks any additional document or information, towards account opening, you should submit the same within the time period prescribed by TSL or POP. In case the applicant does not open the investment account or in case the applicant does not provide the additional information sought for by TSL or POP or CRA, within the specified time frame, then TSL or POP reserves the right to cancel the transaction.
2. The applicant should be between 18 – 65 years of age as of the date of submission of his/her application to the POP-SE.
3. The applicant should comply with the KYC norms by completing the subscriber registration application form and provide all the required documents/information. Investments in NPS schemes will be subject to completion of all formalities like KYC, etc., and submission and verification of required documents/information.
4. After the account is opened, the Central Recordkeeping Agency (CRA) would send all the details to the subscriber including the unique Permanent Retirement Account Number (PRAN) Card subject to successful verification of details by the CRA.
5. If the subscriber does not make the minimum annual contribution, the account will be frozen. Further transactions will be done only when the account is reactivated by making the minimum contribution and furnishing applicable penalty charges (if any).
6. The subscriber agrees that if any contribution is made after business hours/on non-business and national/bank holidays, then the request shall be taken up during the next business day.
7. The subscriber can claim the tax benefits only upon the successful allocation of the units and in accordance with applicable tax laws as amended from time to time.
8. The subscriber understands that the quantum of tax benefits mentioned are as per the existing income tax rebate rates specified by the authorities.
9. The subscriber understands that there will be a time lag between the amount debited from the subscriber's bank account and the units being allotted to him/her.
10. The subscriber understands and agrees that Moneyfy/ TSL or POP or CRA may display any material changes on their App/website relating to the transaction or related services and the subscriber is recommended to regularly keep checking their App/website for the same.
11. In case POP or POP-SE or CRA finds that any information provided by the user to be false/wrong/incomplete and/or if the payments are made from any bank account where the user is not a holder, then the POP or POP-SE or CRA at their sole discretion, may reject opening of NPS account and/or deny any further contributions.
12. All information about NPS, provided on the Moneyfy App or by TSL is based on the information available from PFRDA or POP or CRA, or any other related party. Moneyfy/TSL does not provide any representation/guarantee/warranty, of any kind, about such information nor shall be held liable for any loss and/or damage caused, directly or indirectly, from the user relying on such information.

13. The subscriber agrees that Moneyfy/TSL may, at times, provide, at its sole discretion, only limited NPS products in the capacity of POP-SE.
14. The subscriber agrees and understands that if he/she is already registered with some other POP /POP-SE and makes a fresh contribution through Moneyfy/TSL, then Moneyfy/TSL shall not be in a position to provide details/analysis with respect to the contribution invested through other POP/POP-SE.
15. The subscriber understands and agrees that Moneyfy/TSL may be restricted, at times, to offer the services of only one CRA with whom the POP has tied up.
16. FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which require Indian financial institutions such as banks/other financial entities to seek additional personal, tax, and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, the information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents to ensure appropriate withholding from the account or any proceeds in relation thereto. The user may receive more than one request to provide information if you have multiple relationships with TSL or its group entities. Therefore, it is important that the user responds to our request, even if the user believes that the user has already supplied any previously requested information. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If you have any questions about your tax residency, please contact your tax advisor.
17. Moneyfy/TSL may provide electronic confirmation feeds to the concerned institutions regarding the acceptance of the terms and conditions by me and/or for doing transactions through Moneyfy and/or any other confirmation /information including but not limited to my PAN details as may be required by the concerned institution from time to time relating to my transactions or as may be required under applicable Laws.
18. These terms and conditions are in addition to any other terms and conditions governing my usage of the App, transactions related to NPS, or my investment as may be applicable or as may be stipulated by the POP or POP-SE or PFRDA or CRA.