

Terms and Conditions for Electronic Instructions and Signatures

1. Scope of Electronic Instructions The Customer understands and agrees that for processing financial transactions (including but not limited to RTGS, NEFT, MTRF, Tax payments, Investment allocations, etc.) and for account maintenance-related activities, each instruction shall be supported with electronic signatures of the Customer or the duly authorized person of the Customer.

2. Registered Communication Channels The Customer shall sign documents and instructions using electronic signatures. The Customer agrees to affix electronic signatures by logging in through the email address currently registered in Opes Global Wealth's records.

- **Unregistered Emails:** Usage of any other email address for affixing electronic signatures without prior registration will, at Opes Global Wealth's sole discretion, lead to rejection of the document or instruction.
- **Discretionary Acceptance:** Opes Global Wealth reserves the right, without obligation, to rely on and act upon documents/instructions electronically signed using a non-registered email address at its sole discretion.

3. Authorization of Third-Party Platforms The Customer hereby requests and authorizes Opes Global Wealth to rely upon and act (or omit to act) in accordance with instructions submitted for processing transactions using electronic signatures via third-party platforms.

- **Equivalence:** The Customer understands that documents received in electronic form (or electronically signed) are legally equivalent to physical documents with wet ink signatures.
- **Data Retention:** The Customer acknowledges that third-party platforms utilized for e-signatures may indefinitely retain data relating to instructions and document execution for internal audits or regulatory requirements.
- **No Duplication:** Requests raised with electronic signatures shall not be separately sent via physical mail or other mediums to avoid duplication. Opes Global Wealth shall not be responsible for any duplicate requests processed due to multiple submissions.

4. Security and Validity of Signatures

- **Validity:** The Customer confirms that their electronic signature is valid and unexpired at the time of execution.
- **Custody:** The Customer confirms that their electronic signature credentials have always been in their custody, and they have taken extraordinary care to ensure they are not accessed in an unauthorized manner.
- **Authority:** Opes Global Wealth shall be entitled to fully rely on the authority of the persons electronically signing on behalf of the Customer without verifying internal authorizations. It is the sole responsibility of the Customer to ensure the signer is validly authorized.

5. Limitation of Liability & Third-Party Risks The Customer acknowledges that sending instructions via third-party electronic platforms is not a perfectly secure means of transmission.

- **Platform Failures:** Opes Global Wealth shall under no circumstances be held liable for direct or indirect damages, losses, or delays caused by third-party platform failures, computer viruses, communication line failures, unauthorized access, or theft of data on third-party platforms.
- **No Warranty:** Opes Global Wealth makes no representations or warranties regarding the accuracy, reliability, or suitability of services provided by third-party e-signature platforms.

6. Processing and Reversibility

- **Processing Time:** The Customer understands that processing times for electronically signed instructions may vary depending on business hours and verification procedures. Urgent instructions (such as stop payments) should be followed up physically.
- **Irreversibility:** Once an instruction is given using electronic signatures, it may not be possible to reverse it. Opes Global Wealth is under no obligation to reverse an instruction once received and processed.
- **Rejection of Instructions:** Opes Global Wealth reserves the right to reject any instruction that is erroneous, incomplete, garbled, self-contradictory, or misleading without assigning a reason.

7. Indemnity The Customer agrees to indemnify and hold harmless Opes Global Wealth, its directors, and officers against all losses, proceedings, claims, costs, and liabilities arising in consequence of Opes Global Wealth having acted or omitted to act in accordance with any electronically signed instruction. The Customer confirms they shall not challenge the veracity, genuineness, or authenticity of the electronically signed document for any reason.

8. Regulatory Compliance & Disclosure

- **Data Disclosure:** The Customer agrees that all data related to the Customer held by Opes Global Wealth may be disclosed to statutory, regulatory, or supervisory authorities upon request or where required by law.
- **Tax Compliance:** The Customer acknowledges that payments through electronic transfer of funds are subject to applicable tax laws (including Sec. 40A(3) of the Income Tax Act, 1961, where applicable).
- **Funds Availability:** Execution of instructions is subject to sufficient funds available in the Customer's Account(s). Opes Global Wealth is not liable for non-payment due to insufficient funds.

9. Termination and Modifications

- **Right to Modify:** Opes Global Wealth reserves the right to make changes, alterations, or cancellations to these rules at any time without notice.
- **Withdrawal of Service:** Opes Global Wealth may withdraw the facility of accepting electronically signed documents at any time without assigning a reason. However, the indemnities given by the Customer shall survive such termination.