

Terms & Conditions – SIP in Bonds

1. Introduction

These Terms & Conditions ("T&C") govern the participation in the Systematic Investment Plan ("SIP") feature for investing in bonds offered by Wint Wealth ("Company"). By opting into the SIP feature, you ("User") agree to these T&C in addition to the general Terms of Service of the platform.

2. Eligibility

- The SIP feature is available **only to existing investors** who have successfully completed at least one investment on the platform.
 - Users must comply with all applicable KYC and regulatory requirements.
 - The Company reserves the right to revoke SIP access if eligibility criteria are not met.
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3. SIP Setup

- Users must:
 1. Choose their SIP amount (in multiples of ₹10,000).
 2. Choose a deduction date (1st–28th of each month).
 3. Provide consent to invest in bonds of a curated list of issuers. This list is dynamic and can be updated by the Company without requiring fresh consent, but the Company will notify Users via email or WhatsApp before making such updates. The user has the right to cancel the SIP if such a change happens and they do not agree with the modifications of issuers.
 4. Complete an initial payment manually to activate SIP.
 5. Set up an **AutoPay mandate** (via eNACH or UPI AutoPay) after the payment is complete to start SIP.
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4. Bond Allocation & Diversification

- The bonds selected for the purpose of SIP shall be curated by qualified internal experts. Users shall not have an option to modify or change the bonds curated for the SIP. However, if the User does not concur with the selection of bonds, the SIP instruction may be cancelled by the User at any time.

- The SIPs offered by Wint Wealth are not curated or tailored to any individual's specific risk profile. They are created based on the general parameters and inputs. Wint Wealth is not a registered investment advisor, and the information provided does not constitute investment advice. Users are advised to consult their professional financial advisor before making any investment decisions.
 - Bonds will be selected based on the theme of the SIP. For example, a High Return SIP will prioritize returns over bond rating. The bond best suitable and available with Wint Wealth for that particular period will be chosen.
 - Disclosure of the selected bond(s) will be made **4-5 days prior** to the deduction date.
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5. Additional benefits & Investments

- All bond investments through SIP will earn an additional 0.5% YTM benefit. For example, if the same bond sells at an 11.5% YTM on the platform, through SIP, users can earn a 12% YTM.
 - This additional benefit will be applicable on all SIP transactions.
 - This additional benefit of 0.5% is given via brokerage waiver. Wint Wealth charges brokerage on all transactions, which will be waived off for SIP.
 - Due to daily price fluctuations, the invested amount may vary by $\pm ₹1000$ per unit.
 - Units will be allocated based on prevailing bond prices on the deduction date.
 - Once deducted, funds will be settled into bonds following the standard settlement timeline.
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6. Payment Deductions & Failures

- There will be two AutoPay mandate options based on the SIP amount:
 - For SIP amounts of ₹10,000 only: UPI AutoPay with a limit of ₹15,000.
 - For SIP amounts above ₹10,000: eNACH AutoPay with a limit of ₹3,00,000.
 - All users will automatically fall into one of these plans depending on their chosen SIP amount.
 - Deduction will be attempted on the chosen date each month.
 - In case of failure due to insufficient funds, bank issues, or technical errors, users will not be given a retry option. They may manually invest outside of SIP, but such investment will not be eligible for the 0.5% additional benefit.
 - In case of mandate deduction failure due to insufficient funds, a few banks may charge penalties to customers. Wint Wealth is not liable for any such charges.
 - Any issues related to failed deductions, mandate setup errors, or SIP activation can be raised with our support team for processing.
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7. Modifications & Cancellations

- Users may:
 - Change their SIP amount (no fresh mandate required unless previous mandate is cancelled).
 - Pause SIP for one or more months.
 - Cancel SIP anytime. Cancellation of mandate is a separate flow.
 - Changing bank accounts for an active SIP is **not allowed**.
 - Requests for pausing, modifying, or cancelling SIP can be raised to our support team to be processed.
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8. Returns & Payouts

- Coupon/interest payments from SIP investments will be credited directly to the User's linked bank account like they do in direct bond investments.
 - Returns will **not** be automatically reinvested under SIP.
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9. Notifications & Communication

- Pre-debit notifications will be sent via push, SMS, and/or email.
 - Bond details will be visible in the SIP section of the app.
 - The Company is not responsible for missed communications due to network issues or incorrect user contact details.
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10. Waitlist

- The SIP feature will initially be rolled out in phases to a limited number of users (for example, the first 500 users) to ensure smooth functioning of the feature.
 - Once these users use the feature and it functions smoothly, new users will be able to invest through SIPs.
 - Subsequent phases of launch may reopen waitlist as per the Company's release plan.
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11. General Terms

- The Company reserves the right to modify or discontinue the SIP feature at any time with prior notice.
- All investments are subject to market risk and underlying issuer credit risk.
- These T&C are subject to change; users will be informed of major updates via email.

12. Dispute Resolution

- Any disputes arising out of SIP participation shall be governed by the laws of India.
- Jurisdiction shall lie exclusively with the courts of Bengaluru, India.

By setting up SIP, you acknowledge that you have read, understood, and agreed to these Terms & Conditions.