

Refer & Earn Terms & Conditions -

- Referrer will get Rs. 150/- credit in ledger whenever referee Trading & Demat account is successfully opened.
- Referrer rewards will be calculated at the end of the month and credited to the Referrer's Ledger account on the 15th of the following month. Referrer can withdraw this amount from the Ledger Account.
- **Note:** If the 15th is a holiday, the pay-out will be released on the next business day.
- Referee must open an account within 30 days from the date the lead is entered in the system by the referrer. Otherwise, the account will be considered a non-referral account.
- Referral rewards will only be applicable to the first 10 successful referrals each month; thereafter, no further rewards will be granted for any additional referrals in that month.
- Referrer needs to ensure that their referee opens a Demat account with ARSSBL using their referral link only.
- ARSSBL reserves the right to carry out checks and controls as it deems fit and proper, before the credit of referral reward to the referrer.
- The trading account of the Referrer must be active to qualify for the referral credit.
- All pay-outs made to clients under this Referral Incentive Scheme shall be post Tax Deducted at Source (TDS), which will be 5% or as per Applicable Income-tax Law.
- If the Referee has been referred by two Referrers, then the person who referred 1st will be considered.
- In the event that the details of the Referee already exist in the database of ARSSBL as an existing client or prospective client, they will not be considered under this scheme/product for the Referral. ARSSBL reserves the right to exclude such accounts.
- Referrer should be a Resident Individual and must be a client of Anand Rathi.
- Clients who close and reopen their accounts with the intention of becoming eligible for the Referral Program Scheme shall not be considered as a Referee.
- It is agreed and understood that any direct arrangement between the Referrer and Referee shall be outside the scope of this agreement, and ARSSBL is not privy to said arrangement. Referrer understands they shall be directly responsible to the prospective clients regarding any such direct arrangement, and it cannot bind ARSSBL.
- ARSSBL reserves the right to temporarily or permanently withdraw or suspend the offer at any time without giving any notice or assigning any reason.
- Employees (and their immediate family members) of ARSSBL cannot participate in this Refer & Earn program. Employees (and their immediate family members) will not receive any referral benefit if they participate and refer customers via the Refer & Earn program.
- This Referral Program is exclusively for Internet Broking Clients only.
- The referrer will receive rewards based on the offer valid at the time the referee's account was opened, not the offers available at the time of referral.
- Referrer can earn up to Rs 1,500/- if 10 Accounts are opened with us using the referral link or the Accounts referred by him/her.

Account Opening Terms & Conditions -

- Offer of Free Demat account is valid for all accounts activated between “1 April 2025” to “31 March 2026”.
- Demat account opening fee worth Rs. 500 will not be charged for all accounts activated between “1 April 2025” to “31 March 2026”.
- A demat account can be opened within 15 minutes, if the client fulfills all documentation-related procedures, IPV, and other due diligence related to online account opening.
- The AMC charges for customers will be waived off for the 1st year, while the customer will have the option to opt for a lifetime free AMC by subscribing to the offer below - Lifetime Free AMC by paying a refundable subscription fee of INR 3000.
- Account will be opened after all procedures relating to IPV and client due diligence are completed.
- Offer cannot be clubbed with any other offer.
- This scheme is valid for the Online Channel only.
- Anand Rathi reserves the right to withdraw this scheme at any time before the validity period mentioned, and the same shall be communicated through email.
- Please note that by submitting the contact details, you are authorizing Anand Rathi Investment Services Limited to contact you and send promotional communication through SMS/WhatsApp, even though you may be registered under the National Do Not Call Registry established under the Telecom Unsolicited Commercial Communications Regulations, 2007 or registered or may register under the National Customer Preference Register established under new regulations, namely the Telecom Commercial Communications Customer Preference Regulations, 2010.
- #VAS Plan