



## Terms and Conditions

### I Introduction

1. These Terms of Use (hereinafter “Terms of Use” or “Terms and Conditions”) govern access to and use of the sites, viz., the website [www.dreamstreet.tech](http://www.dreamstreet.tech), the mobile application, and any other site or application as may be offered from time to time (collectively, the “Sites”), which are operated and managed by Finverse Platform Private Limited (“FPPL”) (CIN: U66120MH2025PTC459239) and its affiliates (collectively referred to as the “Company”, “Us”, “We”, or “Our”).
2. These Terms of Use apply to any person who accesses or uses the Sites or Service for any purpose (hereinafter referred to as “user, “you” or “your”). Please read the Terms of Use and Privacy Policy carefully before registering on the Sites or accessing any material, information through the Sites . These Terms of Use constitute an electronic record under the Information Technology Act. 2000 (together with its amendments and rules made thereunder, and other prevailing law{s)/ regulations as may be applicable at the relevant point of time) and will be binding on You. This electronic record is generated by a computer system and does not require any physical or digital signatures.
3. You can access information, content, products, services, applications, and tools for online retail share trading, execution-only brokerage services, depository participant services, and such other products or services as may be introduced by Us from time to time (collectively, the “Services”). All Services provided through the Sites are subject to applicable laws, rules, regulations, circulars, guidelines, and directions issued by the Securities and Exchange Board of India (SEBI), stock exchanges, depositories, and other competent regulatory or statutory authorities from time to time.
4. Online share trading and brokerage services are offered by Finverse Platform Private Limited (“FPPL”), a SEBI-registered Stock Broker (Registration No. INZ000330930), a Depository Participant of NSDL (Registration No. IN-DP-830-2026), and a Trading Member of the National Stock Exchange of India Limited (Member Code: 90483) and BSE Limited (Member Code: 6967).
5. FPPL’s registered office is located at 6th Floor, Ascent, Sudam Kalu Ahire Marg, Opposite GSK, Worli, Mumbai, Maharashtra – 400030.
6. INVESTMENTS IN SECURITIES MARKET ARE SUBJECT TO MARKET RISKS. PLEASE READ ALL RELATED DOCUMENTS CAREFULLY BEFORE INVESTING. THE CONTENTS HEREIN SHALL NOT BE



CONSTRUED AS AN INVITATION OR PERSUASION TO TRADE OR INVEST. FPPL AND ITS AFFILIATES SHALL NOT BE LIABLE FOR ANY LOSS ARISING FROM MARKET RISKS, PRICE FLUCTUATIONS, OR DECISIONS TAKEN BY USERS BASED ON INFORMATION AVAILABLE ON THE PLATFORM, EXCEPT TO THE EXTENT REQUIRED UNDER APPLICABLE LAW.

## **II Eligibility**

7. To access or use the Services, you must be legally competent to enter into a binding contract under applicable laws and be eligible to open, maintain, and operate a securities trading and/or depository participant account in India. You must not be barred, suspended, or restricted from accessing the securities markets by SEBI, any stock exchange, depository, or other regulatory or statutory authority.
8. FPPL reserves the right to refuse, suspend, or restrict access to the Services where required under applicable law, regulatory directions, or internal risk management policies.

## **III Terms of use**

9. The use of the Sites is governed by the latest version of these Terms of Use as in effect on the date the Sites are accessed by you. We reserve the right to modify or amend these Terms of Use from time to time. Any changes shall be effective upon posting on the Sites. You are encouraged to review the most current version of these Terms of Use by visiting the “Terms of Use” link available on the Sites.
10. Please read these Terms of Use carefully before accessing any information, content, products, services, applications, tools, or features on the Sites. These Terms of Use are in addition to any other agreements between you and Us, including any client, customer, or account agreements, which govern your relationship with Us. Merely upon access of the Sites, and prior to completion of account opening formalities and execution of requisite agreements, no client-broker or depository participant relationship is established between you and Us.
11. Subject to your compliance with these Terms of Use and applicable laws, we grant you a limited, non-exclusive, non-transferable, and revocable license to access and use the Sites solely for your personal, non-commercial use and only to the extent necessary to avail the Services. This license does not permit any resale or commercial use of the Sites or their contents; any collection or use of content, products, services, applications, tools, or features; any derivative use thereof; any downloading or copying of account information; or any use of data mining, robots, or similar data gathering and extraction tools.



12. Any content on the Sites, including but not limited to copyrighted material, trademarks, and other proprietary information, may not be reproduced, duplicated, copied, sold, resold, distributed, or otherwise exploited for any commercial purpose without our prior written consent. By continuing to browse, access, or use the Sites, you acknowledge that you have read, understood, and agree to be bound by these Terms of Use.

#### IV Your Finverse Account

13. **Getting Started.** To avail the Services including securities trading, brokerage and depository participant services through our Sites, you will be required to register and open a trading account and a depository participant account (collectively, the “Finverse Account”) with FPPL by completing client-broker registration process by executing prescribed application form, undertakings, declarations, agreements etc. and necessary KYC requirements. Activation of Finverse Account shall be subject to completion of Video In-Person-Verification (VIPV) and client due diligence, as applicable.
14. **Execution Only Platform.** FPPL acts solely as an execution-only stock broker and depository participant. FPPL does not provide any discretionary trading, portfolio management, or investment advisory services unless expressly agreed under a separate written agreement and permitted under applicable law.
15. **Depository Participant Services.** You acknowledge and agree that:
  1. securities held in dematerialised form are credited in your beneficial owner account;
  2. FPPL acts only as a facilitator and does not acquire ownership over client securities; and
  3. corporate actions, pledges, freezes, or debits are processed strictly as per depository instructions and regulatory requirements.All depository participant services are subject to the bye-laws, rules, regulations, circulars, and operating instructions issued by NSDL, SEBI, and other competent authorities from time to time.
16. **Eligibility.** You must be of legal age to form a binding contract, must be eligible to open, maintain and operate securities trading, brokerage and depository participant accounts according to applicable laws in India; You have not been barred from accessing securities markets in India for any reasons whatsoever. We reserve the right to refuse access to our Services to any User who has been suspended, disqualified, debarred and/or removed by Us or by any regulatory and/or statutory authority.
17. **Personal Information.** In order to open Finverse Account, you will have to provide your details as mandated under applicable laws which for illustration shall include but not be limited to your name, mobile number, email address, date of birth, gender, Permanent Account Number (PAN), signature, marital status, photograph and video recording, etc. You agree that you will be permitted to



activate your Finverse Account and initiate certain transaction(s) through the Sites only upon successful completion of the Know Your Client (“KYC”) process and submission of complete and accurate information, including personal information, in accordance with the KYC guidelines issued by SEBI or any other applicable regulatory authority, financial institution, or government body, as may be prescribed from time to time. In order to open your Finverse Account, you hereby consent and authorize Us to share your KYC information (including personal information) to third parties, in accordance with applicable laws, for the purpose of regulatory compliance, to facilitate the provision of various Services offered through the Sites. You hereby consent to receiving information from CVL KRA through SMS/Email on your registered number/email address.

18. Please refer to our Privacy Policy which explains what personal information we collect and how it is used and shared.
19. **Accuracy of Information.** You are responsible for ensuring that all information provided by you is complete, accurate, current, and not misleading, and for promptly updating such information if it changes. FPPL shall not be responsible for any loss arising due to incorrect or outdated information provided by you, except to the extent required under applicable law. FPPL may request verification or supporting documentation from time to time.
20. **Verification of Your bank account.** By using Our Services, You consent to the verification of Your bank account details through penny drop or any other permissible verification method, including those based on your registered mobile number. You agree that transactions made through Sites shall be through your own bank account only and the said transactions do not violate or contravene to any law for the time being in force including the applicable taxation laws, anti-money laundering laws, anti-corruption laws, etc. and the rules made thereunder.
21. **Use of Account.** All activities carried out through the Finverse Account shall be deemed to have been undertaken by the registered user. You shall use the Finverse Account solely for transactions on your own account and not on behalf of any other person or entity. All trading and investment decisions are taken at your own discretion and risk and you shall remain fully responsible for all transactions placed / requested through Your Finverse Account. FPPL shall not be responsible for losses arising from market risks or third-party actions, except as required under applicable law.
22. **Securities Transactions.** All transactions executed through your Finverse Account shall be subject to the rules, regulations, bye-laws, and customs of the relevant stock exchanges, clearing corporations, and depositories, as well as applicable provisions of the Securities Contracts (Regulation) Act, 1956, SEBI regulations, and other applicable laws.
23. **One account per User.** You may only open one Finverse Account unless we have agreed in writing the opening of additional accounts. We may refuse the creation



of duplicate accounts for the same user. Where duplicate accounts are detected, we may close or merge these duplicate accounts at Our sole discretion.

24. **Communications.** You consent to receive transactional and service-related communications from FPPL. Promotional communications, if any, shall be sent strictly in accordance with applicable TRAI regulations and your communication preferences.
25. **Suspension or Termination.** If you provide any information that is untrue, inaccurate, not current or incomplete (or becomes untrue, inaccurate, not current or incomplete), or if we have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, We have the right to suspend or terminate your Finverse Account and refuse any and all current or future use of the Services (or any portion thereof) at its discretion, in addition to any right that We have against you at law or in equity, for any misrepresentation of information provided by you.

#### **V Keeping your account safe**

26. **Safeguard your Finverse Account.** You are responsible for taking reasonable steps to safeguard your Finverse Account and to ensure that your login credentials remain confidential. You must promptly notify Us of any actual or suspected loss, theft, or unauthorized access to your Finverse Account or credentials. You are responsible for all activities carried out through your Finverse Account, except to the extent required under applicable law. FPPL shall not be responsible for losses, frauds or unauthorized transactions that may happen or you may suffer arising due to your failure to safeguard your credentials.
27. **What You Should Do.** You must keep your Finverse Account secure by using strong and unique passwords, changing passwords frequently and following recommended password management practices. You may reset your Finverse Account password using your registered email address or other approved methods. Where offered, you are encouraged to enable two-factor or multi-factor authentication.
28. **What You Should Avoid.** You should not share your login credentials with any person or permit others to access or observe access to your Finverse Account. You should avoid saving passwords on shared or public devices or using insecure networks while accessing your Finverse Account.
29. **Reporting Security Concerns.** If you suspect your Finverse Account or security credentials has been compromised, lost, stolen or misused, you must notify FPPL at [grievance@dreamstreet.tech](mailto:grievance@dreamstreet.tech) immediately and take steps to change your password. Any undue delays in notifying us may affect the security of your Finverse Account and also result in financial losses to you. Upon receiving such notification, FPPL will take reasonable steps to prevent further unauthorized use



of the Finverse Account, in accordance with applicable laws and internal procedures.

## **VI Access to our sites and service**

30. We endeavour to make the Sites and Services available to you on a continuous basis. However, we do not represent or warrant that the Sites or Services will always be available, uninterrupted, timely, secure, or error-free. We may suspend, withdraw, discontinue, or change all or any part of the Sites or Services from time to time, including for maintenance, upgrades, regulatory reasons, or operational requirements.
31. You acknowledge that trading over the internet involves inherent risks and uncertainties, including those arising from hardware, software, systems, communication networks, exchange connectivity, and other technical factors, which may result in delays, interruptions, or failures. The Sites and Services may therefore be unavailable from time to time without notice. FPPL shall not be liable for any losses arising due to such interruptions or non-availability, except to the extent required under applicable law.
32. Content made available on the Sites is provided for general informational purposes and is subject to change without notice. Neither FPPL nor any third party makes any representation or warranty as to the accuracy, completeness, timeliness, performance, or suitability of such information for any particular purpose. You acknowledge that such information may contain inaccuracies or errors and agree that your use of such information is at your own risk, except as required under applicable law.
33. FPPL shall not be liable for any loss or damage caused by viruses, malware, denial-of-service attacks, or other technologically harmful material that may affect your devices, data, or systems as a result of accessing or using the Sites, except where such liability cannot be excluded under applicable law.
34. FPPL shall not be liable for any penalties, losses, or regulatory actions imposed by stock exchanges, clearing corporations, or depositories arising due to market conditions, system issues, third-party failures, or circumstances beyond FPPL's reasonable control, except as required under applicable law.
35. FPPL may take any action, including restriction, suspension, or modification of Services, as required to comply with directions, circulars, or orders issued by SEBI, stock exchanges, depositories, or other statutory authorities.

## **VII Our 'Veda' Services**



36. “Veda” is Our AI-enabled chatbot made available solely for general market information, educational content, factual data, and platform-related assistance. Veda does not provide investment advice, research recommendations, portfolio allocation, stock tips, personalised financial advice or suitability assessments.
37. Veda’s responses are generated on the basis of FPPL’s own independent work, research, and curation. In developing and training Veda, FPPL has studied, analysed, and drawn upon a range of publicly available and/or licensed materials and sources, including: (a) educational and curriculum materials published by the National Institute of Securities Markets (“NISM”) and its associated certification programmes; (b) financial market data, analytics, and reference content received from CMOTS Internet Technologies Pvt. Ltd. (“CMOTS”) and such other licensed data providers as FPPL may engage from time to time; (c) insights, review, and validation contributed by qualified financial experts, market professionals, and subject-matter specialists; and (d) other publicly available sources such as SEBI circulars and guidelines, stock exchange publications, depository operating instructions, regulatory frameworks, and general financial literacy resources (collectively, “Reference Sources”). The content and responses generated by Veda represent FPPL’s own synthesised, processed, and independently derived work product based on its study of such Reference Sources. Nothing in these Terms of Use shall be construed as FPPL reproducing, republishing, or claiming ownership of any content, data, or intellectual property belonging to the owners or publishers of the Reference Sources. The list of Reference Sources is indicative and subject to revision by FPPL from time to time without prior notice.
38. Nothing generated, displayed, or communicated by Veda shall be construed as investment advice under the SEBI (Investment Advisers) Regulations, 2013, research analysis or recommendation under SEBI (Research Analyst) Regulations, 2014; or a solicitation, offer, or inducement to buy, sell or hold any securities.
39. You agree that any outputs generated by Veda are automated, generic, and may be incomplete, inaccurate, or outdated. Such outputs should not be relied upon for making trading or investment decisions and are used entirely at your own risk.
40. All trading and investment decisions shall be taken solely by you based on your independent judgment and, where required, advice from a SEBI-registered investment adviser. Use of Veda does not create any advisory, fiduciary, or client–advisor relationship between you and FPPL.
41. FPPL shall not be liable for any loss, damages, or claims arising from reliance on outputs generated by Veda, including trading losses or opportunity costs, except to the extent required under applicable law.
42. FPPL reserves the right to monitor, limit, modify, suspend or discontinue Veda or restrict certain categories of queries to comply with regulatory requirements, regulatory directions, or internal risk management policies.
43. Veda is powered by artificial intelligence (AI) and large language model (LLM) technology. AI systems, by their nature, can and do produce responses that may



sound confident but are factually incorrect, incomplete, outdated, or misleading. This phenomenon is commonly referred to as an AI “hallucination.” Veda’s outputs are automated and are not reviewed by a human being before being delivered to you. Known categories of error include: incorrect or outdated prices, financial data, or news references; confusion between similar company names, stock symbols, or instruments; misinterpretation of market concepts or regulatory provisions; incorrect brokerage, margin, tax, or levy calculations; and failure to reflect recent corporate actions, regulatory circulars, or market developments. Veda’s responses reflect patterns in its training data and do not represent real-time market data, current regulatory guidance, or verified factual analysis. You must treat every response from Veda as a starting point for your own research, not as a conclusion.

44. You must not rely solely on Veda when making any trading or investment decision. Before placing, modifying, or cancelling any order or transaction, you must independently verify all relevant information from authoritative and official sources, including: live prices and market data from official NSE/BSE exchange feeds; order details such as quantity, price, product type, and validity; margin requirements and available funds; applicable charges, brokerage, taxes, and statutory levies (STT, GST, exchange charges, stamp duty, SEBI fees); corporate actions such as dividends, bonus issues, rights issues, stock splits, or ex-dates; and current SEBI/exchange/depository circulars relevant to your query. FPPL strongly recommends that for any significant financial decision, you consult a SEBI-registered Investment Adviser or other licensed professional, as appropriate.
45. You are strictly prohibited from using Veda in any manner that is unlawful, harmful, or abusive. Without limiting the generality of the foregoing, you must not use Veda to: seek, request, generate, share, or transmit information relating to market manipulation, front-running, circular trading, insider trading, or any other activity prohibited under the Securities Contracts (Regulation) Act, 1956, the SEBI Act, 1992, or any applicable law; obtain or facilitate advice or information for any fraudulent, deceptive, or illegal financial activity; attempt to solicit or extract tips, material non-public information (MNPI), or price-sensitive information; circumvent, disable, or attempt to bypass FPPL’s platform controls, margin systems, order validation logic, or any regulatory safeguard; or probe or test Veda for system vulnerabilities or use Veda in a manner that could compromise platform security. FPPL reserves the right to restrict or suspend your access to Veda and the Finverse Account, report the matter to SEBI, relevant stock exchanges, law enforcement authorities, or any other competent authority, and preserve and disclose records of your interactions with Veda as required or permitted by applicable law, in response to any prohibited use.
46. To operate and deliver Veda’s chatbot functionality, FPPL may share certain data arising from your interactions with Veda, including chat messages, queries, session metadata, timestamps, and device identifiers, with trusted third-party technology service providers and vendors supplying AI model infrastructure, chatbot frameworks, real-time messaging and interaction storage, cloud hosting,



and analytics. Such data sharing is carried out on a need-to-know basis and solely to enable Veda to function. All third-party providers engaged for this purpose act as data processors on FPPL's behalf and are contractually bound to process data only as per FPPL's instructions, implement appropriate technical and security safeguards, maintain strict confidentiality, and not use your data for any independent purpose except as permitted under applicable law. FPPL's practices regarding the collection, processing, and sharing of your personal data in connection with Veda are governed in full by FPPL's Privacy Policy. You are advised not to share sensitive personal information through Veda, including passwords, PINs, OTPs, Aadhaar numbers, PAN, bank account details, demat account numbers, or card details.

### **VIII Educational Content and Blogs**

47. The Sites may contain blogs, articles, explainers, educational material, and other content intended solely for general information and investor education purposes. Such content is not intended to constitute, and shall not be construed as, investment advice, research analysis, recommendations, or opinions to buy, sell, or hold any securities.
48. Educational content may be generated using automated tools or artificial intelligence and may be reviewed or approved by employees of FPPL for accuracy and clarity. However, FPPL does not provide any assurance regarding the completeness, accuracy, or suitability of such content for any specific investment objective or financial situation.
49. Users should not rely on educational content for making trading or investment decisions and are advised to exercise independent judgment and, where appropriate, consult a SEBI-registered investment adviser before making any investment decisions. FPPL shall not be liable for any loss arising from reliance on such educational content, except to the extent required under applicable law.
50. Any references to securities, indices, strategies, or market trends are for illustrative and educational purposes only and do not constitute recommendations or calls to action.

### **IX Third party services**

51. The Sites and Services may contain links to or integrations with third party websites, advertisements, promotional campaigns, services, content, or applications (collectively, "Third Party Services") for your convenience. FPPL does not control and does not endorse any Third Party Services and makes no representation or warranty regarding the availability, content, accuracy, or quality of such Third Party Services.
52. Your access to and use of Third Party Services is at your own risk. FPPL shall not be responsible for any loss or damage arising from your use of or reliance on any Third Party Services, except to the extent required under applicable law. Third



Party Services may be governed by their own terms of use and privacy policies, and any information you provide to such third parties will be governed by those terms and policies. FPPL is not responsible for the protection or privacy of any information you provide while accessing Third Party Services.

53. You acknowledge that your security while using Third Party Services is your responsibility. FPPL reserves the right, at its sole discretion and without prior notice, to suspend, disable, or remove access to any Third Party Services made available through the Sites. FPPL shall not be liable for any consequences of such suspension, disabling, or removal, including any loss of data, revenue, profits, goodwill, or other intangible losses, except where such liability cannot be excluded under applicable law.

#### **X Third Party Product - Expert Picks**

54. The “Expert Picks” feature on the Platform (“Expert Picks”) displays buy, sell, and hold recommendations on securities from SEBI-registered Research Analysts, along with an “Analyst Opinion” section that aggregates and displays the consensus view across analysts covering a particular stock. Expert Picks is a Third-Party Product. The data and recommendations displayed under Expert Picks are sourced by FPPL from Edhaz Markets Private Limited (“AlphaMarket”), an RA marketplace, CMOTs, a financial data aggregator or such other third parties which in turn aggregates such recommendations from SEBI-registered Research Analysts. FPPL receives this data as a licensed subscriber of AlphaMarket’s, CMOTs, or third parties services and displays it on the Platform for informational purposes only. FPPL does not generate, verify, independently assess, or endorse any recommendation, rating, or opinion displayed under Expert Picks. FPPL may also show the Expert Picks directly sourced from RAs.
55. The Analyst Opinion section displays a statistical collation of buy, sell, and hold views from multiple SEBI-registered Research Analysts as aggregated by AlphaMarket, CMOTs or third parties. This section reflects the number or proportion of analysts subscribing to a particular recommendation on a given stock at the time of data provision. The Analyst Opinion is not a recommendation by FPPL. A majority analyst view in favour of any particular rating does not guarantee future price performance of the relevant stock and should not be relied upon as the sole basis for any investment decision.
56. Nothing displayed under Expert Picks shall be construed as: (a) investment advice within the meaning of the SEBI (Investment Advisers) Regulations, 2013; (b) a research report or research recommendation within the meaning of the SEBI (Research Analysts) Regulations, 2014; (c) a solicitation, offer, or inducement to buy, sell, or hold any security or financial instrument; or (d) a personalised recommendation taking into account your individual financial situation, goals, risk appetite, or investment horizon. All investment decisions must be taken solely by you based on your independent judgment and, where appropriate, advice from a



SEBI-registered Investment Adviser. FPPL is an execution-only stockbroker and the display of Expert Picks on the Platform does not create any advisory or fiduciary relationship between you and FPPL.

57. You acknowledge and agree that: (a) recommendations and analyst opinions displayed under Expert Picks may not be real-time and there may be a lag between the date of publication by the relevant Research Analyst and the date of display on the Platform; (b) market conditions, company fundamentals, and regulatory environments change continuously and any recommendation displayed may not reflect current market circumstances; (c) FPPL makes no representation or warranty as to the accuracy, completeness, timeliness, or suitability of the Expert Picks data for any particular purpose; and (d) your reliance on Expert Picks is entirely at your own risk. FPPL shall not be liable for any loss, damage, or opportunity cost arising from your reliance on Expert Picks, including trading losses, except to the extent required under applicable law.
58. In accordance with the circulars issued by exchange governing third-party products offered through brokers' platforms, the following specific disclosures are made: (a) Expert Picks is not an Exchange-traded product; (b) FPPL is acting solely making Expert Picks available on the Platform and is not a party to any arrangement between you and AlphaMarket, CMOTs or the relevant Research Analyst for the purposes of the recommendations displayed; and (c) all disputes with respect to Expert Picks or the distribution activity in relation thereto shall not have direct access from FPPL to the SEBI Complaints Redress System (SCORES), the Online Dispute Resolution (ODR) mechanism / SMART ODR Portal, the Exchange investor redressal forum, or the Exchange arbitration mechanism. For any concerns or disputes in relation to Expert Picks, you will need to approach AlphaMarket, CMOTS or the relevant Research Analyst directly. This does not affect your right to approach SEBI SCORES, the SMART ODR Portal, or the Exchange investor redressal mechanisms in respect of FPPL's broking or depository services.
59. FPPL reserves the right to modify, suspend, or discontinue the Expert Picks feature at any time, and to change the data provider(s) supplying Expert Picks data, without prior notice to you.
60. **Disclaimer by AphaMarket** - *Investments in securities markets are subject to market risks. Past performance is not indicative of future results. There is no assurance or guarantee of returns. AlphaMarket operates as a technology platform facilitating access to research, analytics, and SEBI-registered advisors. All advisory services are provided independently by the respective advisors. Investors are advised to independently assess their financial position, risk appetite, and investment objectives before making any investment decisions. AlphaMarket, its affiliates, and associated persons shall not be liable for any direct or indirect losses arising from the use of information, research, or advisory services available on the platform. Any trades executed are at the sole discretion of the investor, and execution-related risks including slippage, delays, or market impact may occur."*



## **XI Your responsibility**

61. You shall not misuse the Services by knowingly introducing viruses, trojans, worms, logic bombs, malware, or other material that is malicious or technologically harmful. You shall not attempt to gain unauthorized access to the Sites, servers, computers, databases, or related infrastructure, or engage in any denial-of-service or similar attacks. FPPL may report any such misuse to relevant law enforcement authorities and cooperate with such authorities, including by disclosing information as required under applicable law. In the event of such misuse, your right to access and use the Sites and Services may be suspended or terminated immediately.
62. The Sites and Services are intended to be accessed through standard web browsers or mobile applications. If you choose to access the Sites through other means, you do so at your own risk and acknowledge that the Sites may not function correctly. You shall not access the Sites using automated tools, scripts, bots, or services designed to generate high-volume or repeated requests, or in any manner that could damage, disrupt, or overburden the Sites, servers, or networks, or interfere with other users' access.
63. You are responsible for configuring your information technology systems, devices, and security software to access the Services. You should use appropriate virus protection and security measures. FPPL does not warrant that the Services will be free from bugs, vulnerabilities, or viruses, except as required under applicable law. If you identify any security vulnerability or issue on the platform, you are encouraged to report it to [grievance@dreamstreet.tech](mailto:grievance@dreamstreet.tech) to assist FPPL in maintaining platform security.

## **XII Intellectual property rights**

64. “Finverse Materials” include any software (including, without limitation, the Finverse mobile application, APIs, developer tools, sample source code, and code libraries), data, materials, content, and printed or electronic documentation (including specifications and integration guides) developed, owned, or provided by FPPL or its affiliates, or made available through the Sites.
65. All Finverse Materials are licensed to you on a limited, non-exclusive, non-transferable, and revocable basis solely for the purpose of accessing and using the Services in accordance with these Terms of Use. Nothing in these Terms of Use shall be construed as transferring any ownership rights in the Finverse Materials to you.



66. You shall not, and shall not attempt to, directly or indirectly:
  - (a) transfer, sublicense, loan, sell, assign, lease, rent, distribute, or grant any rights in the Services or the Finverse Materials to any third party;
  - (b) remove, obscure, or alter any copyright, trademark, or other proprietary notices appearing on or contained within the Services or Finverse Materials;
  - (c) modify, copy, tamper with, or create derivative works of any software or materials included in the Finverse Materials; or
  - (d) reverse engineer, decompile, or disassemble the Services or Finverse Materials, or otherwise attempt to derive source code, except to the extent expressly permitted under applicable law.
67. The domain name [www.dreamstreet.tech](http://www.dreamstreet.tech), the name “**DreamStreet**”, and all logos, trademarks, service marks, trade dress, page headers, custom graphics, button icons, and scripts displayed on the Sites are owned by FPPL and/or its affiliates or licensors. You may not copy, imitate, modify, or use any such intellectual property without prior written consent.
68. All right, title, and interest in and to the Finverse Materials, the Sites, the Services, and all related technology and content, including any derivatives thereof, vest exclusively with FPPL or its licensors.

### **XIII Charges and Taxes**

69. You agree to pay brokerage, statutory levies, taxes, duties, and other charges applicable to transactions undertaken through your Finverse Account, as disclosed on the Sites or contract notes, Account Opening Form, and such other documents in accordance with applicable laws.

### **XIV Disclaimer**

70. The Sites and Services are provided on an “as is” and “as available” basis. To the extent permitted under applicable law, FPPL makes no express or implied warranties, including but not limited to warranties of merchantability, fitness for a particular purpose, or non-infringement. FPPL does not warrant that any defects or inaccuracies in the Sites will be corrected.
71. FPPL does not warrant that the Sites or Services will meet your requirements, or that they will be uninterrupted, timely, secure, or error-free. FPPL also does not warrant that the results obtained from use of the Sites will be accurate or reliable, or that the quality of any products, services, information, or other material obtained through the Sites will meet your expectations.
72. FPPL shall not be responsible for delays, fractional entitlements, or discrepancies in corporate actions where processing is dependent on exchanges, depositories, registrars, or issuers, except as required under applicable law.



73. Nothing contained herein shall exclude or limit any warranties or liabilities that cannot be excluded under applicable law, SEBI regulations, or exchange requirements.

#### **XV Limitation of liability**

74. To the maximum extent permitted under applicable law, FPPL shall not be liable to you or any third party for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, loss of opportunity, loss of data, or trading losses arising from market risks, even if FPPL has been advised of the possibility of such damages.
75. FPPL shall not be liable for any loss or damage arising from causes beyond its reasonable control, including but not limited to failure of electronic or mechanical equipment, communication lines (including telephone, cable, or internet), unauthorized access, viruses or malware, theft, operator errors, exchange or clearing corporation system failures, acts of God (including flood, earthquake, or other natural calamities), fire, war, riots, labour disputes, governmental actions, or regulatory measures.
76. Nothing contained in these Terms shall exclude or limit any liability that cannot be excluded under applicable law, SEBI regulations, stock exchange requirements, or depository rules.

#### **XVI Indemnity**

77. AS A CONDITION OF YOUR USE OF THE SITES, TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AGREE TO INDEMNIFY AND HOLD US, OUR AFFILIATES AND THIRD PARTY CONTENT PROVIDERS HARMLESS FROM AND AGAINST ANY AND ALL CLAIMS, LOSSES, LIABILITY, COSTS AND EXPENSES (INCLUDING BUT NOT LIMITED TO ATTORNEYS' FEES) ARISING FROM YOUR USE OF THE SITES, OR FROM YOUR VIOLATION OF THESE TERMS.

#### **XVII Suspension and Termination**

78. In the event you have caused a material breach of these Terms of Use; or if we are unable to verify or authenticate any information provided by you; or we believe that your actions may cause legal liability to us, or we have reason to believe you are involved in any fraudulent activity, money laundering, terrorism financing or



other criminal or illegal activity; or your actions have caused a security breach; or if you have granted permission to a third party to access your account, then without limiting any remedy that we may pursue, we, at our sole discretion, can take such actions whether preventive or otherwise as we deem fit, including but not limited to – (i) limiting your activity, restricting functionality, terminating or suspending your access to your account; (ii) initiating an investigation into conduct that has caused such breach; (iii) issuing a notice to you for rectifying such breach.

79. We will give you notice of any suspension or restriction and the reasons therefore as soon as practicable, either before the suspension or restriction is put in place or after, unless notifying you would be unlawful or compromise our reasonable security measures. We will lift the suspension and/or the restriction as soon as practicable after the reasons for the suspension and/or restriction have ceased to exist.

#### **XVIII Survival**

80. Termination or closure of the Finverse Account shall not affect obligations which by their nature are intended to survive, including regulatory, tax, record-keeping, and dispute resolution obligations.

#### **XIX Complaints**

81. If you have any grievance, objection or complaint about our Sites or any incident concerning the Terms of Use, you may contact us following by sending an email to [grievance@dreamstreet.tech](mailto:grievance@dreamstreet.tech) by providing us necessary information and/or documents concerning such matters. We will undertake reasonable efforts to investigate and resolve your complaint. Nothing contained in these Terms of Use shall limit or restrict your right to approach SEBI, stock exchanges, depositories, or any statutory or regulatory grievance redressal or dispute resolution mechanisms, including arbitration or online dispute resolution forums, as may be available under applicable law.

#### **XX Assignment**

82. You cannot assign or otherwise transfer these Terms of Use, or any rights granted hereunder to any third party. Our rights under these Terms of Use are freely transferable by FPPL to any third party without the requirement of seeking Your consent.

#### **XXI Notice**



83. All notices from FPPL will be served by email or SMS to Your registered email address or mobile number respectively or by general notification on the Sites.

## **XXII Severability**

84. If, for any reason, a court of competent jurisdiction finds any provision of the Terms of Use, or any portion thereof, to be unenforceable, that provision shall be enforced to the maximum extent permissible so as to give effect to the intent of the parties as reflected by that provision, and the remainder of the Terms of Use shall continue in full force and effect.

## **XXIII Force majeure**

85. We shall not be responsible for delay or default in the performance of our obligations due to contingencies beyond our control, such as (including but not limited to) losses caused directly or indirectly by exchange or market rulings, suspension of trading, acts of God, fire, explosions, flood, civil commotion, earthquake, war, strikes or other hostilities, sabotage, failure of the systems, network disruptions or failures, change in laws, failure of the internet links or government/regulatory action or failure by a third party hosting provider or internet service provider or on account of any change or defect in the software and/or hardware of Your computer system. FPPL shall not be liable for delays or failures caused by force majeure events, including cyber incidents, third-party outages, regulatory actions, or systemic disruptions.

## **XXIV Governing law**

86. These Terms of Use shall be governed and construed in accordance with the laws of India and the courts at Mumbai shall have exclusive jurisdiction over all matters, disputes arising out of and relating to these Terms of Use.

These Terms of Use were last updated on 29th April 2026.