# TERMS AND CONDITIONS

Website: BondScanner.com

Operated by: SustVest Broking Private Limited

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This document is published in accordance with the provisions of Rule 3(1) of the Information Technology (Intermediaries Guidelines and Digital Media Ethics Code) Rules, 2021 that require publishing the rules and regulations, privacy policy and user agreement for access or usage of our website ('www.bondscanner.com') and/or mobile application (hereinafter collectively referred to as the "Platform").

Thank you for visiting BondScanner.com (the "Website" or "Platform"). The Website is an internet-based platform managed and operated by SustVest Broking Private Limited (hereinafter referred to as "we", "us", "our", "SustVest", or "the Company"), a company incorporated under the Companies Act, 2013 bearing CIN U66120HR2024PTC119856 having its registered office at SCO NO. 32, 2ND FLOOR, M3M 113 MARKET, NARSINGHPUR, HARYANA 122004.

SustVest is registered as a stock broker in the Debt Segment of the National Stock Exchange of India having Securities & Exchange Board of India ("SEBI") registration number INZ000320834, NSE Member Code: 90404 and operates as a SEBI-registered Online Bond Platform Provider (OBPP) in accordance with SEBI circular SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/154 dated November 14, 2022.

DISCLAIMER: INVESTMENTS IN DEBT SECURITIES/ MUNICIPAL DEBT SECURITIES/ SECURITISED DEBT INSTRUMENTS ARE SUBJECT TO RISKS INCLUDING DELAY AND/ OR DEFAULT IN PAYMENT. READ ALL THE OFFER RELATED DOCUMENTS CAREFULLY. THE INVESTOR IS REQUESTED TO TAKE INTO CONSIDERATION ALL THE RISK FACTORS BEFORE THE COMMENCEMENT OF TRADING. THIS COMMUNICATION IS PREPARED BY SUSTVEST BROKING PRIVATE LIMITED (BEARING SEBI REGISTRATION NO. INZ000320834) AND THE CONTENTS OF THIS DISCLAIMER ARE APPLICABLE TO THIS DOCUMENT AND ANY AND ALL WRITTEN OR ORAL COMMUNICATION(S) MADE BY SUSTVEST OR ITS DIRECTORS, EMPLOYEES, ASSOCIATES, REPRESENTATIVES AND AGENTS.

For the purpose of these User Terms, "you", "your" or "User" or "Participant" refers to any natural or legal person (whether a registered user or otherwise) who accesses the Platform, its contents and who may use the Services offered by SustVest on or through the Platform.

#### 1. DEFINITIONS

**1.1** "Agreement" or "Terms" or "User Terms" means these Terms and Conditions and any amendments thereto.

- 1.2 "OBPP" means Online Bond Platform Provider as defined under SEBI regulations.
- **1.3** "Platform" means the BondScanner.com website and related services, including any mobile application and associated technological infrastructure.
- 1.4 "User" or "You" or "Participant" means any person who accesses or uses the Platform.
- **1.5** "Services" means the bond comparison, analysis, information services, referral services, and related services provided through the Platform.
- **1.6** "Listed Securities" means debt securities, municipal debt securities, and securitized debt instruments that are listed on recognized stock exchanges.
- **1.7** "Client" means a registered user who executes transactions through the Platform or through third-party platforms accessed via the Platform.
- **1.8** "Bonds" means corporate bonds, government securities, tax saving bonds, municipal bonds, and other debt instruments listed on recognized exchanges.
- **1.9** "Content" means any images, text, illustrations, designs, icons, photographs, programs, music clips, downloads, systems and methods of trading, video clips, graphics, user interfaces, visual interfaces, information, data, tools, products, written materials, services and other content available on the Platform.
- **1.10** "Login Credentials" means User ID, password, OTP, and any other authentication methods used to access the Platform.
- **1.11** "KYC" means Know Your Customer procedures as mandated by SEBI and other regulatory authorities.
- **1.12** "Registration Data" means information provided by users during the registration process on the Platform.
- **1.13** "Third-Party Platforms" means other SEBI-registered OBPP platforms or intermediaries to which users may be redirected for transaction execution.
- **1.14** "IP Rights" means intellectual property rights including but not limited to copyright, trade secrets, trademarks, service marks, brand names and other proprietary rights.
- 1.15 "RFQ" means Request for Quote platform offered by NSE for bond trading.
- 1.16 "CBRICS" means Corporate Bond Reporting and Integrated Clearing System of NSE.

## 2. ACCEPTANCE OF TERMS

- **2.1** By accessing or using the Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.
- **2.2** If you do not agree with any part of these Terms, you must immediately discontinue use of the Platform.
- **2.3** These Terms constitute a legally binding agreement between you and SustVest Broking Private Limited.
- **2.4** Your use of the Platform and its related sites, Services and tools is governed by the terms and conditions as contained in this agreement. As long as you comply with the provisions of these User Terms, we grant you a personal, non-exclusive, non-transferable, limited privilege to enter and use the Platform.
- **2.5** Your compliance with these User Terms is a condition to your right to access the Platform. Your breach of any provision of these User Terms will automatically, without the requirement of notice or other action, revoke and terminate your right to access the Platform.
- **2.6** If you do not agree to these User Terms, you agree that your sole and exclusive remedy is to discontinue using the Platform.

## 3. REGULATORY COMPLIANCE

- **3.1** SustVest operates under the regulatory framework of:
  - Securities and Exchange Board of India (SEBI) (Stock Brokers and Sub-brokers) Regulations, 1992
  - SEBI regulations for Online Bond Platform Providers
  - SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021
  - Rules and regulations of the National Stock Exchange of India Limited
  - All applicable laws and regulations governing securities trading in India
- **3.2** As a SEBI-registered OBPP, we are authorized to facilitate transactions only in:
  - Listed debt securities
  - Listed municipal debt securities
  - Listed securitized debt instruments
  - Debt securities proposed to be listed through public offerings
  - Government securities and State Development Loans
  - Corporate & Tax saving bonds
- **3.3** We do not and will not offer unlisted bonds, unlisted debt securities, or any unregulated financial products on the Platform.

- **3.4** All transactions facilitated through the Platform will be in compliance with SEBI regulations and will be reported and settled through appropriate clearing and settlement mechanisms.
- **3.5** SustVest will function as a broker for users and engage in trades while negotiating on the Request for Quote (RFQ) platform offered by NSE.

# 4. SERVICES PROVIDED

- **4.1 Bond Comparison Tool:** The Platform provides a comprehensive bond comparison service that allows users to compare bonds across multiple OBPP platforms, including information about yields, ratings, tenors, and other investment parameters.
- **4.2 Information Services:** We provide information about bond ratings, yields, tenors, issuer details, credit ratings, and other relevant investment parameters to help users make informed investment decisions.
- **4.3 Platform Integration and Referral Services:** The Platform may redirect users to other SEBIregistered OBPP platforms for transaction execution while maintaining transparency about such redirections. SustVest acts as a referral party for such transactions.
- **4.4 Investment Information:** The Platform may provide general investment-related information and educational content but does not constitute personalized investment advice.
- **4.5 Technology Services:** We provide technology solutions and related back-end infrastructure for facilitating bond information aggregation, comparison, and transaction facilitation.
- **4.6 Research and Analytics:** The Platform may provide research reports, market analysis, and analytics tools to help users understand bond markets and make informed decisions.
- **4.7 Educational Content:** The Platform may provide educational materials, videos, and literature solely for knowledge creation purposes.

#### 5. USER ELIGIBILITY AND REGISTRATION

- **5.1 Age Requirement:** Users must be at least 18 years of age to use the Platform. If you are under 18, you may only use the Platform under the supervision of a parent or guardian.
- **5.2 Registration Process:** Users must complete the registration process by providing accurate Registration Data and accepting these Terms to become a registered user.
- **5.3 KYC Compliance:** For transaction-related services, users must complete Know Your Customer (KYC) procedures as mandated by SEBI and other regulatory authorities. SustVest will handle user registration with NSE as unregistered participants by submitting necessary KYC and other information.
- **5.4 Accuracy of Information:** Users must provide accurate, complete, and current information during registration and update it promptly when changes occur.

- **5.5 Account Security:** Users are responsible for maintaining the confidentiality of their login credentials and for all activities under their account.
- **5.6 Unique Identification:** Upon completion of the registration process, users will be allocated a unique identification username ("User ID") and may be required to enter one-time passwords (OTP) for authentication.
- **5.7 Legal Capacity:** Users must have the legal capacity to enter into binding agreements and must not be barred by any law from contracting.
- **5.8 Verification:** Users may be required to verify their email address and mobile number through OTP verification processes.
- **5.9 Additional Requirements:** Users may be required to provide additional information including but not limited to mobile number, email address, PAN, signature, marital status, nominee details, cancelled cheque, photograph, and video recording.
- **5.10 Account Activation:** Your Account will be activated once SustVest undertakes your KYC verification in accordance with guidelines issued by SEBI, NSE, and other regulatory authorities.

# 6. PLATFORM SECURITY AND USER OBLIGATIONS

- **6.1 Security Measures:** We implement reasonable security measures to protect user data and Platform integrity, including role-based access, secure communication, and encryption.
- **6.2 User Responsibilities:** Users will be responsible for all activities that occur under their User ID, OTP or Account. Users must immediately notify SustVest of any unauthorized use of their Account.
- **6.3 Prohibited Activities:** Users must not:
  - Engage in any illegal or fraudulent activities
  - Manipulate or attempt to manipulate market prices
  - Provide false or misleading information
  - Use the Platform for money laundering or terrorist financing
  - Violate or attempt to violate the security of the Platform
  - Use any automated means to access the Platform without authorization
  - Infringe upon intellectual property rights of SustVest or third parties
  - Conduct any systematic or automated data collection activities
  - Reverse engineer, frame, modify, copy, distribute, or sell any information from the Platform
- **6.4 Compliance Obligations:** Users must comply with all applicable laws, regulations, and these Terms.
- **6.5 Reporting:** Users must report any suspicious activities, security breaches, or violations to our compliance team immediately.

**6.6 Communication Consent:** By registering on the Platform, users authorize SustVest to send promotional and marketing content through various communication channels, even if registered under DND.

# 7. INVESTMENT RISKS AND DISCLAIMERS

- **7.1 Risk Disclosure:** Investments in debt securities, municipal debt securities, and securitized debt instruments are subject to risks, including delay and/or default in payment. Read all the offer-related documents carefully.
- **7.2 No Guarantee:** We do not guarantee the performance of any investment, the accuracy of information provided by third parties, or any returns on investments.
- **7.3 Market Risks:** All investments are subject to market risks, credit risks, interest rate risks, liquidity risks, and other financial risks.
- **7.4 Independent Decision:** Users acknowledge that investment decisions are made independently and that we are not responsible for any losses incurred.
- **7.5 Past Performance:** Past performance of any securities or investment strategies does not guarantee future results.
- **7.6 Rating Changes:** The rating of any financial instruments may change prior to or subsequent to investment, and SustVest is not responsible for any losses arising from such changes.
- **7.7 Information Accuracy:** While we strive to provide accurate information, we make no representation or warranty regarding the accuracy, completeness, or timeliness of information displayed on the Platform
- **7.8 Transaction Risks:** Users acknowledge that there is no implied promise that any transaction will necessarily take place, and neither SustVest nor counterparties will be held accountable if transactions are declined or rejected.

#### 8. FEES AND CHARGES

- **8.1 Platform Access:** Access to the bond comparison tool may be provided free of charge or subject to subscription fees as determined by the Company.
- **8.2 Transaction Fees:** Any transaction-related fees will be clearly disclosed before any transaction is executed.
- **8.3 Third-Party Charges:** Users may be subject to additional charges by third-party platforms when executing transactions.
- **8.4 Fee Changes:** We reserve the right to modify fees with appropriate notice to users.

- **8.5 Payment Methods:** Payments, if any, must be made through authorized payment methods as specified on the Platform.
- **8.6 Settlement Costs:** Users are responsible for covering any costs assessed by clearing corporations due to failure to fulfill obligations.

## 9. INTELLECTUAL PROPERTY

- **9.1 Ownership:** All content, trademarks, service marks, and intellectual property on the Platform are owned by SustVest or its licensors.
- **9.2 Limited License:** Users are granted a limited, non-exclusive, non-transferable license to access and use the Platform for personal investment purposes only.
- **9.3 Restrictions:** Users may not copy, modify, distribute, or create derivative works from the Platform content without prior written consent.
- **9.4 Copyright Protection:** All Contents on the Platform are protected by Indian and international copyright laws.
- **9.5 Trademark Rights:** SustVest reserves all rights with respect to trademark ownership and will enforce such rights to the full extent of the law.

# 10. DATA PROTECTION AND PRIVACY

- **10.1 Privacy Policy:** User data is collected, stored, and processed in accordance with our Privacy Policy, which forms an integral part of these Terms.
- **10.2 Data Security:** We implement reasonable security measures to protect user data, including role-based access, secure communication, and encryption.
- **10.3 Regulatory Sharing:** User information may be shared with SEBI, NSE, BSE, KYC Registration Agencies (KRAs), and other regulatory authorities as required by law.
- **10.4 Consent for Data Sharing:** Users authorize SustVest to share their information with SEBI registered intermediaries, third-party platforms, and regulatory authorities for compliance purposes.
- **10.5 Data Retention:** We will retain user data in accordance with applicable laws and regulatory requirements.
- **10.6 KYC Information Sharing:** Users consent to SustVest sharing KYC documents with KYC Registration Agencies and other intermediaries.

## 11. THIRD-PARTY SERVICES AND CONTENT

- **11.1 Third-Party Platforms**: The Platform may redirect users to other SEBI-registered OBPP platforms for transaction execution.
- **11.2 Third-Party Content:** We are not responsible for the accuracy or reliability of information provided by third-party platforms or data providers.
- **11.3 Third-Party Links:** The Platform may contain links to third-party websites. We do not endorse or take responsibility for the content of such websites.
- **11.4 Independent Verification:** Users should independently verify information from third-party sources before making investment decisions.
- 11.5 No Endorsement: Linking to third-party platforms does not constitute endorsement by SustVest.
- **11.6 Third-Party Products:** SustVest may make certain opportunities available for accessing products offered by various third parties but does not act as an agent for soliciting investments.

## 12. TRANSACTION EXECUTION AND SETTLEMENT

- **12.1 Transaction Reporting:** All bond transactions must be registered and settled through CBRICS platform of NSE to the extent legally required.
- **12.2 Fund Transfer:** Users must transfer funds from their registered bank account to the designated bank account of the clearing corporation within the allotted timeframe.
- **12.3 Securities Transfer:** For sell transactions, users must promptly transfer relevant securities to the designated pool account of the clearing corporation.
- **12.4 Corrective Actions:** SustVest, suppliers, issuers, or clearing corporations reserve the right to take corrective actions to reclaim incorrectly credited funds or securities.
- **12.5 Transaction Records:** SustVest will maintain and keep records of transactions (RFQ data) that have been shared with exchanges and clearing corporations.
- **12.6 Settlement Obligations:** Users are responsible for fulfilling all pay-in obligations for funds and securities.

## 13. LIMITATION OF LIABILITY

- 13.1 Service Availability: We do not guarantee uninterrupted or error-free access to the Platform.
- **13.2 "As Is" Basis:** The Platform and related services are provided on an "as is" and "as available" basis without warranties of any kind.

- **13.3 Limitation of Damages:** Our liability is limited to the maximum extent permitted by law, and we shall not be liable for any indirect, special, incidental, or consequential damages.
- **13.4 Force Majeure:** We shall not be liable for any failure to perform due to circumstances beyond our reasonable control.
- **13.5 Third-Party Actions:** We are not responsible for actions or omissions of third-party service providers, exchanges, or regulatory authorities.
- **13.6 System Failures:** We shall not be liable for losses arising from system failures, communication line failures, or technical malfunctions.
- 13.7 Specific Exclusions: SustVest shall not be liable for:
  - Default by any NBFC/Bank/Payment Gateway
  - Server errors or downtime due to exchanges
  - Payment gateway failures
  - Incorrect securities transfers by clearing corporations
  - · Client inability to invest due to technical issues
  - OTP/email delivery failures
  - Third-party service provider failures

#### 14. DISCLAIMERS

- **14.1 Investment Advice:** The Platform does not provide personalized investment advice. All information is for educational and informational purposes only.
- **14.2 No Warranty:** We disclaim all warranties, whether express or implied, including warranties of merchantability, fitness for a particular purpose, and non-infringement.
- **14.3 Information Accuracy:** We do not warrant the accuracy, completeness, or timeliness of information displayed on the Platform.
- **14.4 Performance:** We do not guarantee that the Platform will meet user requirements or be available at all times.
- **14.5 Regulatory Changes:** We are not responsible for changes in regulatory requirements that may affect user access or Platform functionality.
- **14.6 Due Diligence:** SustVest and vendors are not responsible for conducting due diligence of issuers/securities and are under no obligation to verify accuracy of issuer-provided information.

# 15. COMPLIANCE AND CONDUCT

**15.1 Regulatory Compliance:** Users must comply with all applicable SEBI regulations, exchange rules, and other relevant laws.

- **15.2 Anti-Money Laundering:** Users confirm that funds used for investments are from legitimate sources and comply with anti-money laundering regulations.
- **15.3 Market Manipulation:** Users must not engage in any form of market manipulation or fraudulent trading practices.
- **15.4 Insider Trading:** Users must comply with insider trading regulations and not trade on material non-public information.
- **15.5 Reporting Obligations:** Users must report any suspicious activities or compliance violations to appropriate authorities.
- **15.6 KYC Compliance:** Users must comply with KYC disclosure and registration norms as laid down by SEBI and other authorities.

# 16. REPRESENTATIONS AND WARRANTIES

- 16.1 User Representations: By using the Platform, users represent and warrant that:
  - They are citizens of India or entities formed under Indian law
  - They are 18 years of age or older
  - Information provided is true, accurate, and complete
  - They will use the Platform solely for personal and lawful purposes
  - They understand the risks involved in securities investments
  - They are competent and eligible to invest in securities/financial products
- **16.2 Investment Capacity:** Users confirm they have the financial capacity to bear investment risks and understand the nature of investments.
- **16.3 Legal Compliance:** Users warrant they will comply with all applicable laws and regulations.
- **16.4 Legitimate Sources:** Users confirm that investment funds are derived from legitimate sources and not intended for money laundering.
- **16.5 Independent Decision Making:** Users confirm they will make investment decisions independently after reading all relevant documents.

## 17. GRIEVANCE REDRESSAL

- **17.1 Internal Resolution:** For any grievances related to Platform services, users may contact our customer service team at <a href="mailto:support@bondscanner.com">support@bondscanner.com</a>.
- **17.2 Escalation Process:** Users may escalate unresolved complaints through the grievance handling hierarchy published on our website.

- **17.3 Exchange Grievance Mechanism:** Users may approach relevant stock exchanges through their respective grievance mechanisms.
- **17.4 SEBI SCORES:** Unresolved complaints may be escalated to SEBI through the SEBI Complaint Redressal System (SCORES).
- **17.5 Online Dispute Resolution:** Users may access Online Dispute Resolution (ODR) mechanisms for dispute resolution.
- **17.6 Resolution Timeline:** We will endeavor to resolve grievances within regulatory timelines.

#### 18. TERMINATION

- **18.1 User Termination:** Users may terminate their account at any time by following the procedures specified on the Platform.
- **18.2 Company Termination:** We reserve the right to terminate or suspend user accounts for violation of these Terms or applicable laws.
- **18.3 Effect of Termination:** Upon termination, users' access to the Platform will be discontinued, but certain provisions of these Terms will survive termination.
- **18.4 Data Retention:** Upon termination, we may retain user data as required by law or regulatory requirements.
- **18.5 Outstanding Obligations:** Termination does not relieve users of outstanding obligations or liabilities.

#### 19. MODIFICATIONS

- **19.1 Right to Modify:** We reserve the right to modify these Terms at any time, in our sole discretion.
- **19.2 Notice:** Material changes will be communicated to users through the Platform or via email.
- **19.3 Continued Use:** Continued use of the Platform after modifications constitutes acceptance of the revised Terms.
- **19.4 Effective Date:** Modified Terms will become effective from the date of publication on the Platform.

#### 20. DISPUTE RESOLUTION

- **20.1 Arbitration:** Any disputes arising under these Terms shall be resolved through arbitration in accordance with the Arbitration & Conciliation Act, 1996.
- **20.2 Arbitrator:** Disputes will be referred to a sole arbitrator who will be an independent and neutral third party identified by SustVest.

- 20.3 Governing Law: These Terms are governed by the laws of India.
- **20.4 Jurisdiction:** Subject to arbitration, courts in New Delhi, India shall have exclusive jurisdiction over any disputes.
- 20.5 Language: All arbitration proceedings will be conducted in English.

## 21. INDEMNIFICATION

- **21.1 User Indemnification:** Users agree to indemnify and hold harmless SustVest, its directors, officers, employees, and agents from any losses, damages, costs, or claims arising from:
  - User's breach of these Terms
  - User's violation of any law or regulation
  - User's use of the Platform
  - Any false or misleading information provided by the user
- **21.2 Scope:** Indemnification includes reasonable attorney's fees and legal costs.
- **21.3 Defense:** SustVest may, at its option, assume the defense of any claim subject to indemnification.

# 22. CONFLICT OF INTEREST AND RELATED PARTY DISCLOSURES

- **22.1 Proprietary Trading:** SustVest or its affiliate entities may undertake proprietary trading either by itself or through its platform.
- 22.2 Third-Party Seller: SustVest's affiliates may be third-party sellers on the Platform.
- **22.3 Multiple Roles:** SustVest may act as facilitator, referrer, arranger, structurer, or investor in various transactions.
- 22.4 Group Entities: Other service providers on the Platform may be group entities of SustVest.
- 22.5 Transparency: Users understand and acknowledge these potential conflicts of interest.

#### 23. GENERAL PROVISIONS

- **23.1 Entire Agreement:** These Terms constitute the entire agreement between the parties and supersede all prior agreements.
- **23.2 Severability:** If any provision is deemed invalid, the remaining provisions shall continue in full force and effect.
- **23.3 Assignment:** Users may not assign their rights under these Terms without our prior written consent. SustVest may assign its rights and obligations under these Terms.

- 23.4 Waiver: No waiver of any provision shall be deemed a waiver of any other provision.
- **23.5 Headings:** Section headings are for convenience only and do not affect interpretation.
- **23.6 Force Majeure:** Neither party shall be liable for failure to perform due to circumstances beyond reasonable control.
- **23.7 No Partnership:** None of the provisions will be deemed to constitute a partnership or agency between users and SustVest.

# 24. CONTACT INFORMATION AND GRIEVANCE REDRESSAL

Company Name: SustVest Broking Private Limited

**CIN:** U66120HR2024PTC119856 **NSE Member Code**: 90404

SEBI Registration: INZ000320834

Registered Office: SCO NO. 32, 2ND FLOOR, M3M 113 MARKET, NARSINGHPUR, HARYANA

122004

Website: BondScanner.com

Email: broking@bondscanner.com

Phone: +91 70118 69639

Customer Support: <a href="mailto:support@bondscanner.com">support@bondscanner.com</a>
Grievance Email: <a href="mailto:support@bondscanner.com">support@bondscanner.com</a>

#### 25. REGULATORY WARNINGS AND DISCLOSURES

- **25.1 Standard Warning:** "Investments in debt securities, municipal debt securities/securitized debt instruments are subject to risks, including delay and/or default in payment. Read all the offer-related documents carefully."
- **25.2 SEBI Registration:** SustVest Broking Private Limited is registered with SEBI as a stock broker in the debt segment (Registration No. INZ000320834) and as an Online Bond Platform Provider.
- **25.3 Regulatory Compliance:** This Platform operates in full compliance with SEBI regulations and guidelines for Online Bond Platform Providers.
- **25.4 Risk Factors:** Users are advised to carefully consider all risk factors before making investment decisions.
- **25.5 Professional Advice:** Users are advised to seek professional financial advice before making investment decisions.
- **25.6 Performance Disclaimer:** Registration granted by SEBI and membership of relevant associations in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

## 26. COOKIES AND TRACKING

- **26.1 Cookie Usage:** The Platform may use cookies to enhance user experience and collect usage statistics.
- 26.2 Third-Party Cookies: Third-party service providers may place cookies on user devices.
- **26.3 Cookie Control:** Users can control cookie settings through their browser preferences.
- **26.4 Data Collection:** We may collect anonymized usage data to improve Platform functionality.
- **26.5 Third-Party Analytics:** The Platform uses web analytics services that are compliant with their respective terms and conditions.

## 27. ACCESSIBILITY AND AVAILABILITY

- **27.1 Platform Availability:** We strive to maintain Platform availability but do not guarantee continuous access.
- **27.2 Maintenance:** The Platform may be temporarily unavailable for maintenance or updates.
- **27.3 Geographic Restrictions:** Services are intended for users in India and may not be available in other jurisdictions.
- **27.4 Technical Requirements:** Users are responsible for ensuring their devices meet technical requirements for Platform access.
- **27.5 Order Processing:** Orders may be subject to manual review and entry, which may cause delays in processing.

## 28. REPORTING AND RECORD KEEPING

- **28.1 Transaction Records:** Records of transactions maintained by SustVest shall be accepted as conclusive and binding for all purposes.
- **28.2 Regulatory Reporting:** All required regulatory reporting will be conducted in accordance with applicable laws and regulations.
- 28.3 Data Retention: SustVest will maintain records as required by regulatory authorities.
- 28.4 Audit Trail: Complete audit trails will be maintained for all transactions and user activities.

## 29. SPECIAL PROVISIONS FOR ONLINE BOND PLATFORM SERVICES

**29.1 OBPP Authorization:** SustVest is authorized to provide Online Bond Platform Provider services under SEBI regulations.

**29.2 Transaction Facilitation:** SustVest facilitates transactions exclusively in listed and to-be-listed securities as permitted under OBPP guidelines.

**29.3 Regulatory Framework:** All services are provided in accordance with SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and OBPP guidelines.

**29.4 Platform Restrictions:** Services are limited to securities and instruments permitted under OBPP regulations.

**29.5 Clearing and Settlement:** All transactions will be cleared and settled through designated clearing corporations and settlement mechanisms.

## 30. EFFECT ON OTHER AGREEMENTS

**30.1 Other Agreements:** These Terms do not modify any other written agreements users may have with SustVest.

**30.2 Precedence:** In case of inconsistency, other written agreements will govern over these Terms.

**30.3 Supplemental Terms:** Some pages within the Platform may contain supplemental terms and conditions that will govern for those specific sections.

**30.4 Privacy Policy Integration:** The Privacy Policy forms an integral part of these Terms.

Last Updated: July 18, 2025

Version: 2.0

This document has been prepared in accordance with SEBI regulations for Online Bond Platform Providers and incorporates the comprehensive regulatory framework applicable to debt securities trading in India. Users are advised to read this document carefully and seek professional advice if required.

**IMPORTANT NOTICE:** This document contains extensive terms and conditions governing the use of BondScanner.com. By accessing or using the Platform, you acknowledge that you have read, understood, and agree to be bound by these terms in their entirety. If you do not agree to any part of these terms, please discontinue use of the Platform immediately.

1. <a href="https://ppl-ai-file-upload.s3.amazonaws.com/web/direct-files/attachments/67020232/89847618-6318-4efa-ac01-54c01d530b1b/paste.txt">https://ppl-ai-file-upload.s3.amazonaws.com/web/direct-files/attachments/67020232/89847618-6318-4efa-ac01-54c01d530b1b/paste.txt</a>