

**CWS.**

**CONTROL WEALTH ADVISERS**



**Terms & Conditions**

[www.controlwealth.co.in](http://www.controlwealth.co.in)

## **Terms & Conditions**

### **1. Introduction**

- a. These Terms and Conditions ("Terms") govern the access and use of Cefcom's (Centralized Fee Collection Mechanism) and Razorpay Payment services by individuals and businesses ("Users"). By using our website, mobile application, or services, you agree to these Terms.

### **2. Services Offered**

- a. 'Abhishek Phore – Proprietor Control Wealth Advisers', herein referred to as CWS is a SEBI-registered Investment Adviser offering subscription and AUA (Assets Under Advisory) based investment advisory services. CWS uses Cefcom and Razorpay services to facilitate transactions for its users. Users may choose to opt for Cefcom and Razorpay services, and if they do so, they are legally bound by these Terms and Conditions.
- b. Cefcom and Razorpay serve as a payment aggregator facilitating secure transactions between users and service providers. Cefcom is a system designed by the Securities and Exchange Board of India (SEBI) to facilitate fee collection for registered Investment Advisers (IAs). It provides a standardized and centralized platform for investors to pay fees to IAs, overseen by the Administration and Supervisory Body (ASB), according to SEBI regulations.

### **3. Eligibility**

- a. Users must be 18 years or older and legally capable of entering into a binding agreement. Businesses must be duly registered entities.

### **4. Access & Use**

- a. Users may access services via our website and mobile application.
- b. You agree not to use our platform for unlawful or unauthorized purposes.

### **5. Fees & Payments**

- a. Subscription and AUA-based fees will be charged based on the plan or advisory engagement.
- b. All payments are processed securely through Cefcom and Razorpay integrated payment gateway system.

### **6. Confidentiality & Data Security**

- a. User data is protected under applicable laws.
- b. We use SSL encryption and industry-standard practices to safeguard your financial and personal information.

### **7. Compliance**

- a. Cefcom operates under SEBI (Investment Advisers) Regulations, 2013 and follows all relevant KYC/AML norms.
- b. Razorpay operates as a payment aggregator and is regulated by the Reserve Bank of India (RBI) under the Payment and Settlement Systems Act, 2007, and

complies with RBI's Payment Aggregator and Payment Gateway Guidelines, along with applicable KYC and AML norms.

## 9. Amendments

- a. We may modify these Terms from time to time. Continued use of the platform constitutes acceptance of the revised Terms.

## **Refund & Cancellation Policy**

### 1. Full Refund Within 15 Days

- a. You may cancel your engagement within 15 days of signing the advisory agreement for a 100% refund, no questions asked.

### 2. Pro-Rata Refund Post 15 Days

- a. If you choose to terminate the agreement after 15 days, please submit a written request. We will refund the fee for the unused period on a pro-rata basis.

### 3. Cancellation Process

- a. All requests for cancellation and refund must be emailed to [abhishek.phore@controlwealth.co.in](mailto:abhishek.phore@controlwealth.co.in) from the registered email ID with subject line: "Refund Request – (Client Name)".

### 4. Processing Time

- a. Refunds will be processed within 7–10 business days from the date of approval.

### 5. Non-Refundable Charges

- a. Charges for services already rendered
- b. Government taxes/levies already paid
- c. Payment gateway or third-party transaction fees, if any