

TERMS AND CONDITIONS

1. Existing Customers (Customers before or as on 31st March 2017)

- A. All existing customers that have given a brokerage more than or equal to Rs. 3450 in the preceding one year i.e. from 1st April 2016 to 31st March 2017, will get free access to Emkay Research for one full year, i.e. from 1st April 2017 to 31st March 2018.
- B. Existing customers who don't fall under the above provision (A) will get a 6 month free trial from 1st April 2017 to 30th September 2017. If the brokerage generated by such customers in a one year period from 1st October 2016 to 30th September 2017 is more than or equal to Rs 3450, they will get free access to Emkay Research for the next one year i.e. from 1st October 2017 to 30th September 2018.
- C. Customers who do not satisfy either provision (A) or provision (B) can go for Advanced brokerage scheme, whereby they can pay Rs 3450(inclusive of taxes) which will be treated as advanced brokerage for 1 year and they will be entitled to get access to Emkay Research for 1 year. No brokerage will be charged to the client during the one year period till such time as the brokerage amount reaches Rs. 3450. The scheme will be applicable only for this one year period and can't be extended in the event that a client fails to give brokerage equivalent to Rs. 3450 in the mentioned period.
- D. Customers with a clear balance of Rs. 3450 in their trading account with Emkay can opt for the facility of 'Debit my account' for Rs.3450 if they don't want to pay Rs.3450 through the online payment gateway. This amount will be treated as advanced brokerage for 1 year and the customer can access Emkay Research for one year. No brokerage will be charged to the client during the one year period till such time as the brokerage amount reaches Rs. 3450. The scheme will be applicable only for this one year period and can't be extended in the event that a client fails to give brokerage equivalent to Rs. 3450 in the mentioned period.

*** Amount paid as *Advanced Brokerage* will not be refunded in any case.**

New Customers (Customers post 31st March 2017)

- A. All new customers will get 6 months free trial for Emkay Research from the day they open an account with Emkay
- B. During this period of six months if clients give brokerage more than or equal to Rs. 3450, their research access shall be extended for a period of further 1 year.
- C. Customers who don't fall under provision (B) will have an option to go for Advanced brokerage scheme whereby they can pay Rs 3450 which will be treated as advanced brokerage for 1 year and they will be entitled to get access to Emkay Research for 1 year. No brokerage will be charged to the client during the one year period till such time as the brokerage amount reaches Rs. 3450. The scheme will be applicable only for this one year period and can't be extended in the event that a client fails to give brokerage equivalent to Rs. 3450 in the mentioned period.

D. Customers with a clear balance of Rs. 3450 in their trading account with Emkay can opt for the facility of 'Debit my account' for Rs.3450 if they don't want to pay Rs.3450 through the online payment gateway. This amount will be treated as advanced brokerage for 1 year and the customer can access Emkay Research for one year. No brokerage will be charged to the client during the one year period till such time as the brokerage amount reaches Rs. 3450. The scheme will be applicable only for this one year period and can't be extended in the event that a client fails to give brokerage equivalent to Rs. 3450 in the mentioned period.

*** Amount paid as *Advanced Brokerage* will not be refunded in any case.**

2. Existing guests (Guests registering before or as on 31st March 2017)

- A. 3 months free trial from 1st April 2017 to 30th June 2017
- B. Post free trial, to access Research guests need to pay Rs.3450 (inclusive of taxes) to get 1 year research access.

(If any existing guest user opens an account with Emkay, he will be entitled to avail the benefits of subscription to Emkay Research as applicable to an Emkay Customer)

New Guests (Guests registering after 31st March 2017)

- A. 3 months free trial from the date of registration.
- B. Post free trial, to access Research guests need to pay Rs.3450 (inclusive of taxes) to get 1 year research access.

(If any existing guest user opens an account with Emkay, he will be entitled to avail the benefits of subscription to Emkay Research as applicable to an Emkay Customer)

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Password Protection

We give you a unique user name and two passwords one for just Browsing and one solely for transaction purposes. When you place an order we ask you for the transaction password which authenticates your identity from our highly secured database. This would mean we force you to change your password every month for ensuring high security for all your transactions. You can also change your password online at any time. In addition, you can use the Log Off button located throughout the site to securely exit your account without closing your browser.

Session Control

Also there is an internal session manager that ensures that even if you are not around your browser for more than 20 minutes it asks for a login once you are back to ensure that no one else can twiddle around in your transactions and throw up a surprise for you (Pun intended!!)

Internet Scanners and Intrusion

Detection System

The system maintains a database of attack signatures which is continuously updated and against which it will scan all incoming traffic to detect any malicious activity or hacking attempts into the site. In the event of a possible attack, it will terminate that session, log the attack details and also alert the administrator.

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