

ABACUS INVESTMENT

PRIVACY & DATA PROTECTION NOTICE

ABACUS INVESTMENT ("Abacus Investment", "we", "us" or "our") respects the privacy of its clients and is committed to protecting the personal data entrusted to us.

This Privacy & Data Protection Notice ("Notice") explains what personal data we collect, why we collect and process it, with whom it may be shared, how it is protected and retained, and the rights available to you under the **Digital Personal Data Protection Act, 2023 ("DPDP Act")** and applicable Rules.

1. PERSONAL DATA WE COLLECT

Depending on the services you avail of, we may collect and process the following personal data:

Identity Information

- Name
- Date of birth
- Gender
- Photograph

KYC & Government Information

- PAN
- KYC status and related KYC information

Contact Information

- Mobile number
- Email address
- Communication address

Financial & Investment Information

- Bank account number and IFSC
- Cancelled cheque / bank proof
- Mutual fund and SIF folio details
- Investment and transaction details
- SIP details and mandates
- Nominee and other information required for investor servicing

We seek to collect only such personal data as is reasonably necessary for providing our services and complying with applicable legal and regulatory requirements.

2. WHY WE PROCESS YOUR PERSONAL DATA

Your personal data may be collected and processed for the following purposes:

- Verifying your identity and KYC status;
- Facilitating mutual fund and SIF investments and transactions;
- Processing purchases, redemptions and switches;
- Setting up and servicing SIPs and other investment mandates;
- Providing portfolio statements and investment-related information;
- Responding to your requests and providing investor-servicing facilities;
- Sending transaction confirmations and mandatory regulatory communications;
- Complying with applicable laws, regulations and directions of competent regulatory authorities; and
- Maintaining records necessary for our business and regulatory obligations.

Personal data will not be used for purposes unrelated to those stated in this Notice unless such processing is otherwise permitted or required by applicable law.

3. WITH WHOM MAY WE SHARE YOUR PERSONAL DATA?

Where necessary to provide the services requested by you or to comply with applicable legal and regulatory requirements, your personal data may be shared with relevant regulated entities and service providers, including:

- Asset Management Companies / Mutual Fund Houses;
- SEBI-registered Registrars and Transfer Agents, including CAMS and KFin Technologies;
- Regulated transaction platforms and market infrastructure institutions, including BSE STAR MF and NSE NMF II, where applicable;
- Banks and payment service providers, where required for processing transactions or mandates; and
- Other regulated entities, service providers or authorities where such sharing is required or permitted under applicable law.

We seek to ensure that personal data is shared only to the extent reasonably necessary for the relevant purpose.

4. DATA SECURITY

ABACUS INVESTMENT takes reasonable measures to protect personal data against unauthorised access, use, disclosure, alteration, loss or destruction.

We also seek to ensure that persons and service providers who process personal data on our behalf handle such information appropriately and only for authorised purposes.

In the event of a personal data breach requiring notification under applicable law, appropriate steps will be taken in accordance with the applicable regulatory requirements.

5. RETENTION OF PERSONAL DATA

We retain personal data only for as long as reasonably necessary for the purposes for which it was collected or for such period as may be required under applicable laws, regulations and regulatory requirements.

Certain KYC, transaction, financial and investor records may be required to be retained for prescribed statutory or regulatory periods.

Where personal data is no longer required and there is no legal or regulatory requirement to retain it, appropriate steps will be taken for its deletion or anonymisation.

6. YOUR RIGHTS

Subject to applicable law, you may have the right to:

- Request information about the personal data held and processed by us;
- Request correction or updating of inaccurate or incomplete personal data;
- Request deletion of personal data where permitted under applicable law;
- Withdraw consent where processing is based on consent; and
- Raise a grievance regarding the processing of your personal data.

Where applicable, requests will be processed in accordance with the time periods and procedures prescribed under the DPDP Act and applicable Rules.

7. CONSENT AND CONTINUED USE OF SERVICES

ABACUS INVESTMENT provides this Notice to its existing and prospective clients to ensure transparency regarding the collection and processing of personal data.

By continuing to use the investment, distribution or investor-servicing services of Abacus Investment, including by submitting any investment, transaction or servicing instruction after receiving or being provided access to this Notice, you acknowledge that you have read and understood this Notice and consent to the collection, storage and processing of your personal data for the specific purposes described in this Notice, to the extent such processing is based on consent and subject to applicable law.

Where processing of personal data is required or permitted under applicable law, regulation or a legal or regulatory obligation, such processing may continue notwithstanding withdrawal of consent.

Where processing is based on consent, you may withdraw your consent at any time by contacting us at the details provided below.

Withdrawal of consent will not affect the lawfulness of processing undertaken before such withdrawal.

Withdrawal of consent may also affect our ability to provide certain services where the relevant processing requires consent or where the information is necessary to provide the requested service.

8. HOW TO WITHDRAW CONSENT OR RAISE A GRIEVANCE

For any question, request, correction, withdrawal of consent or grievance relating to your personal data, please contact:

Yasir Varawala

Grievance Officer / Authorised Data Protection Contact

Email: Yasir@abacusinvestment.com

Phone: +91 9867098844

Where possible, requests should be made from your registered email address so that we can reasonably verify your identity.

9. UPDATES TO THIS NOTICE

ABACUS INVESTMENT may update this Notice from time to time to reflect changes in applicable law, regulatory requirements or our data-processing practices.

The latest version will be made available on www.abacusinvestment.com.

Abacus Corporation Private Limited
AMFI Registered Mutual Fund & SIF Distributor
ARN: 31388

Abacus Mutual
AMFI Registered Mutual Fund & SIF Distributor
ARN: 161147

CLIENT ACKNOWLEDGEMENT

I/We have read and understood the ABACUS INVESTMENT Privacy & Data Protection Notice and consent to ABACUS INVESTMENT collecting, storing and processing my personal data for the specific purposes stated in the Notice, subject to applicable law.

[VIEW / DOWNLOAD NOTICE]

To withdraw consent where processing is based on consent, please email yasir@abacusinvestment.com