

1. Regulatory Status and Nature of Services

Pure White Investments Private Limited (“the Company” / “PWI”) is a private limited company incorporated under the Companies Act, 2013, with its registered office in **Thane, Maharashtra, India**.

The Company is engaged in the **distribution of regulated financial products**, including:

- Mutual Funds in India
- Portfolio Management Services (PMS)
- Alternative Investment Funds (AIFs)
- Specialized Investment Funds (SIFs)
- Retirement Products
- Corporate Fixed Deposits
- Insurance Products (via IRDAI-licensed directors)

PWI functions solely as a **registered distributor** and does not provide paid investment advice. It operates under applicable laws and regulatory frameworks as prescribed by:

- Securities and Exchange Board of India (SEBI)
 - Association of Mutual Funds in India (AMFI)
 - Association of Portfolio Managers in India (APMI)
 - Insurance Regulatory and Development Authority of India (IRDAI)
 - Other relevant authorities
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2. Regulatory Disclosure and Incidental Advice

Pure White Investments Private Limited is **not registered with SEBI as an Investment Adviser** under the SEBI (Investment Advisers) Regulations, 2013.

However, in accordance with **Regulation 4(d)** of the SEBI (IA) Regulations, PWI may provide **incidental advice** in its capacity as a distributor. This includes:

- Guidance on product suitability based on client’s **risk profile, investment horizon, and/or financial goals**
- Clarification of product features and categories
- Support in assessing options offered by SEBI-registered AMCs or Portfolio Managers

Such incidental advice is:

- **Non-fee-based**
- **Product-specific**
- Not intended to be a substitute for professional, personalized, or **financial planning**

Investors seeking comprehensive **advice** on ALL ASSET CLASS should consult a **SEBI-registered Investment Adviser (RIA)**.

3. Product-Specific Risk Disclaimers

□ Mutual Funds

Subject to market risks. Read SID, KIM, and SAI carefully. Past performance is not indicative of future results.

□ Portfolio Management Services (PMS)

Offered by SEBI-registered Portfolio Managers. PWI acts as a distributor. Review Disclosure Document and Agreements before investing.

□ Alternative Investment Funds (AIFs)

High-risk, long-term investments for sophisticated investors. Read the Private Placement Memorandum (PPM) and consult professionals before investing.

□ Specialized Investment Funds (SIFs)

Intended for eligible investors only. May involve non-traditional or concentrated strategies with increased risk.

□ Insurance

Distributed through IRDAI-licensed directors. Subject to insurer's terms and conditions. PWI does not underwrite risk.

4. General Risk Disclaimer

All financial products carry risk, including potential **loss of capital**. Market fluctuations, economic changes, or policy actions may impact returns. Past performance is no guarantee of future results. Investors are encouraged to do due diligence and consult licensed professionals before investing.

5. Website Content and Educational Tools

This website hosts blogs, calculators, articles, videos, and tools strictly for **educational and illustrative purposes**.

These do **not constitute investment advice**, legal advice, or solicitation to invest in any product. Use of the website does **not create a fiduciary or adviser relationship** between the user and the Company.

6. Third-Party Tools & Calculators

Any financial calculators, comparison tools, or third-party content on the website are:

- Indicative only
- Based on limited inputs and assumptions
- Not guarantees, and not intended as investment recommendations

Users are advised to make independent evaluations and verify any output before acting on it.

7. Data Privacy and Security

PWI ensures industry-grade data security and investor protection standards, including:

- SSL encryption (256-bit)
- OTP-based two-factor authentication
- Secure AWS hosting
- Access controls for sensitive investor data

Use of this website implies acceptance of our **Privacy Policy**, and permission to process personal data in accordance with it.

8. Grievance Redressal and Regulatory Escalation

Clients can contact us at:

✉ **Laheer@purewhiteinvestments.com**

☎ **+91 90046 16701**

level 2- 9004020704

level 3- 9004616702(Shreya Gogri)

Escalations, if needed, can be directed to:

- SEBI SCORES: <https://scores.sebi.gov.in/>
- AMFI Grievance Portal: <https://www.amfiindia.com/investor-corner/online-center/SEBI-Score.html>

- IRDAI Grievance Cell: <https://irdai.gov.in/grievance-redressal-mechanism1> (for insurance complaints)
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9. Modifications and Updates

We reserve the right to modify, update, or remove any part of this disclaimer or website content without prior notice. Visitors are advised to review this disclaimer periodically.

10. Jurisdiction

This website is intended for use by residents of India. All disputes shall be governed by the laws of India and subject to the **exclusive jurisdiction of courts in Thane, Maharashtra.**

11. Responsibility and Limitation of Liability

Incidental advice or assistance provided by PWI is offered in good faith based on information disclosed by the investor.

While reasonable care is taken, PWI:

- Shall not be liable for market-related losses or changes in investor risk profile or goals
- Does not offer any return guarantees
- Will be held accountable only where there is **misrepresentation, regulatory non-compliance, or breach of fiduciary duty**

This clause complies with SEBI's recent directive disallowing **blanket indemnity or unfair limitation of liability** clauses in distributor-client agreements.

12. Use of "LAHER" Brand and Mobile Application

The **LAHER** brand and mobile application, used by investors to access dashboards, transaction links, and investment information, is a **registered trademark owned by Mr. Laherchand Gogri**, Founder Director of Pure White Investments Pvt. Ltd., in his **personal capacity**.

Pure White Investments Pvt. Ltd. uses the LAHER brand and mobile application under a formal arrangement involving **royalty/license fees** paid to Mr. Gogri.

PWI remains solely responsible for:

- Regulatory compliance for all investment activities within the app
- Data protection and technical backend
- Investor grievance handling and communication

Use of the LAHER app constitutes acceptance of the same disclosures, terms, and liabilities mentioned herein.
