

## Privacy

Aditya Birla Money Limited ("ABM") is committed to protecting your privacy and working towards offering you a powerful, safe, online experience. To avail some of the services offered by [adityabirlamoney.com](http://adityabirlamoney.com), you need to sign up by giving simple details that personally identify you. ABM needs this minimal information to operate the online services. ABM encourages you to update this information as and when there are any changes. When you do this through easily navigable clicks, you help us stay in touch with you always.

[www.adityabirlamoney.com](http://www.adityabirlamoney.com) does not collect personal information about individuals except when such individuals specifically provide such information on a voluntary basis. This can be in several ways including for example, through registration for contests, the registration process for subscription sites or services and in connection with content submissions, community postings (e.g., message boards), suggestions, and voting/polling activities. Personal information on individual users of [adityabirlamoney.com](http://adityabirlamoney.com) will not be sold or otherwise transferred to unaffiliated third parties unless otherwise stated at the time of collection or without the approval of the user as the case may be. However, we might share, exchange and disclose information to our affiliates and / or group companies, agents or to any third party service provider for the purpose of processing your application, transaction, storing the information and also to be used and analyzed for generating management reports and to offer and / or to serve you better or deliver you products and services and manage the relationship.

ABM treats your personal information or your use of the service as private and confidential and does not check, edit, or reveal it to any third parties except where it is expressly agreed where it believes in good faith, such action is necessary to comply with the applicable legal and regulatory processes, or to protect and defend the rights of other users or to enforce the terms of service which are binding on all the users of [www.adityabirlamoney.com](http://www.adityabirlamoney.com).

Except where specifically agreed or necessary for operational or regulatory reasons, ABM will not send you any unsolicited information. However, to help you to take full advantage of [www.adityabirlamoney.com](http://www.adityabirlamoney.com), messages relating to the ABM products/services and/or changes, additions and improvements to the products/services offered may be sent to you. Further at such points of collection, the user will have the opportunity to indicate whether he or she would like to "opt out" of receiving promotional and/or marketing information about other products, services and offerings from ABM and/or any third parties etc. If the user does not opt out, ABM may use any email addresses of users to send occasional emails pertaining to the said information. The user can nevertheless unsubscribe from receipt of such emails by following instructions therein or by communicating accordingly to ABM.

ABM may collect unnamed statistics, which does not personally identify you. ABM reserves the right to perform statistical analyses of user behavior and characteristics in order to measure interest in and use of the various areas of the site and to inform advertisers of such information as well as the number of users that have been exposed to or clicked on their advertising banners. ABM will provide only aggregated data from these analyses to third parties. ABM may provide specific services to users to post messages, e-mails, information, participate in chat sessions, news groups and other affinity group activities on the site and off the site. During such activities, you may provide your personal information beyond what has been given in your personal profile. ABM's Privacy Policy excludes information transmitted through these activities. While ABM encourages you to actively participate in such activities, it advises you to be careful in sharing your personal information.

Also, users should be aware that ABM may sometimes permit third parties to offer subscription and/or registration-based services through its site. ABM is not responsible for any actions or policies of such third parties and users should check the applicable privacy policy of such party when providing personally identifiable information. Further, ABM will not be responsible if the users do not get the benefits announced if any, by the third parties permitted to offer subscription and registration based services on its site.

[www.adityabirlamoney.com](http://www.adityabirlamoney.com), like many web sites, may use "cookies" (information stored on your computer by your browser at our request). "Cookies" is a term generally used for small text files a web site can use to recognize repeat users, facilitate the user's ongoing access to and use of the site, allow a site to track usage behavior and compile aggregate data that will allow content improvements and targeted advertising etc. Cookies themselves do not personally identify you, but they do identify your computer. Generally cookies work by assigning a unique number to the user computer that has no meaning outside the assigning site. Users are also being made aware that ABM cannot control the use of cookies or the resulting information by advertisers or third parties hosting data for [www.adityabirlamoney.com](http://www.adityabirlamoney.com). If a user does not want information collected through the use of cookies, there is a simple procedure in most browsers that allows the user to deny or accept the cookie feature; however, users should note that cookies may be necessary to provide the user with certain features (e.g., customized delivery of information) available from [www.adityabirlamoney.com](http://www.adityabirlamoney.com). If you choose to be a registered user of [www.adityabirlamoney.com](http://www.adityabirlamoney.com), you must accept a cookie from [www.adityabirlamoney.com](http://www.adityabirlamoney.com)

[www.adityabirlamoney.com](http://www.adityabirlamoney.com) is not intended for use by children and minors. Parents are requested to ensure that personal information is not provided by minors on [www.adityabirlamoney.com](http://www.adityabirlamoney.com). However, this does not intend to prohibit information on minors and children being provided by the parents with respect to any product or service offered by [www.adityabirlamoney.com](http://www.adityabirlamoney.com) or any other third party permitted to offer any product or service on its site, which are beneficial to or are designed for the benefit of children and minors.

ABM uses the help of Internet Protocol ("IP") addresses to diagnose any problems with its server and to administer the web site [www.adityabirlamoney.com](http://www.adityabirlamoney.com), including by blocking certain addresses that it feels are inappropriately using its website. IP addresses are used to gather broad demographics information, such as browser types, visitor's country, visiting frequency, operating systems, etc.

ABM reserves the right to change Privacy Policy at any time. Users may note that this Privacy Policy itself and any such change of policy will be effective from the date of posting on the site.

This statement and the policies outlined herein are not intended to and do not create any contractual or other legal rights in favour of any user or viewer of [www.adityabirlamoney.com](http://www.adityabirlamoney.com) or on behalf of any other party.

However, users and viewers are informed that by using the web site [www.adityabirlamoney.com](http://www.adityabirlamoney.com), they are deemed to have consented to the collection and use of information by ABM as stated above.

## Risk Factors

- **MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISK PLEASE READ THE SCHEME INFORMATION DOCUMENT AND STATEMENT OF ADDITIONAL INFORMATION CAREFULLY BEFORE INVESTING**
- **All mutual funds and securities investments are subject to market risks, and there can be no assurance that the fund's objectives will be achieved.**
- **The NAV of the schemes may go up or down depending upon the factors and forces affecting the securities market.**
- **The names of the scheme do not in any manner indicate either the quality of the schemes, their future prospects or returns.**
- Information mentioned in the website should not form the basis & should not be relied upon in connection with making any investment.
- All securities and commodities and market investments are subject to various levels of risks. Therefore for details on risk factors, terms & conditions, please read the Scheme Information Document/ Risk Disclosure Document of the specific product / securities carefully before investing.
- Past performance of the Sponsor / Investment Manager / Mutual Fund does not indicate or guide the future performance of the Schemes and may not necessarily provide a basis of comparison with other investments.
- Changes in Government Policy in general and changes in tax benefits as applicable may impact the returns to investors in the schemes.
- Nothing in this website is intended to constitute legal, tax or investment advice, or an opinion regarding the appropriateness of any investment, or a solicitation of any type.