

# Terms & Conditions - SIP in Bonds

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## 1. Introduction

These Terms & Conditions ("T&C") govern the participation in the Systematic Investment Plan ("SIP") feature for investing in bonds offered by Fourdegreewater Services Private Limited or Wint Wealth ("Company"). By opting into the SIP feature, you ("User") agree to these T&C in addition to the general Terms of Service of the platform.

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## 2. Eligibility

- The SIP feature is available only to existing investors who have successfully completed at least one investment on the platform. Wint Wealth may extend the availability to non-investors or any specific cohort as it deems fit.
  - Users must comply with all applicable KYC and regulatory requirements.
  - The Company reserves the right to revoke SIP access if eligibility criteria are not met.
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## 3. SIP Setup

- Users must:
    1. Choose their SIP Theme
    2. Choose their SIP amount
    3. Choose a deduction date (1st–28th of each month).
    4. Provide consent to invest in bonds through SIP, choosing from a specific list of issuers as onboarded by Wint Wealth. This list is dynamic and may differ for different users based on when they set up their SIP. Whenever new issuers are available for a User's SIP, fresh consent will be taken from Users to update the list of issuers under SIP.
    5. Complete an initial payment manually to activate SIP.
    6. Set up an **AutoPay mandate** (via eNACH or UPI AutoPay) after the payment is complete to start SIP.
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## 4. Bond Allocation & Investments

- The SIPs offered by Wint Wealth are not tailored to any individual's specific risk profile or suitability. They are created based on the general parameters and inputs.

Wint Wealth is not a registered investment advisor, and the information provided does not constitute investment advice. Users are advised to consult their professional financial advisor before making any investment decisions.

- The Users will be provided access to the bonds available for investment through SIP as per the requirement shared by the Users. If the User does not concur with the bonds made available for investment, the SIP instruction may be cancelled by the User at any time.
  - Disclosure of the selected bond(s) will be made **4-5 days prior** to the deduction date.
  - Due to daily price fluctuations, the invested amount may vary by  $\pm ₹1000$  per unit.
  - Units will be allocated based on prevailing bond prices on the deduction date.
  - Once deducted, funds will be settled into bonds following the standard settlement timeline.
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## 5. Additional benefits

- Certain themes of bond investments through SIP will earn an additional 0.5% YTM benefit. For example, if the same bond sells at an 11.5% YTM on the platform, through SIP, users can earn a 12% YTM.
  - The additional benefit will be applicable on certain SIP themes only.
  - Wint Wealth reserves the right to modify the brokerage waiver by notifying all the Users who have an active SIP. Such notification shall be sent 7 days prior to any such brokerage modification to all active SIP Users.
  - This additional benefit of 0.5% is given via brokerage waiver. Wint Wealth charges brokerage on all transactions, which will be waived off for certain SIP themes.
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## 6. SIP Themes

- “SIP Themes” refer to distinct categories of Systematic Investment Plans offered by Wint Wealth. Each theme represents a specific investment approach based on credit rating, risk preference, or minimum investment amount. While all themes follow the same SIP framework, the underlying bond selection varies as per the theme’s stated objective.
- The themes currently live on the Wint Wealth platform are as follows:
  - High Returns SIP
    - Objective: Designed to prioritise higher returns
    - Bond Selection: May include a mix of AA+ to BBB- rated issuers, depending on availability and suitability.
    - Applicability: Suitable for Users seeking comparatively higher yields.
    - Additional Benefit: All instalments under this theme earn an additional 0.5% return via brokerage waiver
  - High Rated SIP
    - Objective: Designed to prioritise higher credit rating.

- Bond Selection: Restricted to issuers rated A- and above.
    - Applicability: Suitable for Users who prioritise lower-risk investments.
    - Additional Benefit: All instalments under this theme earn an additional 0.5% return via brokerage waiver
  - ₹5K SIP
    - Objective: Designed to make SIP participation accessible with a lower entry amount.
    - Minimum Amount: ₹5,000 per instalment.
    - Bond Selection: Based on the availability with a minimum investment amount of ₹5,000 for investment.
    - Applicability: Suitable for Users who prefer lower monthly investments.
  - General Provisions Applicable to all SIP Themes
    - Users can set up only one SIP per theme, but may subscribe to multiple different themes simultaneously.
    - Each SIP theme shall require a separate consent from the User.
    - Each theme shall maintain a separate and independently managed issuer list, that can be modified by Wint Wealth after notifying the users who have an active SIP within the respective theme. The same bond may be available in multiple SIP themes.
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## 7. Payment Deductions & Failures

- All users will automatically fall into any one of the AutoPay mandate plans depending on their chosen SIP amount.
  - Deduction will be attempted on the chosen date each month.
  - In case of failure due to insufficient funds, bank issues, or technical errors, users will not be given a retry option. They may manually invest outside of SIP, but such investment may not be eligible for the 0.5% additional benefit.
  - In case of mandate deduction failure due to insufficient funds, a few banks may charge penalties to customers. Wint Wealth is not liable for any such charges.
  - Any issues related to failed deductions, mandate setup errors, or SIP activation can be raised with our support team (hello@wintwealth.com) for processing.
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## 8. Modifications & Cancellations

- Users may:
  - Change their SIP amount (no fresh mandate required unless previous mandate is cancelled).
  - Pause SIP for one or more months.
  - Cancel SIP anytime. Cancellation of mandate is a separate flow.
- Changing bank accounts for an active SIP is **not allowed**.
- Requests for pausing, modifying, or cancelling SIP can be raised to our support team (hello@wintwealth.com) to be processed.

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## 9. Returns & Payouts

- Coupon/interest payments from SIP investments will be credited directly to the User's linked bank account like they do in direct bond investments.
  - Returns will **not** be automatically reinvested under SIP.
  - Wint Wealth does not guarantee or assure any return on investments under the current product.
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## 10. Issuer Customisation

- Users will be provided with an option to opt out of certain issuers from being considered for SIP bond allocation.
  - Issuer opt-out is allowed only before SIP activation. Once the SIP is active, all the issuers opted-out cannot be modified during the SIP cycle. In case there are new issuers added, a fresh consent needs to be provided to add these new issuers to the existing SIP by the User.
  - Users shall not be permitted to opt out of the issuer in which their first SIP instalment has been invested.
  - Users may opt out of issuers up to 20% of the total issuers available under the selected SIP theme, rounded off to the nearest whole number. This limit is enforced to ensure smooth bond allocation for every instalment and diversification.
  - Opted-out issuers will be excluded from bond selection for the User across all instalments for the applicable SIP theme.
  - In cases where issuer opt-outs or diversification rules result in limited availability of eligible bonds, the Company reserves the right to cancel the SIP after intimating the User of the reason for the same.
  - By opting out of issuers, the User acknowledges and agrees that such preferences may impact the variety and returns of bonds allocated under the SIP.
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## 11. Notifications & Communication

- Pre-debit notifications will be sent via push, SMS, and/or email.
  - Bond details will be visible in the SIP section of the app.
  - The Company is not responsible for missed communications due to network issues or incorrect user contact details.
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## 12. General Terms

- The Company reserves the right to modify or discontinue the SIP feature at any time with prior notice.
  - All investments are subject to market risk and underlying issuer credit risk.
  - These T&C are subject to change; users will be informed of major updates via email.
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## **13. Dispute Resolution**

- Any disputes arising out of SIP participation shall be governed by the laws of India.
  - Jurisdiction shall lie exclusively with the courts of Bengaluru, India.
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By setting up SIP, you acknowledge that you have read, understood, and agreed to these Terms & Conditions.