

SECURITY PRECAUTION & PASSWORD POLICY

ISF will provide the client with a username and a trading password which will enable him to avail of the facilities of Online Trading through the ISF website, over the telephone or in any such other manner as may be permitted by ISF for availing of the services. ISF will also provide the client with the username and password for accessing its back-office for various reports, etc. All terms regarding the use, reset and modification of such password shall be governed by information on the website.

Our trading terminal system have a stringent Two-Factor authentication (2FA) secure system for every client to enter into their login ID using their Client ID and Password, along with a 6 digit PIN OR Authentication via apps such as Google Authenticator set by the Client himself/herself. This 2FA mechanism is set in place as per SEBI & Exchange guidelines with respect to Internet Based Trading Rules.

Each GraphUp (MoneyIsle mobile/ web trading application) Password has a 2FA system in place for a secure login experience by each client. After a client enters his/her Client Id, he/she is required to enter his/her (i) Password; and (ii) a 6 digit unique PIN set by the Client him/herself. A link to create Password & 2FA are sent to all clients along with the welcome email while opening an account. This Password and 2FA set by each client, is unique to him/her, and is not known to anybody else apart from the client him/herself. Passwords and 2FA credentials are privileged information, and must be kept in high secrecy by each client and not shared with anybody else.

As per instructions from SEBI & the Depositories, we are also required to obtain the above stated Two-Factor Authentication (2FA) for all such sell transactions where shares are debited from the demat account using the Online DIS route. Therefore, the same PIN set by You for Your GraphUp trading terminal login, will be required to be inputted by You each time during a debit/sell transaction from your holdings from Your demat account via GraphUp. This will be required only if You are using the Online DIS route and not if you have submitted the physical Power of Attorney, that can be found here.

For Call & trade, each and every client is required to mention the last 4 digits of his/her Client ID along with his/her trading client code which can only be seen inside his/her trading account, that can be entered into by the client him/herself only after entering the Client ID, Password, 2FA.

Any Password can be reset by the client at any point of time, by selecting the 'Forgot Password' link under the login area. As soon as you select the 'Forgot Password' link, a reset link is sent to your registered email ID, where the same process of setting a unique password is followed.

The Client shall be responsible for keeping the Username and Password confidential and secure and shall be solely responsible for all orders entered and transactions done by any person whatsoever through ISF's Online Trading System using the Client's Username and/or Password whether or not such person was authorised to do so.

The Client shall immediately inform ISF of any unauthorised use of the Client's Username or Password with full details of such unauthorised use including the date of such unauthorised use, the manner in which it was unauthorisedly used, the transactions effected pursuant to such unauthorised use, etc.

The Client acknowledges that he is fully aware of and understands the risks associated with availing of online trading services through internet including the risk of misuse and unauthorised use of his Username and/or Password by a third party and the risk of a person hacking into the Client's account on ISF's Online Trading System and unauthorisedly routing orders on behalf of the Client through the System. The Client agrees that he shall be fully liable and responsible for any and all unauthorised use and misuse of his Password and/or Username and also for any and all acts done by any person through ISF's Online Trading System on the Client's Username in any manner whatsoever.

Without prejudice to the provisions mentioned herein above, the client shall immediately notify ISF in writing with full details if: he discovers or suspects unauthorised access through his Username, Password or Account, he notices discrepancies that might be attributable to unauthorised access, he forgets his password or he discovers a security flaw in ISF's Online Trading System.