

Jio BlackRock International AMC (IFSC) Private Limited

1. Preamble

At JioBlackRock Fund Managers IFSC Private Limited ("JioBlackRock IFSC"), we believe that investor trust is earned through transparency, responsible stewardship, reliable service, and consistent delivery on commitments.

This Consumer Charter outlines our commitment to protecting investor interests, maintaining the highest standards of governance and conduct, and providing a seamless investment experience through innovation and technology. The Charter is aligned with the principles of investor protection and consumer empowerment prescribed by the International Financial Services Centres Authority (IFSCA).

2. Our Vision

To create a trusted and globally connected investment platform from GIFT IFSC that empowers investors through access, innovation, transparency, and informed decision-making.

To be recognized as a responsible asset manager that combines global investment expertise with technology-enabled investor experiences while safeguarding investor interests at every stage of the investment journey.

3. Our Investor Promise

At JioBlackRock IFSC, we are committed to making investing transparent, accessible, secure, and investor-centric.

We will strive to:

- Put investor interests at the heart of every decision we make.
- Deliver a seamless and technology-enabled investment experience across the investor lifecycle.
- Communicate clearly, honestly, and transparently to help investors make informed decisions.
- Protect investor information through robust security and privacy practices.

- Uphold the highest standards of integrity, governance, and fiduciary responsibility.
- Continuously improve our products, services, and processes based on investor feedback and evolving needs.
- Foster long-term trust through fair treatment, accountability, and responsive service.

Our commitment is simple: to combine global investment expertise with innovation and responsible stewardship, helping investors pursue their financial goals with confidence.

4. Our Mission

We are committed to:

- Placing investor interests at the center of our decisions and business practices.
- Delivering investment solutions supported by robust governance, risk management, and fiduciary oversight.
- Providing a transparent environment where investors receive timely, accurate, and meaningful information.
- Simplifying the investment experience through intuitive digital platforms and efficient service processes.
- Enabling investors to make informed decisions through education, disclosures, and awareness initiatives.
- Protecting the confidentiality, integrity, and security of investor information.
- Continuously enhancing service quality through innovation and technology.
- Maintaining a fair, accessible, and effective grievance resolution framework.
- Upholding regulatory compliance and ethical standards across all investor interactions.

5. What Investors Can Expect From Us

As an investor, you can expect:

- Fair, respectful, and transparent treatment at all times.
- Clear, accurate, and timely information regarding investment products, services, risks, fees, charges, and applicable terms.
- Timely delivery of transaction confirmations, statements, disclosures, and regulatory communications.
- Secure access to account information and transaction facilities through authorized channels.
- Accurate and efficient processing of transactions and service requests.
- Timely payment of redemption proceeds and other benefits in accordance with applicable regulations and fund documents.
- Transparent disclosure of material information that may influence investment decisions.
- Protection of personal and financial information through robust security measures.
- Prompt responses to queries and requests.
- Fair, transparent, and effective grievance resolution.
- A technology-enabled and convenient investment experience supported by secure digital platforms.

6. Responsibilities of Investors

Investors are expected to:

- Review all scheme documents, offering materials, disclosures, and risk factors before investing.
- Assess whether an investment is suitable based on personal objectives, financial circumstances, and risk appetite.

- Provide accurate, complete, and up-to-date information.
- Comply with KYC, AML, FATCA/CRS, tax, and other applicable regulatory requirements.
- Keep contact details, bank account information, and tax residency information updated.
- Use only registered and official communication channels.
- Promptly report any unauthorized transactions, discrepancies, or suspicious activity.
- Exercise caution against fraudulent schemes, phishing attempts, and unauthorized investment solicitations.
- Maintain the confidentiality of passwords, OTPs, and account credentials.

7. Do's for Investors

- Read all fund-related documents carefully before investing.
- Understand the investment strategy, risks, and charges applicable to the investment.
- Maintain updated KYC, contact, banking, and tax information.
- Monitor investments and account activity regularly.
- Retain transaction confirmations, statements, and communication records.
- Use only official JioBlackRock IFSC communication and transaction channels.
- Verify the authenticity of communications received in the name of JioBlackRock IFSC.
- Seek independent professional advice, where appropriate.
- Stay informed about regulatory, market, and product developments through official sources.
- Immediately report suspicious or unauthorized activity.

8. Don'ts for Investors

- Do not share passwords, OTPs, PINs, or account credentials with anyone.
- Do not transfer money through unofficial or unverified channels.
- Do not sign blank forms or incomplete documents.
- Do not rely solely on verbal assurances or informal representations.
- Do not assume any investment return is guaranteed.
- Do not respond to suspicious links, emails, messages, or social media investment offers.
- Do not disclose personal or financial information to unauthorized persons.
- Do not transact with individuals claiming association with JioBlackRock IFSC without appropriate verification.

9. Data Privacy and Information Security

Protecting investor information is fundamental to our business.

JioBlackRock IFSC is committed to maintaining appropriate safeguards, controls, and information security measures to protect investor information from unauthorized access, misuse, alteration, disclosure, or loss, subject to applicable laws and regulatory requirements. This commitment extends across our people, processes, technology platforms, and third-party service relationships.

10. Grievance Redressal

We are committed to resolving investor concerns fairly, transparently, and efficiently.

Investors may submit service requests, complaints, or grievances through the communication channels published on our website.

All complaints shall be handled in accordance with applicable regulations and prescribed timelines. Investors may also access escalation and grievance redressal mechanisms available under the applicable IFSCA framework, where relevant.

11. Review of Charter

This Charter shall be reviewed periodically to ensure alignment with regulatory requirements, industry best practices, technological advancements, and evolving investor expectations.

The latest version of the Charter shall be made available on the JioBlackRock IFSC website.

12. Disclaimer

This Charter reflects JioBlackRock IFSC's commitment to investor protection, transparency, and service excellence. It is intended to provide investors with an overview of the principles and standards that guide our conduct and operations.

Nothing contained in this Charter shall create any contractual, legal, or enforceable rights beyond those available under applicable laws, regulations, fund documents, and contractual arrangements.