

## Terms & Conditions – InCred Premier Unlisted Equity Referral Program

These terms and conditions (“T&C”) govern participation in the **InCred Premier Unlisted Equity Referral Program** (“Program”). By participating, you agree to the following:

### 1. Program Overview

- Under this Program, a referrer, can earn rewards by referring individuals (“Referee”) who invest in **unlisted equity opportunities** through InCred Premier.
- The Referrer earns upto **1.25% of the transaction amount** invested by the Referee in unlisted equity products, subject to the terms outlined herein.

### 2. Eligibility

- The Referrer need not be an existing and active client of InCred Premier.
- The Referee must be a **new client**, i.e., someone who has not previously invested in unlisted equities through InCred Premier.
- The Referrer must **fill and submit the Referral Agent Application Form and Referral Agreement** prior to introducing any Referee. Participation in the Program is subject to successful completion of this documentation.
- Referral benefits will be applicable only after InCred Premier has verified and accepted the submitted documents.
- Referral Partner cannot be immediate family members (for eg; Spouse, Parents or children) of the investor.
- If investments are done in company name, the Referrer cannot be a Board member, CXO or employee of the company.
- Referrer cannot be an employee of a bank.

### 3. Reward Structure

- The reward will be finalised after a mandatory discussion between the Referrer and the InCred Premier Team for each new Referee.
- The final commission rate may vary up to a maximum of 1.25% of the Referee’s total transaction amount in eligible unlisted equity products.
- The final reward percentage and its disbursement are subject to internal policies and regulatory guidelines, as applicable.

### 4. Payout Conditions

- Rewards will be processed and credited to the Referrer only **after successful completion of the investment** by the Referee and receipt of funds by InCred Premier.
- Payout timelines may vary based on transaction processing.
- All rewards will be credited in the form and mode as determined by InCred Premier (e.g., account credit, vouchers, etc.).

## 5. Eligible Transactions

- Only investments in **unlisted equities** facilitated through InCred Premier's official distribution channels are eligible.
- Investments in other financial products such as mutual funds, AIFs, PMS, bonds, insurance, etc., are excluded from this Program.

## 6. Taxation

- All rewards are subject to applicable taxes as per prevailing laws.
- Referrers are solely responsible for disclosing and paying any applicable tax on the rewards earned under this Program.

## 7. General Conditions

- InCred Premier reserves the right to **verify the identity and legitimacy** of both Referrer and Referee before processing rewards.
- Any misuse, fraudulent activity, or breach of these terms may lead to immediate disqualification from the Program.
- InCred Premier may **modify, withdraw, or terminate** the Program at any time without prior notice.
- Final interpretation of the reward eligibility and calculations lies solely with InCred Premier, and its decision shall be binding.
- Referrer cannot market the product he can only introduce referee to the company.

## 8. Contact & Support

For queries related to this Program, please reach out to your Relationship Manager or email us at [[contact.us@incredpremier.com](mailto:contact.us@incredpremier.com)] or call us at: [08047593769](tel:08047593769)