

FirstCoreAdvisers LLP

SEBI Registration No.: INA000022288 SEBI Registered Investment Adviser (Non-Individual)

INVESTOR CHARTER

As per SEBI Circular No. SEBI/HO/38/12/11(2)2026-MIRSD-POD/I/4300/2026 dated February 06, 2026

A. Vision and Mission

Vision	Mission
<i>Invest with knowledge & safety.</i>	<i>Every investor should be able to invest in the right investment products based on their needs, manage and monitor them to meet their goals, access reports and enjoy financial wellness.</i>

B. What We Do — Our Commitment to Investors

As a SEBI-registered Investment Adviser, FirstCoreAdvisers LLP commits to the following:

- Enter into a written agreement with each client covering fee details, conflict of interest disclosures, and confidentiality obligations.
- Conduct proper, unbiased risk profiling and suitability assessment before providing any investment advice.
- Provide investment advice strictly based on each client's risk profile and investment objectives.
- Treat all advisory clients with honesty, integrity, and equitable treatment — no discrimination among clients opting for similar services.
- Make adequate disclosure of all material facts including risks, obligations, and costs related to advised products or securities.
- Provide clear guidance and caution notices when advising on complex or high-risk financial products.
- Ensure confidentiality of all client information unless disclosure is required by law or with explicit client consent.
- Disclose the extent of use of Artificial Intelligence (AI) tools in providing investment advisory services.
- Ensure all advertisements comply with SEBI's Advertisement Code for Investment Advisers.
- Employ only qualified and NISM-certified personnel for advisory activities.
- Communicate with clients only from official, registered contact details.
- Maintain records of all interactions with clients, including prospective clients, where any advisory conversation has taken place.
- Conduct an annual compliance audit and disclose the status of complaints on the Firm's website.

C. How We Serve You — Service Process

Client Onboarding

- Sharing of the advisory agreement and Most Important Terms & Conditions (MITC).
- Completing KYC through SEBI/RBI-regulated channels (CAMSKRA/Digio).
- Conducting a risk profiling and suitability assessment.
- Sharing a copy of this Investor Charter as part of the onboarding process.

Disclosures to Clients

- Full disclosure of the Firm's business, affiliations, and fee structure in the advisory agreement.

- The Firm does not access client accounts or holdings directly for the purpose of providing advice.
- Client's risk profile is shared and explained before advice is rendered.
- Any conflict of interest in the Firm's advisory activities is disclosed upfront.
- Extent of use of AI tools in advisory services is disclosed in the agreement.

Ongoing Advisory Services

- Investment advice provided solely on the basis of client risk profiling and suitability.
- Timelines for each service are communicated to clients and adhered to.
- Clients are advised never to share login credentials or passwords of trading, demat, or bank accounts with the Firm.

The Firm charges fees only under the Assets Under Advice (AUA) model, capped at 2.5% per annum. No commissions, referral fees, or indirect income are received from any product manufacturer or distributor.

D. Grievance Redressal — How to Reach Us

In case of any grievance or complaint, clients may use the following escalation path:

Step	Where	How	Timeline
1	Firm's Grievance Officer	Email: compliance@firstcore.one Write to registered office address	Within 21 days
2	IAASB (BSE Limited)	Email to designated IAASB ID: iara.compliance@bseindia.com www.bseindia.com	First review level
3	SEBI SCORES 2.0	https://scores.sebi.gov.in (Two-level: IAASB then SEBI)	Second review level
4	SMARTODR Platform	Online conciliation or arbitration for unresolved complaints	ODR platform

For physical complaints: Office of Investor Assistance and Education, SEBI Bhavan, Plot No. C4-A, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai — 400 051.

E. Your Rights as an Investor

As a client of FirstCoreAdvisers LLP, you are entitled to the following rights:

Your Right	What It Means
Privacy & Confidentiality	Your personal and financial information is handled with strict confidentiality.
Transparent Practices	All fees, affiliations, and business activities are disclosed clearly.
Fair & Equitable Treatment	No discrimination in services among clients opting for similar advisory services.
Adequate Information	You receive all material facts about risks, costs, and obligations.
Regulatory Disclosures	All statutory and regulatory disclosures applicable to your advisory relationship are provided.
Fair & True Advertisement	All communications about the Firm's services are honest and SEBI-compliant.

Your Right	What It Means
Awareness of Service Timelines	You are informed of turnaround times for each service, and the Firm will adhere to them.
Grievance Redressal	Your complaints will be heard and resolved in a timely and structured manner.
Suitability of Products	Advice is always based on your risk profile and investment goals.
Right to Exit	You may exit the advisory service per the terms of your agreement.
Guidance on Complex Products	You receive clear caution notices when advised on complex or high-risk financial products.
Accessibility	Services are accessible in a suitable manner even if you are differently abled.
Right to Provide Feedback	You may provide feedback on the Firm's services at any time.
Protection from Unfair Terms	You will not be bound by any clause that contravenes SEBI regulations.

F. Investor Responsibilities — Do's and Don'ts

Do's

- Always deal with SEBI-registered Investment Advisers. Verify registration at: [SEBI enlisted Investment Advisers](#)
- Pay advisory fees only through banking channels and maintain duly signed receipts. You may also pay through the Centralised Fee Collection Mechanism (CeFCoM) of IAASB.
- Always insist on risk profiling before accepting any investment advice.
- Ask all relevant questions and clear doubts with your adviser before acting on any advice.
- Assess the risk-return profile, liquidity, and safety of any investment before committing.
- Insist on getting terms and conditions in writing, duly signed. Read them carefully before proceeding.
- Be vigilant in your transactions and approach the appropriate authority for any grievances.
- Inform SEBI if any Investment Adviser offers assured or guaranteed returns.
- Know that you have the right to exit the service, seek clarifications, and provide feedback at any time.
- Know that you will not be bound by any clause that contravenes any regulatory provision.

Don'ts

- Do not fall for stock tips offered under the pretext of investment advice.
- Do not provide funds for investment directly to the Investment Adviser.
- Do not fall for promises of indicative, exorbitant, or guaranteed returns.
- Do not fall prey to luring advertisements, limited-period discounts, gifts, or market rumours.
- Avoid making investment decisions based solely on phone calls or messages from any adviser or representative.
- Do not rush into investments that do not match your risk appetite or investment goals.
- Do not share login credentials or passwords of your trading, demat, or bank accounts with the Firm.

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This Investor Charter is published on the Firm's website as required under SEBI (Investment Advisers) Regulations, 2013 and guidance as per SEBI Master Circular.

Grievances: compliance@firstcore.one | Effective Date: 15-04-2026