



Security Policy

▪ **Surveillance**

MSPL has a very scientific risk management system in place. The company has a separate surveillance and monitoring department, where highly efficient and experienced personnel are in charge of closely monitoring of terminal operations throughout the trading sessions. Each and every branch/Authorized Persons' office is under continuous watch as regards to exposures, margins, timely payment of cash and shares, turnover, mark to market profits/losses and so on. In case of orders specifically marked as Intraday, MSPL may cut intraday position of clients, to ensure that the clients do not face any auction on the event of share prices reaching predefined percentage limits. If the client does not agree to any of the terms mentioned in this agreement, he should exit the website (www.moneylicious.in).

▪ **Protection of Security**

The Client shall immediately notify the Member in writing, delivered via-e-mail and Registered Address, if:

- the Client becomes aware of any loss, theft or unauthorized use of the Client's Security code (s) and account number; or
- any failure by the Client to receive the confirmation of an execution including the contract note for the same; or
- any receipt by the Client of confirmation of an order and/or execution which the Client did not place; or
- Any inaccurate information in the Client's account balances, securities position, or transaction history.

When any of the above circumstances occur, neither the Member nor any of its officers, directors, employees, agents or subsidiaries will have any responsibility or liability to the Client or to any other person whose claim may arise through the Client with respect to any circumstance described above.

In the case where the Client notifies such loss, theft or unauthorized use of the Client's Security code (s) password and account number to MSPL, MSPL will suspend the use of the account of the Client, however the Client shall be responsible and liable for all transaction that has been carried out by using the Client password.

▪ **Password Rules**

MSPL gives the client a unique user name, one login and one transaction password, which authenticates and revalidates the client's identity from MSPL's highly secured database. The system also has a feature, which automatically expires client's password in 15 days. This would mean the



client is compelled to change the passwords every fortnight for ensuring high security for all transactions. Client can also change the password online at any time. In addition, the client can use the Log Off button located throughout the site to securely exit the account without closing the browser.

- **Internet Scanners and Intrusion Detection System**

The system maintains a database of attack signatures which is continuously updated and against which it will scan all incoming traffic to detect any malicious activity or hacking attempts into the site. In the event of a possible attack, it will terminate that session, log the attack details and also alert the administrator.

- **Identity Protection**

Clients are requested to refrain from replying/responding to any communication, including email, SMS or phone call informing about accounts closure unless personal information is shared by responding to communication or other email address/website/mobile number/phone number.

Clients are advised to avoid sending or furnishing personal and financial information on email. Also prior to providing any information (financial or personal) on a website, the bonafied of the website, its address and of the owners/operators of such websites to be verified. Client to make sure that the URL that appears in the “address” or “location” box on the client’s browser window is the one which is to accessed.