



Investor Monies & Investment Holding Policy

INDUS AU PTY LIMITED
ABN 78 682 656 873

AUTHORISED REPRESENTATIVE OF AUSTRALIAN
FINANCIAL SERVICES LICENCE NO. 337927

WWW.INVESTINDUS.COM/AU

SUITE 4.03, LEVEL 4, 56 CLARENCE STREET,
SYDNEY NSW 2000, AUSTRALIA.

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About this Policy

This Policy applies to Indus AU Pty Limited (ABN 78 682 656 873), an authorised representative (Authorised Representative No. [xx]) of Sanlam Private Wealth Pty Ltd, ACN 136 960 775 (Australian Financial Services Licence No. 337927) (Indus), and outlines how we hold money and investments for you as our investor.

We may update this Policy from time to time without notice unless required otherwise. We will review it at least every 13 months to ensure it remains accurate.

Read this Policy together with the Indus Terms and Conditions and other disclosures available at investindus.com/au/legal. We may also provide information through our app, website, or other communications, which should be read alongside this Policy.

In this Policy, Assets means the monies, mutual fund units, and any other financial products held on behalf of an investor in connection with the services provided by Indus.

About Indus

Indus enables investors to buy and hold units in Indian mutual funds through the Indus app.

To provide this service, we may hold client assets or arrange for them to be held through third-party custodial providers (including DBS in India) as an incidental part of providing our services. This is sometimes called an omnibus structure. You retain the economic and beneficial interest in your investments, which are recorded and attributed to you on an individual basis, but you are not the registered owner on the fund manager's or registry's records. Your name will not appear on those external unit registers. We keep a detailed internal record so we know exactly what belongs to you at all times and reconcile these records to custodian and registry statements.

You can find more information about how Indus operates, including the differences between investing through Indus and investing directly with a mutual fund, in our Terms and Conditions on our website.

Holding of Assets And Custody Arrangements

Client funds are transmitted and applied toward the purchase of mutual fund units in India through third-party custodial arrangements (including DBS in India), with each client's holdings recorded and attributed at an individual level. Funds are not pooled, and Indus does not operate a managed investment scheme.

For operational efficiency, orders may be aggregated and transmitted in batch form. Each client's contribution and resulting units are recorded separately, and no common fund is formed.

At external registries, such as bank accounts and mutual fund unit registers, your holdings are typically not recorded in your personal name because the assets are held in our name or in the name of a supporting third party. We maintain an internal register of the money and investments you hold with us and reconcile this to custodian and registry records.

Daily Reconciliations

We hold our own assets in accounts separate from your Assets. However, there may be times when money sitting in the client money account belongs to us. This can happen, for example, when a fee has been charged and those funds need to be transferred to our corporate account. To keep our assets separate from investors' Assets, we reconcile the accounts at least once each business day and transfer any amounts that belong to us out of the client account into our corporate account.

Get in Touch

If you have any questions, you can contact our Support team either through the "Contact Us" button in the Indus app or via any of the below methods:

support@indus.au

1800 680 099

