

www.vbfinances.com is an online information and transaction portal for their AMFI registered firm named : **Cedrus Wealth Partners**

We follow the basic code of ethics as guided by SEBI and to be followed by all MF Distributors – AGNI (AMFI Guidelines and Norms for Intermediaries).

Below are the latest guidelines under AGNI:

1. No splitting of applications to earn higher transaction charges/commissions
2. Intermediaries to keep themselves abreast with the developments relating to the mutual fund industry as also changes in the scheme information and information on mutual fund / AMC like changes in fundamental attributes, changes in controlling interest, loads, liquidity provisions, and other material aspects and deal with the investors appropriately having regard to the up to date information.
3. To protect the investors from potential fraudulent activities, intermediary to take reasonable steps to ensure that the investor's address and contact details filled in the mutual fund application form are investor's own details, and not of any third party. Where the required information is not available in the application form, intermediary should make reasonable efforts to obtain accurate and updated information from the investor. Intermediaries to abstain from filling wrong / incorrect information or information of their own or of their employees; officials or agents as the investor's address and contact details in the application form, even if requested by the investor to do so. Intermediary should abstain from tampering in any way with the application form submitted by the investor, including inserting, deleting or modifying any information in the application form provided by the investor.
4. Intermediaries including the sales personnel of intermediaries engaged in sales/marketing shall obtain NISM certification and register themselves with AMFI and obtain an Employee Unique Identification Number (EUIN) from AMFI apart from AMFI Registration Number (ARN). The Intermediaries shall ensure that the employees quote the EUIN in the Application Form for investments. The NISM certification and AMFI registration shall be renewed on timely basis. Employees in other functional areas should also be encouraged to obtain the same certification.
5. Intermediaries shall comply with the Know Your Distributor (KYD) norms issued by AMFI.
6. Co-operate with and provide support to AMCs, AMFI, competent regulatory authorities, Due Diligence Agencies (as applicable) in relation to the activities of the intermediary or any regulatory requirement and matters connected thereto.
7. Provide all documents of its investors in terms of the Anti-Money Laundering/Combating Financing of Terrorism requirements, including KYC documents / Power of Attorney/investor's agreement(s), etc. with Intermediaries as may be required by AMCs from time to time.

8. Be diligent in attesting/certifying investor documents and performing In Person Verification (IPV) of investor's for the KYC process in accordance with the guidelines prescribed by AMFI / KYC Registration Agency (KRA) from time to time.
9. Intimate the AMC and AMFI any changes in the intermediary's status, constitution, address, contact details or any other information provided at the time of obtaining AMFI Registration.
10. Observe high standards of ethics, integrity and fairness in all its dealings with all parties – investors, Mutual Funds/AMCs, Registrars & Transfer Agents and other intermediaries. Render at all times high standards of service, exercise due diligence and ensure proper care.
11. Intermediaries satisfying the criteria specified by SEBI for due diligence exercise shall maintain the requisite documentation in respect of the “Advisory” or “Execution Only” services provided by them to the investors.
12. Intermediaries shall refund to AMCs, either by set off against future commissions or payment, all incentives of any nature, including commissions received, that are subject to claw-back as per SEBI regulations or the terms and conditions issued by respective AMC.
13. In respect of purchases (including switch-ins) into any fund w.e.f. January 1, 2013, in the event of any switches from Regular Plan (Broker Plan) to Direct Plan, all upfront commissions paid to distributors shall be liable to complete and / or proportionate claw-back.
14. Do not indulge in fraudulent or unfair trade practices of any kind while selling units of schemes of any mutual fund. Selling of units of schemes of any mutual fund by any intermediary directly or indirectly by making false or misleading statement, concealing or omitting material facts of the scheme, concealing the associated risk factors of the schemes or not taking reasonable care to ensure suitability of the scheme to the investor will be construed as fraudulent/unfair trade practice.

Besides this , we would like to declare that we do not guarantee any returns in any of our fund recommendations. We advice all our investors to read the offer documents before investing and compulsorily make them understand that Mutual Funds are subject to market Risk and there is no guarantee that the past returns will be repeated in the future