

KYC Checklist

KYC CHECKLIST (PLEASE TICK WHEREVER APPROPRIATE)	
	Acceptable Documents should be clearly visible (Copies of all documents to be self attested)
<input type="checkbox"/> PAN Card	Account Holder & Joint Holder's (If any)
<input type="checkbox"/> Photograph	One Colored Front Face Photograph on photographic Paper (Passport Size)
<input type="checkbox"/> Proof of Identity (POI) And Permanent Address (POA) (Any One)	<ol style="list-style-type: none"> 1. Unique identification number (UID) (Aadhaar) 2. Valid Passport (Name, Address & Photo page) 3. Voter ID (front and back) 4. NREGA Job Card 5. Driving License (Name, Address & Photo page)
<input type="checkbox"/> Permanent Address (POA) (Any One)	<ol style="list-style-type: none"> 1. Unique identification number (UID) (Aadhaar) 2. Valid Passport (Name, Address & Photo page) 3. Voter ID (front and back) 4. NREGA Job Card 5. Driving License (Name, Address & Photo page) 6. National Population Register Letter (Name & Address page)
<input type="checkbox"/> Bank Proof With (1st Holder only)	<ol style="list-style-type: none"> 1. Bank Statement / Bank Passbook with cheque leaf (not more than 2 months old) 2. Banker's Certificate on letter head of the Bank (ORIGINAL) 3. Cancelled Personalized Cheque Leaf with Signature



ACCOUNT OPENING FORM

Oro Financial Consultants Private Limited

CIN Number: U65929MH2017PTC297441

SEBI Registration Number: INZ000312534; Date: June 05, 2023

Member Code: 6821

BSE Membership - Trading cum Self Clearing Member (Capital Market, Debt. Segment)

Registered Office Address: Unit No. 1203, 12th floor, B Wing, The Capital, Plot No. C - 70, G Block, BKC, Bandra East, Mumbai - 400 051

Phone: +91-022-4539 5993/022-4539 5963, Website: www.incredmoney.com

Correspondence Office Address: Unit No 301B, A wing, 3rd Floor, 'Kaledonia' at Andheri [E], Mumbai – 400069.

Name of Compliance Officer: Mr. Brijmohan Bohra

Email-Id: compliance@incredmoney.com

Phone No: +91-022-4539 5993/022-4539 5963

For any grievance please contact at the above address or email connect@incredmoney.com. In case not satisfied with the response, please contact - BSE Limited (Tel.:+91-22-22728097; E-mail: is@bseindia.com); You can also lodge your grievances with SEBI at <https://scores.gov.in>.

For any queries, feedback or assistance contact SEBI office on Toll free helpline at 1800 227575 / 1800 266 7575.

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S.No.	Name of the document	Brief significance of the document
MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES		
1	Account Opening Form	The document captures the additional information about the Constituent relevant to the trading account and an instruction /checklist
2	Tariff sheet	Document detailing the charges of brokerage & other charges levied on the client for trading on the stock exchange(s)
3	Rights and Obligations	Document stating the Rights & Obligations of a stockbroker/trading member & client for trading on exchanges (including additional rights & obligations in case of internet/wireless technology-based trading)
4	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities
5	Guidance note	Document detailing dos and don'ts for trading on the exchange, for the education of the investors
6	Policies and Procedures	Document describing significant policies & procedures of Stock Broker
7	Nomination Form	Nomination form for the account opening
VOLUNTARY AND OPTIONAL DOCUMENTS AS PROVIDED BY THE STOCK BROKER		
8	Voluntary Authorization Letter (Trading)	Client consent letter for receiving the contract notes, statement of account and other documents by email. Letter of authorization for maintaining a running account with the broker

Know Your Client (KYC) Application Form (For individuals only)

- Please fill the form in English & in BLOCK letters
- Fields marked with '*' are mandatory

Application type* New Update

KYC number* _____

KYC type* Normal (PAN is mandatory) PAN exempt investor

KYC Mode* Online KYC Digilocker KYC

1. Identity details (Please refer instruction A at the end)

PAN: _____ (Please enclose a duly attested copy of your PAN card)

	Prefix	First Name	Middle Name	Last Name
Name* (same as ID proof)	_____	_____	_____	_____
Maiden Name (If any)	_____	_____	_____	_____
Father's/Spouse's Name*	_____	_____	_____	_____
Mother's Name	_____	_____	_____	_____
Date of birth (DD MM YYYY)*	_____	_____	_____	_____

Gender*	Marital status*	Citizenship*	Residential status*
<input type="checkbox"/> Male	<input type="checkbox"/> Married	<input type="checkbox"/> Indian	<input type="checkbox"/> Resident individual
<input type="checkbox"/> Female	<input type="checkbox"/> Unmarried	Others - Country: _____	<input type="checkbox"/> Non- Resident Indian
<input type="checkbox"/> Transgender	<input type="checkbox"/> Other	Country code: _____	<input type="checkbox"/> Foreign National
			<input type="checkbox"/> Person of Indian origin

Occupation type*

<input type="checkbox"/> Private sector	<input type="checkbox"/> Public sector	<input type="checkbox"/> Govt. Sector	<input type="checkbox"/> Professional
<input type="checkbox"/> Not Categorised	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
<input type="checkbox"/> Business	<input type="checkbox"/> Student		



ACCOUNT OPENING FORM

CKYC & KRA KYC Form



Gross Annual Income Details In INR

- Below 1 Lakh 10 - 25 Lacs
- 1 - 5 Lacs 25 Lacs - 1 Crore
- 5 - 10 Lacs > 1 Crore

Net Worth In INR. In Lakhs:

Net Worth as on

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Politically Exposed Person[PEP]

- Yes Related to PEP Not Applicable

PHOTO

Sign here

2. Proof of Identity (PoI) and Address (PoA) (Please refer instruction C & D at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

- A - Passport number _____ Passport expiry date _____
- B - Voter ID card _____
- C - Driving license _____ Driving license expiry date _____
- D - NREGA job card _____
- E - Aadhaar card _____
- F - National Population Register Letter _____ Identification number _____

2.1 Current/ Overseas address details (Please see instruction D at the end)

Address _____

Line1* _____

Line 2 _____

Line 3 _____

State/UT code _____ (as per Indian Motor Vehicle Act, 1988)

City/Town/Village* _____ State/UT* _____

District _____ Country _____

Zip/Post Code* _____ Country code _____ (as per ISO 3166)

- Address type: Residential or Business Residential Business
- Registered Office Unspecified



ACCOUNT OPENING FORM

CKYC & KRA KYC Form



2.2 Permanent/Overseas address details (Please see instruction E at the end)

Same as Current/Permanent/Overseas address details (incase of multiple correspondencelocal addresses, please fil Annexure A', submit relevant documentary proof)

Address _____

Line1* _____

Line 2 _____

Line 3 _____

State/UT code _____ (as per Indian Motor Vehicle Act, 1988)

City/Town/Village* _____ State/UT* _____

District _____ Country _____

Zip/Post Code* _____ Country code _____ (as per ISO 3166)

Address type: Residential or Business Residential Business

Registered Office Unspecified

2.3 Tax residence declaration — tick any one, as applicable to you:

I am a tax resident of India and not resident of any other country **Or**

I am a tax resident of the countries mentioned in the table below

Please indicate ALL the counties in which you area resident for tax purposes and the associated Tax ID Number below:

Country#	Tax Identification Number%	Identification Type (TIN or Other, please specify)

#To also include USA, where the individual is a citizen/green card holder of USA

% In case Tax Identification Number is not available, kindly provide functional equivalent

Certification

I/We have understood the information requirement of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA CRS Terms and Conditions blow and hereby accept the same.

3. Contact details (All communication will be sent on provided mobile number/email ID) (Please refer instruction F at the end)

Mobile number: +91 _____ Tel. (Office): _____ Email ID: _____

Oro Financial Consultants Private Limited

Email: connect@incredmoney.com | Phone Number: +91 85918 71028 | Website: www.incredmoney.com

4. Applicant declaration

- I/We hereby declare that the KYC details furnished by me are true and correct to the best of my/our knowledge and belief and I/we under-take to inform you of any change therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/We may be held liable for it.
- I am/We are also aware that for Aadhaar OVD-based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker/ XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Name of the Applicant:

Date:

PAN:

Place:

(sign here)

5. Attestation/For Office use only

Attestation/For Office use only Document Received Attested copy Digital KYC Process

KYC in-person verification (IPV) carried out by

Date:

Institution details:

Emp. Name: Ashish Oswal

CERSAI CODE: IN12252

Emp. Designation: Lead Investments

Name: Oro Financial Consultants Private Limited

Location: Mumbai

Emp. branch: Mumbai





ACCOUNT OPENING FORM

Trading Account Related Details

A. Bank account details

Account type: Saving Current Other | In case of NRI Account: NRE NRO

Bank Name:

Account Number:

IFSC Code:

MICR Code:

Bank Address:

B. Depository account details

Depository Name: NSDL CDSL DP ID : Client ID:

Depository Participant Name:

C. Dealings through other stock brokers

Whether dealing with any other stock broker/sub-broker (in a case dealing with multiple stock brokers/sub-brokers, provide details of all)"

Name of Stock Broker: Nil Client Code: Nil Exchange(s): Nil Website: Nil

Details of disputes/dues pending from/to such stockbroker: Nil

D. Introducer details (optional)

Name of the Introducer: Nil

Phone Number: Nil

Status of the Introducer - Remisier/Authorized Person/Existing Client Exchange(s): Nil

Address of the Introducer: Nil

E. Trading experience: years

F. Additional details:

Whether you wish to receive

a) Physical Contract Note

(b) Electronic Contract Note (ECN)/Order Receipt/Deal Sheet/Quote Receipt

If ECN / Order Receipt / Deal Sheet / Quote Receipt, mention your email: _____

Whether you wish to avail the facility of Internet trading/wireless technology/mobile trading: Yes No

I/We hereby declare that the particulars given by me/us above are true and correct to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the Stock Broker any change(s) in the details / Particulars mentioned by me/us in this form. I/We further agree that if any of the above information given by me is found to be false or misrepresenting, I may be held liable for it and will render my account liable for termination and necessary action by Oro Financial Consultants Private Limited

Date:

Name of the Applicant:

Place:

(sign here)

Oro Financial Consultants Private Limited

Email: connect@incredmoney.com | Phone Number: +91 85918 71028 | Website: www.incredmoney.com

Nomination details

Date:

I/We wish to make a nomination (as per details given below) and do hereby nominate the following person(s) who shall receive all the assets held in my/our account i.e in the trading account in the event of my/our death.

Part A

Do you wish to add nominee? Yes, I/We wish to make a nomination.

*This Nomination Form Shall be registered for all my/our investments done through Oro Financial Consultants Private Limited from time to time.

Nomination can be made upto three nominees in the account.	Details of 1st Nominee	Details of 2nd Nominee	Details of 3rd Nominee
1: Name of the nominee (s) (Mr./Ms.)			
2: Share of each nominee Equally [If not equally, please specify percentage]	%	%	%
<i>Any odd lot after division shall be transferred to the first nominee mentioned in the form.</i>			
3: Relationship With the Applicant (If Any)			
4: Address of Nominee(s) City / Place: State & Country:			
PIN code			
5: Mobile / Telephone No. of nominee(s)			
6: Email ID of nominee(s)			
7: Nominee Identification details [Please tick any one of following and provide details of same]	<input type="checkbox"/> Aadhaar Number <input type="checkbox"/> Passport Number <input type="checkbox"/> PAN <input type="checkbox"/> Voter ID Number <input type="checkbox"/> Driving Licence Number <input style="width: 100px; height: 20px;" type="text"/>	<input type="checkbox"/> Aadhaar Number <input type="checkbox"/> Passport Number <input type="checkbox"/> PAN <input type="checkbox"/> Voter ID Number <input type="checkbox"/> Driving Licence Number <input style="width: 100px; height: 20px;" type="text"/>	<input type="checkbox"/> Aadhaar Number <input type="checkbox"/> Passport Number <input type="checkbox"/> PAN <input type="checkbox"/> Voter ID Number <input type="checkbox"/> Driving Licence Number <input style="width: 100px; height: 20px;" type="text"/>

Sr. Nos. 8-14 should be filled only if nominee(s) is a minor:			
8. Date of Birth {in case of minor nominee(s)}			
9: Name of Guardian (Mr./Ms.) {in case of minor nominee(s) }			
10. Address of Guardian(s) City / Place: State & Country:			
PIN Code			
11. Mobile / Telephone no. of Guardian			
12. Email ID of Guardian			
13. Relationship of Guardian with nominee			
14. Guardian Identification details [Please tick any one of following and provide details of same]	<input type="checkbox"/> Aadhaar Number <input type="checkbox"/> Passport Number <input type="checkbox"/> PAN <input type="checkbox"/> Voter ID Number <input type="checkbox"/> Driving Licence Number <input type="text"/>	<input type="checkbox"/> Aadhaar Number <input type="checkbox"/> Passport Number <input type="checkbox"/> PAN <input type="checkbox"/> Voter ID Number <input type="checkbox"/> Driving Licence Number <input type="text"/>	<input type="checkbox"/> Aadhaar Number <input type="checkbox"/> Passport Number <input type="checkbox"/> PAN <input type="checkbox"/> Voter ID Number <input type="checkbox"/> Driving Licence Number <input type="text"/>
	Name(s) of holder(s)		Signature(s) of holder*
Sole / First Holder (Mr./Ms.)			

Part B

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature

No, I/We do not wish to appoint any Nominee(s)

I/We hereby confirm that I / We do not wish to appoint any nominee(s) in my/our trading / demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents/ information for claiming of assets held in my/our trading / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading / demat account.



ACCOUNT OPENING FORM

Tariff Sheet

Charges for Oro Financial Consultants Private Limited

I/We agree to pay the charges as per the following charges structure for My Trading account.

Charge Head	Brokerage/Charges (per trade)		
NDS-RST	EXCHANGE		
Intraday Trading	INR 0.00	Intraday	INR 0.00
Delivery	INR 0.00	Delivery	INR 0.00
Reporting Charges	INR 0.00	Call and Trade Services	INR 0.00
Trade Reporting Charges	INR 0.00		
Settlement Failure Charges	INR 0.00		

Disclaimer: For Delivery based trades, a minimum of Rs.0.01 will be charged per contract note / Order Receipt / Deal Sheet / Quote receipt. In addition to the brokerage charge the following charges will also be levied.

Schedule of Charges:

- 1.Exchange transaction charges
- 2.Clearing Charges
- 3.Securities Transaction Tax
- 4.Goods & Services Tax
- 5.SEBI Turnover fees
- 6.Stamp Duty: State-wise stamp duty as applicable will be levied, if any.

Note: Brokerage will not exceed the rates specified by SEBI and the Exchanges

All Statutory and Regulatory charges will be levied as per exchange, SEBI, and depository circulars published from time to time. Charges for other value-added services will be applicable at the time of availing such service, upon your consent.

Sign here

Oro Financial Consultants Private Limited

Email: connect@incredmoney.com | Phone Number: +91 85918 71028 | Website: www.incredmoney.com

UCC Code allotted to the Client:

M. DEALING THROUGH AUTHORISED PERSON (AP) OTHER STOCK BROKERS/ INTRODUCER DETAILS					
Status of Introducer <input type="checkbox"/> Existing Client <input type="checkbox"/> Employee/Director <input type="checkbox"/> AP <input type="checkbox"/> Others (please specify)					
i) Introducer Name: (Optional)		Address:		Mobile I Phone:	
Nil		Nil		Nil	
		Introducer's Signature		Nil	
Registration No. in case of AP					
II) If client is dealing through the Authorized Person, provide the following details:					
Authorized Person Name			Nil		
Registration Number			Nil		
Phone	Nil	Fax	Nil	Website	Nil
III) Whether dealing with any Other Stock Broker/ AP (If registered with multiple Stock Broker/AP, provide details of all)					<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Stock Broker (if yes)			Nil		
Name of AP			Nil		
Name of Exchange (If yes)			Nil		
Client Code (as given by other broker)			Nil		
Details of disputes/dues pending from/to such stock broker/AP			Nil		

We undertake that we have made the client aware of Policy and Procedures, tariff & all the non-mandatory documents. We have also made the client aware of Rights and Obligations, RDD and Guidance Note. We shall send the client a copy of all the KYC documents. We undertake that any change in the Policy and Procedures, tariff & all the non-mandatory documents would be duly intimated to the clients. We also undertake that any change in the Rights and Obligations and RDD would be made available on our website, if any, for the information of the clients.





ACCOUNT OPENING FORM

Voluntary Authorization for Sharing of Data and Information

Oro Financial Consultants Private Limited (hereinafter referred as InCred Money)

- I have opened a trading account with Oro Financial Consultants Pvt Limited (InCred Money) having the captioned client code and am interested in knowing about various financial products/facilities offered by your associate/group companies. I am aware that associate/group companies are required to obtain information about me and my transactions for providing various financial products/facilities.
- I authorize you, your group companies and associates to keep me informed with any financial product which InCred Money, its group companies and associates presently issue, deal in, or distribute or may, from time to time, launch, issue, deal in or distribute through e-mail, SMS, telephone, print media or otherwise as may be allowed.
- I hereby voluntarily accept and expressly authorize InCred Money to get the information from InCred Money and share/disclose or use in any manner, the information/documents/data about me and our transactions, with group of associates companies which is offering the products / facilities. Information provided by me in the Trading account Opening Kit. Transaction statement with InCred Money and Any other related information. Ledger balances in my Trading Account across all Exchanges.
- I authorize you To the extent appropriate for our relationship with you, personal information shared for the following purposes:
 - a. To comply with applicable laws, rules and regulations, including anti-terrorism, KYC, anti- money laundering and tax reporting rules and regulations.
 - b. To comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside your country of residency), and to allow us to pursue remedies and limit damage.
 - c. To any of our associate / affiliate / group entities including our service providers performing delegated outsourced function to enable them to perform internal business processes (which facilitate transactions) such as risk management purposes, data analysis, audits, developing and improving new products and services, etc...
 - d. To any of our associate / affiliate / group entities to enable them to provide you with appropriate products and services.
- I have no objection to InCred Money sharing the above information or any such other information, about me/us with its group/associate companies or affiliates. This is without legal obligation on you, your group companies and associates to so inform and you or they may, in their discretion, discontinue sending such information.

Sign here

Oro Financial Consultants Private Limited

Email: connect@incredmoney.com | Phone Number: +91 85918 71028 | Website: www.incredmoney.com

1. Avail Debt Schemes permitted to dealt with on the Exchange Platforms including Request for Quote (RFQ) of BSE (hereinafter collectively referred to as Exchange Platforms).

a. I request you to register me as your client for participating in the debt transaction facilities, provided by Exchange Platforms. I shall ensure compliance with the requirements as may be specified from time to time by Exchange and SEBI. For the said purpose of availing the facilities, I state that the KYC details as submitted by me for the stock broking may be considered for the purpose and I further confirm that the details contained in the above remain unchanged as on date.

b. I shall read and understand the contents of the Scheme Related Document, Key Information Memorandum and addendums before transacting in Debt Products.

c. I understand and agree that Debt investments are subject to market risks and shall be solely responsible for the same.

d. I shall be liable in case of loss (including opportunity/notional loss) charges, costs, expenses etc caused to me including but not limited to loss for Net Asset Value (NAV) related issues due to any interruption, malfunction, error, non-availability, technical glitch or for any other reason of whatsoever nature in the internet /mobile trading platform or any other order routing platform of InCred Money and shall not have any claim/complaint of whatsoever nature against of InCred Money and/or its employees, directors, associates, affiliates, group etc in this regard.

e. I understand and agree that the role of InCred Money is limited to the extent of providing the Platform to clients and the services are offered and provided by the respective Corporates/ Institutions/Trusts to me. I understand and agree that InCred Money shall not be liable in any manner whatsoever for any differences in such price data due to any delay/connectivity or system issues.

f. I understand and agree that InCred Money offers only execution platform and no advisory is provided by InCred Money and/or any of its associates, affiliates and group do not provide any recommendation, advisory, solicitation etc for transacting in debt instruments. due to errors in transmission, unauthorized third-party access, or other causes beyond its reasonable control.



ACCOUNT OPENING FORM

General terms and conditions and other authorisations (voluntary document)

2. ECN / Deal Sheet / Order Receipt / Quote Receipt Declaration: I hereby consent to receive from InCred Money the digital contract notes, deal sheet, order receipt, quote receipt, bills, ledgers, statement of accounts of funds, securities, demat transaction statement/holding statement, notices, circulars, amendments and such other correspondences including the standard documents which form part of the account opening kit. I further agree that InCred Money shall fulfill their legal obligations if the above documents are sent electronically. Accordingly, I request you to note the email id used during the signup will be the registered email id as per your records. I shall ensure secrecy of the login id and password of the above mentioned email id. InCred Money shall not be responsible for any breach of secrecy. Emails sent to the above mentioned email account, which have not bounced back, shall be deemed to be duly delivered to me/us.

I agree that InCred Money will not cognizance of any "out-of-office/out of station" replies and I shall be deemed to have received such electronic mails. I am aware that InCred Money shall provide physical contract notes in respect of trades placed by me however I have opted for receipt of contract notes in electronic form for my convenience and as per my request only. I shall immediately inform InCred Money about change in my email address, if any.

3. Delivery of order/trade confirmation/cancellation: I hereby authorize you not to provide me order confirmation/modification/ cancellation slips and trade confirmation slips to avoid unnecessary paperwork. I shall get the required details from contract notes and confirmation issued by you.

4. Telephonic Conversation: I request you to consider my telephonic instructions for order placing/order modification/order cancellation as a written instruction and give me all the confirmation on telephone/SMS. I am getting required details from contract notes issued by you.

5. Fines & Penalties: All fines/penalties and charges levied upon you due to my acts/deeds or transactions may be recovered by you from my account.

6. No Market Manipulation: I undertake not to execute transactions, either singly or in concert with other clients, which may be viewed as manipulative trades viz. artificially raising, depressing or maintaining the price, creation of artificial volume, synchronized trades, cross trades, self trades, etc or which could be termed as manipulative or fraudulent trades by SEBI/Exchanges. In case, I am found to be indulging in such activities, InCred Money has every right to inform the Exchange/SEBI/other authority of the same and suspend/close my trading account.

7. Not Debarred by Any Regulator: I confirm and declare that there is no bar on me imposed by any Exchange or any regulatory and/or statutory authority to deal in securities directly or indirectly. I agree to inform InCred Money, in writing, of any regulatory action taken by any Exchange or regulatory/statutory authority on me in future. In case, I fail to inform the same and InCred Money on its own comes to know of such action, InCred Money has the right to suspend/close my trading account and refuse to deal with me. Also, InCred Money can at its sole discretion, close all the open positions and liquidate collaterals to the extent of trade related debit balances, without any notice to me.

Oro Financial Consultants Private Limited

Email: connect@incredmoney.com | Phone Number: +91 85918 71028 | Website: www.incredmoney.com

8. Running Account Authorization: I am aware that as per the SEBI / Exchange requirements, the settlement of funds / securities is to be done within one working day of the pay-out. I am also aware and understand that it is difficult to manage repeated payments/delivery with respect to all secondary market transactions. Also, I desire to use my securities and monies as margin / collateral without which I cannot deal / trade. Therefore, I hereby request and authorize you to maintain my account as a running account(s) which will entail that funds due to us on pay-out shall be with held with yourselves beyond the stipulated deadlines and given to us only on demand. You shall transfer the funds/securities lying in my credit within one working day of my request if the same are lying with you and within three working days from the request if the same are lying with the Clearing Member/Clearing Corporation. I further authorize you to debit the securities/funds from my running accounts and make pay-in of securities/funds to exchanges / clearing corporations / other receiving party(ies) to settle my trades / dealings.

Subject to your discretion and valuation please treat my securities and funds lying to my credit in running accounts as margin / collateral for my dealings / trading. I further authorize you to debit/credit/transfer the funds/securities between the various segments of the same Exchange and/or between the Exchanges to clear / set off / adjust my debit balance or various dues payable to you / Exchange(s).

I acknowledge that I can revoke the above mentioned running account authority at any time by sending a written signed instruction through registered post (RPAD).

I request you to settle my funds account once in every calendar quarter/ once in a calendar month or such other period as allowed by SEBI/ Stock Exchange(s)SEBI/Stock Exchange(s) from time to time. This amount should be released based on my specific request. I confirm you that I will bring to your notice any dispute arising from the statement of account or settlement so made in writing preferably within 7 working days from the date of receipt of funds/ securities or statement of account or statement related to it, as the case may be in writing at your registered office. In case I have an outstanding obligation on the settlement date, you may retain the requisite securities/funds towards such obligations and may also retain the funds/securities expected to be required to meet margin obligations for next 5 trading days, calculated in the manner as per the applicable guidelines prescribed by the Exchanges. Excess securities, if any, lying with you in Client Collateral/ Collateral account shall be released after making necessary retention at the time of release of funds every month/quarter.

9. E-delivery of Mandatory documents: In terms of SEBI Circular No. CIR/MIRSD/64/2016 dated July 12, 2016, I hereby request you to kindly provide the following document: Electronically

- a. Rights & Obligations of stock broker, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet/ wireless technology-based trading).
- b. Rights and Obligations of beneficial owner and depository participant as prescribed by SEBI and depositories
- c. Uniform Risk Disclosure Documents (for all segments/ exchanges)
- d. Guidance Note detailing the Do's and Don'ts for trading on stock exchanges.
- e. Policies and Procedures as per SEBI Circular No. MIRSD/SE/CIR-19/2009 dated 03rd December, 2009.

11. PMLA Declaration: I declare that I have read and understood the contents and the provisions of the PMLA Act, 2002, which is available on the website www.incredmoney.com and, I declare that I shall adhere to the same.. I further undertake and confirm that;

- a. I do not have any links with any known unlawful persons/institutions.
- b. I am a genuine person and not involved or indulge knowingly or assisted, directly or indirectly, in any process or activity connected with the proceeds of crime nor I am a party to it. The investment money is derived from proper means and does not involve any black or Hawala money in any manner.

12. Aadhaar & DigiLocker Authorization: I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for

- (i) collecting, storing and usage
- (ii) validating/authenticating and
- (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder).for online KYC.

I/We hereby agree to carry out online KYC for opening or maintenance of my trading & demat account and hereby give consent to InCred Money to share my details and records with Digilocker, for enabling retrieval of Official Valid Documents from Digilocker system, as required for online KYC.

13. Authority for intimation: I authorise you to send SMS and email to registered email/ mobile no. in respect of my trading and demat account.may be introduced by or through me during the course of my dealings/ operations on the Exchange(s) and/or proof of address, identity and other supporting/ documents provided by me at the time of registration and/ or subsequently.

14. Indemnification: I hereby indemnify and hold InCred Money, its Directors, associates, group and employees harmless from and against all trade related claims, demands, actions, proceedings, losses, damages, liabilities, charges and/or expenses that are occasioned or may be occasioned to the InCred Money directly or indirectly, relating to bad delivery of shares/ securities and/ or third party delivery, whether authorized or unauthorized and fake/forged/stolen shares/ securities/transfer documents introduced or that may be introduced by or through me during the course of my dealings/ operations on the Exchange(s) and/or proof of address, identity and other supporting/ documents provided by me at the time of registration and/ or subsequently.

15. Others term and conditions:

15.1 I understand and agree that InCred Money does not give any guarantee or assurance as to returns or profits or capital protection or appreciation. I further understand and agree that past performance is not necessarily a guide to future performance.

15.2 I understand and agree that there is no fixed return in equities, commodities, currencies, derivatives or any other asset classes or segments traded on the exchange or OTC (Over the Counter) products. The principal or the initial investment (in cash or collateral or any other asset class) can also be lost fully and losses can be higher than my initial investment.

15.3 I shall be liable in case of loss (including opportunity/notional loss) damages, fines, penalties, charges, costs, expenses etc caused to the me due to any interruption, malfunction, error, non-avail- ability, technical glitch of for any other reason of whatsoever nature in the internet/ mobile trading platform or any other order routing platform of InCred Money and shall not have any claim/ complaint of whatsoever nature against InCred Money and its employees, directors, associates, affiliates, group etc in this regard.

15.4 I understand, agree and confirm that my demographic details and personal information including sensitive personal information, KRA, CKYC and CIBIL details may be shared by InCred Money with its other divisions and/or with its group/associates/affiliates for marketing new and existing products or services/data analytics/research etc of its other divisions and/or its group companies, associates, affiliates etc and I hereby give my consent for the same.

15.5 I understand, agree and confirm that if exchange/regulatory authority charges any penalty/fine for any non-compliance on my part(including but not limited to non-payment/shortfall in margins) then such penalty/fine shall be debited to my ledger account and I shall be obliged to make payment for the same.

15.6 Without prejudice to the InCred Money's other rights (including the right to refer a matter to arbitration), I understand that InCred Money shall be entitled to liquidate/close out all or any of my positions for non payment of margins or other amounts, outstanding debts, etc. and adjust the proceeds of such liquidation/close out, if any, against the my liabilities/obligations. Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by me.

15.7 I understand that InCred Money is acting as an agent of the client and cannot be held liable for transactions executed on Exchange platform. In case InCred Money does not receive pay-out of funds/ securities/com - modities/collaterals from Exchange / Clearing Corporation /Clearing House /Depository/Counterparty, then InCred Money is not liable to give such pay-out to me and InCred Money shall not be liable in whatsoever manner and I cannot and will not claim the same from InCred Money. In case part pay-out is received from the Exchange /Clearing Corporation /Clearing House/ Depository / Counterparty, then I shall also get part pay-out and I cannot and will not claim the balance pay-out from InCred Money. In case of fraud/violation/non-compliance of any type by any entity i.e. entities involved in clearing and settlement other than InCred Money in the process of transactions, clearing and settlement InCred Money cannot and will not be held liable in whatsoever manner and I cannot and will not file any claim(s) of whatsoever nature against InCred Money in this regard.

15.8 Incase where pay-out of funds/securities/commodities is given by InCred Money to me and Exchange / Clearing Corporation /Clearing House/Depository/ Counterparty takes bac such pay-out, then InCred Money has the right to take back the same from me and I would be liable to pay the same to InCred Money.

15.9 I agree to pay InCred Money Brokerage, commission, fees, GST, other taxes, trade/ transaction expenses, clearing charges, other charges as levied by InCred Money from time to time and statutory levies as they exist from time to time and as they apply to my account and the Services and the Channels made available by InCred Money to me. I also agree that InCred Money may deduct and appropriate any of the aforesaid amounts from any amount payable by InCred Money to me.

15.10 I undertake that pay-in of funds and securities shall be made from my bank and demat account respectively and not from any third party bank and demat account.

15.11 I hereby give my consent to InCred Money to access my credit information from Credit Information Companies in order to understand my creditworthiness, as may be required by InCred Money for carrying out its internal evaluation or any due-diligence.

15.12. I understand that InCred Money has the right to square off my trades/positions as per its Risk Management Policy for factors including but not limited to volatility, margin, outstanding debts, circuit limits (irrespective of margin availability), liquidity etc and I shall be solely liable for the consequences arising thereto. Further losses if any, arising out of auto squaring off of positions as per the risk management system shall be borne by me and InCred Money will not be responsible for the same.

15.13 I shall be bound by the internal netting of trades policy followed by InCred Money and available and accessible to me on its website.

15.14. I understand and agree that InCred Money has the right but not the obligation, to cancel all pending orders and to sell/close/liquidate/ square off all open positions/securities/shares etc at the pre-defined square off time or when Mark to Market (M-T-M) percentage reaches or crosses stipulated margin percentage as decided by InCred Money from time to time in its discretion depending on the market condition. In the event of such sell/close./ liquidate/square off, I agree to bear all the losses based on actual executed price. I understand and agree that I may not be able to take further position in case of any trading restrictions put by Exchanges / SEBI on or InCred Money.

15.15. I understand and agree that securities in Trade to Trade (T2T) segment can be sold only after the securities are settled in my demat account (upto T+2 days).

15.16 I understand and agree that I will not be eligible to participate in buyback/ takeovers if I have sold the shares on or before the record date.

15.17. I understand and agree that that in case of extreme MTM loss due to movement of prices, the positions will be reduced by InCred Money on a best effort basis and I will be liable for losses if any arising thereto.

15.18. I will be bound by the Risk Policy, Policies & Procedures, Terms and Conditions, Regulatory & Other Information (which contains Exchange circulars, notices etc), Privacy Policy, etc prescribed by InCred Money on its website and as amended from time to time and I shall check and keep myself updated for any changes thereto and be legally bound by the same.

15.19. I understand that InCred Money also offers IPO bidding facility through its platform and shall not hold InCred Money responsible in any manner for allotment/non-allotment of securities due to any suspension/ interruption function/technical glitch etc on its platform.

15.20. I understand and agree that the role of InCred Money is only to facilitate and process IPO/FPO applications, and InCred Money shall not be responsible / liable for any losses/ damages/ costs/ opportunity losses of any nature whatsoever incurred to me due to the processing or non-processing of the applications.

15.21. I understand and agree that as InCred Money is merely offering a platform for IPO bidding and I will not hold InCred Money responsible for refund, unblocking etc, if any of the IPO bid Amount.

15.22. I agree that InCred Money will be the owner of all collaterals (including securities) which may be pledged in favour of InCred Money and that such securities shall at all times be free from any prior charge lien or encumbrance whatsoever and that such securities/commodities shall be absolute and disposable property of InCred Money.



ACCOUNT OPENING FORM

General terms and conditions and other authorisations (voluntary document)

15.23. I give an unconditional right to appropriate any collateral or margin, without any reference to me in order to discharge any lawful indebtedness or any other obligation (including contingent indebtedness or obligation) that I may owe to InCred Money.

15.24. I hereby give my consent to InCred Money for pledging of securities as margin in accordance with the Margin Pledge system as specified in SEBI circular dated February 25, 2020 and as per clarifications/guidelines received subsequently on the same from Exchanges.

15.25. I agree that InCred Money may from time to time in its discretion impose and vary limits on the orders and trades which I can place and enter into through the System and/ or Service (including margin percentage exposure limits, turnover limits, limits as to the number, value and/or kind of Securities in respect of which orders can be placed the companies in respect of whose Securities orders can be placed etc. I agree that InCred Money shall not be responsible or liable incase I am no able to place any order, enter into any trade and/ or square-off any transaction that InCred Money may need to initiate on account of any such variation, imposition, restriction or prohibition.

15.26. InCred Money discloses herewith that it does undertake proprietary trading.

15.27 Any claim, dispute or difference hereto in respect of this Document/Terms and conditions or any contracts, trades, dealings or transactions pursuant hereto or any rights, obligations, terms or conditions as contained in this Document or the interpretation or construction of this Document shall be subject to the grievance redressal procedure of the concerned Exchange and shall be subject to the arbitration procedure as prescribed by the Rules, Bye-laws, Regulations of the Exchange and circulars issued thereunder form time to time. InCred Money and the Client are aware of the provisions of the Bye- Laws, Rules and Regulations of the concerned Exchange relating to arbitration.

15.28 Any claim, dispute or difference hereto in respect of this Document/Terms and conditions or any contracts, trades, dealings or transactions pursuant hereto or any rights, obligations, terms or conditions as contained in this Document or the interpretation or construction of this Document shall be subject to the grievance redressal procedure of the concerned Exchange and shall be subject to the arbitration procedure as prescribed by the Rules, Bye-laws, Regulations of the Exchange and circulars issued thereunder form time to time. InCred Money and the Client are aware of the provisions of the Bye- Laws, Rules and Regulations of the concerned Exchange relating to arbitration. The terms specified shall be governed by and interpreted and construed in accordance with the laws of India. The courts at Mumbai, India shall have exclusive jurisdiction in respect of any matters arising therefrom.



ACCOUNT OPENING FORM

General terms and conditions and other authorisations (voluntary document)

15.29 I hereby give my consent to InCred Money to share my full account opening form including the Aadhaar data and documents with KRA for validation purposes. I am aware that the full account opening form will be accessible to the KRA and other intermediaries accessing the KRA portal.

I have been explained that I may opt not to give any of the above authorisation and that the above authorisations are voluntary on my part and that I can revoke these authorisations at any point of time during the operation of my trading account with you by giving a notice in writing and shall continue and remain valid until revoked by me anytime in writing.

15.30 I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/ We are aware that I/We may be held liable for it.

I/We confirm having read/been explained and understood the contents of the document on policy and procedures of the InCred Money is a Stock Broker and the Tariff Sheet.

I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) and 'Risk Disclosure Document'. I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for Information on Stock Broker's designated website, if any.

Mobile & email Declaration:

I, having a PAN _____ do hereby declare that Mobile no. is _____ and email id is _____.

Further, I authorize Oro Financial Consultants Private Limited that the same may be used for giving me any information/alert/SMS.

I further declare the above mentioned statement is true and correct.

Name of the Applicant:

Place:

Date:

(sign here)



ACCOUNT OPENING FORM

Acknowledgement

To,

Date: _____

Oro Financial Consultants Private Limited
Unit No. 1203, 12th floor, B Wing, The Capital,
Plot No. C - 70, G Block, BKC, Bandra East,
Mumbai - 400 051.

I/We hereby acknowledge that the following documents/ process were made available/ explained to me:

1. Policies and Procedures
2. Risk Disclosure Document for Capital Market and Derivatives Segments
3. Rights and Obligations of Stock Brokers, Authorised Person and Clients
4. Guidance Note - Do and Don't for Trading on the Exchange(s) for Investors
5. VOLUNTARY Terms and Condition

I/We understand that the Voluntary documents executed by me are out of my/our free will.

I/We hereby confirm that I have clearly understood and agree to abide by the Policies and Procedures, Rights and obligations, Terms and Conditions and Tariff Structure and be bound by same and by the bye laws as are in force from time to time as described by Oro Financial Consultants Private Limited. (InCred Money).

I also understand and agree that these Policies and Procedures, Terms and Conditions and Tariff Structure can be changed by InCred Money from time to time.

I/We aware that the welcome kit, login Id and password of my trading account will be sent on my email ID and alerts on Mobile no. furnished in KYC form and any changes thereof.

Signature:

Client Name:

Oro Financial Consultants Private Limited

Email: connect@incredmoney.com | Phone Number: +91 85918 71028 | Website: www.incredmoney.com



ACCOUNT OPENING FORM

Proof of identification

Name of the Applicant:

Application date:

Place:

(sign here)

POI



ACCOUNT OPENING FORM

PAN Card

Name of the Applicant:

Application date:

Place:

(sign here)



ACCOUNT OPENING FORM

Signature

Name of the Applicant:

Application date:

Place:

(sign here)



ACCOUNT OPENING FORM

Bank Details

Name of the Applicant:

Application date:

Place:

(sign here)

CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form General Instructions:

1. Fields marked with '*' are mandatory fields.
2. Tick ' ' wherever applicable.
3. Self-Certification of documents is mandatory.
4. Please fill the form in English and in BLOCK Letters.
5. Please fill all dates in DD-MM-YYYY format.
6. Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
7. KYC number of applicant is mandatory for updation of KYC details.
8. For particular section update, please tick in the box available before the section number and strike off the sections not required to be updated.
9. In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

A. Clarification / Guidelines on filling 'Personal Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' section

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished. 2. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked. 3. In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 3 (S).

Document Code with Description

- 1 : Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
- 2 : Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section

1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 4.1.

Document Code with Description

- 1 : Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
- 2 : Property or Municipal Tax receipt.
- 3 : Bank account or Post Office savings bank account statement.
- 4 : Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
- 5 : Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.

6 : Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses. Please fill 'Annexure AI'

F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add in the beginning of Mobile number.

G. Clarification / Guidelines on filling 'Related Person details' section

- 1 Provide KYC number of related person if available.

H. Clarification / Guidelines on filling 'Related Person details — Proof of Identity [Poi] of Related Person' section

- 1 Mention identification / reference number if 'Z- Others (any document notified by the central government). is ticked.

Dear Investor!!

Subject: Prevention of Money Laundering

Money laundering is a process of making dirty money clean. Money is moved around the financial system again and again in such manner that its origin gets hidden. It involved complex chain of activities whereby huge amount of money generated from illegitimate activities viz. selling of narcotic drugs, extortion, corruption, illicit dealing in weapons, human trafficking, etc. if put through a series of process so that it comes out at the other end as clean and legal money. Terrorist organization encourage money laundering to support their illegal acts.

It is important to note due to increased vigilance in the wake of threats emanating from increasing terrorism, any failure on our part to discharge the duties cast on us under the applicable laws or we becoming an instrumental or a part of the chain, even if unknowingly or ignorantly, may invite the trouble. In order to fight against the money laundering and terrorist financing, the Prevention of Money Laundering Act, 2002 (PMLA) was brought into force w.e.f. July 1, 2005 in India. Guidelines were also issued in the context of the recommendations made by the Financial Action task Force on anti-money laundering standards, Compliance with these standard has become imperative for international financial relations.

PMLA is applicable to every intermediary registered with Securities & Exchange Board of India (SEBI), which includes a stock broker, depository participant, portfolio manager and any other intermediary associated with securities market.

As per the provision of PMLA, the intermediaries are required to comply with Know Your Client (KYC) normal, conduct ongoing client due diligence to ensure that the activity being conducted in any account is consistent with the intermediary's knowledge of the client, its business and risk profile.

In light of the above, you are requested to provide the information or documents evidencing source of funds, income tax returns, bank records, demat holding, etc. at the time of registrations as a client with us or subsequently whenever asked for during the course of your dealings with us.

ACCOUNT OPENING FORM

List of two – digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two- digit Country Code

Country	Code	Country	Code	Country	Code	Country	Code
Afghanistan	AF	Ecuador	EC	Macao	MO	Seychelles	SC
Aland Islands	AX	Egypt	EG	Macedonia, the Former Yugoslav Republic of	MK	Sierra Leone	SL
Albania	AL	El Salvador	SV	Madagascar	MG	Singapore	SG
Algeria	DZ	Equatorial Guinea	GQ	Malawi	MW	Sint Maarten (Dutch part)	SX
American Samoa	AS	Eritrea	ER	Malaysia	MY	Slovakia	SK
Andorra	AD	Estonia	EE	Maldives	MV	Slovenia	SI
Angola	AO	Ethiopia	ET	Mali	ML	Solomon Islands	SB
Anguilla	AI	Falkland Islands (Malvinas)	FK	Malta	MT	Somalia	SO
Antarctica	AQ	Faroe Islands	FO	Marshall Islands	MH	South Africa	ZA
Antigua and Barbuda	AG	Fiji	FJ	Martinique	MQ	South Georgia and the South Sandwich Islands	GS
Argentina	AR	Finland	FI	Mauritania	MR	South Sudan	SS
Armenia	AM	France	FR	Mauritius	MU	Spain	ES
Aruba	AW	French Guiana	GF	Mayotte	YT	Sri Lanka	LK
Australia	AU	French Polynesia	PF	Mexico	MX	Sudan	SD
Austria	AT	French Southern Territories	TF	Micronesia, Federated States of	FM	Suriname	SR
Azerbaijan	AZ	Gabon	GA	Moldova, Republic of	MD	Svalbard and Jan Mayen	SJ
Bahrain	BH	Gambia	GM	Monaco	MC	Swaziland	SZ
Bahamas	BS	Georgia	GE	Mongolia	MN	Sweden	SE
Bangladesh	BD	Germany	DE	Montenegro	ME	Switzerland	CH
Barbados	BB	Ghana	GH	Montserrat	MS	Syrian Arab Republic	SY
Belarus	BY	Gibraltar	GI	Morocco	MA	Taiwan, Province of China	TW
Belgium	BE	Greece	GR	Mozambique	MZ	Tajikistan	TJ
Belize	BZ	Greenland	GL	Myanmar	MM	Tanzania, United Republic of	TZ
Benin	BJ	Grenada	GD	Namibia	NA	Thailand	TH
Bermuda	BM	Guadeloupe	GP	Nauru	NR	Timor-Leste	TL
Bhutan	BT	Guam	GU	Nepal	NP	Togo	TG
Bolivia, Plurinational State of	BO	Guatemala	GT	Netherlands	NL	Tokelau	TK
Bonaire, Sint Eustatius and Saba	BQ	Guernsey	GG	New Caledonia	NC	Tonga	TO
Bosnia and Herzegovina	BA	Guinea	GN	New Zealand	NZ	Trinidad and Tobago	TT
Botswana	BW	Guinea-Bissau	GW	Nicaragua	NI	Tunisia	TN
Bouvet Island	BV	Guyana	GY	Niger	NE	Turkey	TR
Brazil	BR	Haiti	HT	Nigeria	NG	Turkmenistan	TM
British Indian Ocean Territory	IO	Heard Island and McDonald Islands	HM	Niue	NU	Turks and Caicos Islands	TC
Brunei Darussalam	BN	Holy See (Vatican City State)	VA	Norfolk Island	NF	Tuvalu	TV
Bulgaria	BG	Honduras	HN	Northern Mariana Islands	MP	Uganda	UG
Burkina Faso	BF	Hong Kong	HK	Norway	NO	Ukraine	UA
Burundi	BI	Hungary	HU	Oman		United Arab Emirates	
Cambodia	KH	Iceland	IS	Pakistan		United Kingdom	
Cameroon	CM	India	IN	Palau	PW	United States	
Canada	CA	Indonesia	ID	Palestine, State of	PS	United States Minor Outlying Islands	
Cape Verde	CV	Iran, Islamic Republic of	IR	Panama	PA	Uruguay	
Cayman Islands	KY	Iraq	IQ	Papua New Guinea	PG	Uzbekistan	
Central African Republic	CF	Ireland	IE	Paraguay	PY	Vanuatu	
Chad	TD	Isle of Man	IM	Peru	PE	Venezuela, Bolivarian Republic of	
Chile	CL	Israel	IL	Philippines	PH	Viet Nam	
China	CN	Italy	IT	Pitcairn	PN	Virgin Islands, British	
Christmas Island	CX	Jamaica	JM	Poland	PL	Virgin Islands, U.S.	
Cocos (Keeling) Islands	CC	Japan	JP	Portugal	PT	Wallis and Futuna	
Colombia	CO	Jersey	JE	Puerto Rico	PR	Western Sahara	
Comoros	KM	Jordan	JO	Qatar	QA	Yemen	
Congo	CG	Kazakhstan	KZ	Réunion	RE	Zambia	
Congo, the Democratic Republic of the	CD	Kenya	KE	Romania	RO	Zimbabwe	
Cook Islands	CK	Kiribati	KI	Russian Federation	RU		
Costa Rica	CR	Korea, Democratic People's Republic of	KP	Rwanda	RW		
Côte d'Ivoire	CI	Korea, Republic of	KR	Saint Barthélemy	BL		
Croatia	HR	Kuwait	KW	Saint Helena, Ascension and Tristan da Cunha	SH		
Cuba	CU	Kyrgyzstan	KG	Saint Kitts and Nevis	KN		
Curaçao	CW	Lao People's Democratic Republic	LA	Saint Lucia	LC		
Cyprus	CY	Latvia	LV	Saint Martin (French part)	MF		
Czech Republic	CZ	Lebanon	LB	Saint Pierre and Miquelon	PM		
Denmark	DK	Lesotho	LS	Saint Vincent and the Grenadines	VC		
Djibouti	DJ	Liberia	LR	Samoa	WS		
Dominica	DM	Libya	LY	San Marino	SM		
Dominican Republic	DO	Liechtenstein	LI	Sao Tome and Principe	ST		
		Lithuania	LT	Saudi Arabia	SA		
		Luxembourg	LU	Senegal	SN		