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NOTICES

Regulatory & Compliance

StockYatra is an educational paper-trading simulator, not a securities business - and it is not registered with, licensed by or endorsed by SEBON or NEPSE.

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AT A GLANCE

- StockYatra is an educational paper-trading simulator - a learning tool, not a financial service.
- No real securities are bought or sold, and no client funds or securities are held.
- Not registered with, licensed by, supervised by or endorsed by SEBON or NEPSE.
- "NEPSE", indices and stock symbols appear for education only - no affiliation or sponsorship is implied.
- Nothing on StockYatra is investment, financial, legal or tax advice.

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Legal & Compliance, Lacspace

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STOCKYATRA
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1. Purpose of This Notice

This Regulatory & Compliance notice explains, plainly, what StockYatra is and is not, and our position with Nepal's securities regulator and stock exchange. It forms part of, and must be read together with, our Terms of Use and Risk Disclaimer.

1.1 We publish this notice so there is no room for confusion about the nature of the Service. StockYatra is a place to learn about markets by practising, not a place to invest real money.

1.2 "StockYatra", "we", "us" and "our" refer to the StockYatra product operated by Lacspace Corporation Pvt. Ltd. "The Service" means the StockYatra website, mobile apps, and any related feature or content.

1.3 If anything in this notice appears to conflict with marketing copy, an app screen, or a third party's description of StockYatra, this notice and the Terms of Use govern.

2. What StockYatra Is

2.1 StockYatra is an educational paper-trading simulator - a learning tool. It lets you practise trading strategies, track a virtual portfolio, and study how markets behave, using simulated prices and virtual money only.

2.2 Trading on StockYatra is a simulation. Balances, positions, profits and losses are educational figures with no real-world value; they cannot be withdrawn, redeemed or converted into money or securities.

2.3 Features such as short-selling and intraday trading exist only as simulated teaching tools. They illustrate how those concepts work - they do not facilitate any real short-selling, margin or leverage.

3. What StockYatra Is Not

StockYatra is not, and does not operate or hold itself out as, any of the following:

3.1 StockYatra is not a regulated securities business of any kind, including:

a. a securities broker or dealer;
b. a merchant banker, market maker, or securities dealer;
c. a stock exchange or trading platform for real securities;
d. a portfolio or asset manager;
e. a collective investment scheme, mutual fund or fund manager;
f. an investment adviser or research analyst;
g. a depository, depository participant, or custodian.

3.2 We do not perform, offer or arrange any of the licensed activities above, and nothing on the Service should be read as us doing so.

4. No Real Securities Transactions

4.1 StockYatra does not buy, sell, subscribe for, or deal in any real securities on your behalf or at all.

4.2 There is no real order routing. Nothing you do on the Service places, matches, clears or settles an order on NEPSE or any other exchange or market.

4.3 Every trade you see is executed inside our simulation against simulated or delayed data. It has no effect on any real market, price or security.

5. No Client Funds or Securities Held

5.1 We do not hold, control or manage client money for investment, and we do not hold any securities for you. StockYatra is not a custodian and operates no client or trust account for securities.

5.2 Where you make an optional purchase, any amount is handled as payment for in-app educational services through our payment providers - not as an investment, deposit or client balance under securities law. See the Refund Policy for how purchases are treated.

5.3 "Coins" and virtual trading balances are in-app educational currency with no monetary value; they are

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non-withdrawable and not redeemable for real money or securities.

6. Not Registered, Licensed or Endorsed by SEBON or NEPSE

6.1 StockYatra is not registered with, licensed by, authorised by, or supervised by the Securities Board of Nepal (SEBON) or the Nepal Stock Exchange (NEPSE).

6.2 Neither SEBON nor NEPSE has reviewed, approved, sponsored or endorsed StockYatra, its content, or any simulated result it produces. No such approval or endorsement should be inferred from any part of the Service.

6.3 Because StockYatra conducts no real securities business, it does not require and does not hold a securities licence from SEBON or membership of NEPSE.

7. Nominative Use of Names, Indices and Symbols

7.1 "NEPSE", the names of indices, and individual company names and stock symbols are used nominatively - that is, only to identify the real-world market that our educational simulation refers to.

7.2 This use does not imply any affiliation with, sponsorship by, partnership with, or endorsement by NEPSE, SEBON, any index provider, or any listed company. All such names, marks and symbols remain the property of their respective owners.

7.3 Prices and data shown for these names are simulated or delayed and are provided for education only - they are not a live, official or authoritative feed.

8. No Solicitation or Distribution of Securities

8.1 Nothing on StockYatra is an offer, invitation, solicitation, recommendation or inducement to buy, sell, subscribe for, or deal in any security, fund unit, IPO or financial product.

8.2 We do not distribute, underwrite, place or market any securities, and we do not act as an agent or intermediary for anyone who does.

8.3 Any reference to real companies, IPOs or instruments is descriptive and educational, and must not be relied on as a basis for a real investment decision.

9. Educational Content Only

9.1 Articles, guides, tooltips, in-app explanations and community material are general educational information. They are not a prospectus, offer document, research report or investment recommendation.

9.2 Nothing on StockYatra is investment, financial, legal or tax advice, and none of it is tailored to your personal circumstances, objectives or risk tolerance.

9.3 Before making any real financial decision, do your own research and consider seeking advice from a licensed professional. See the Risk Disclaimer for the full position.

10. Optional Purchases & Anti-Abuse

10.1 Some features may be offered as optional paid services. Payments are processed by third-party payment providers, and any deposited value is verified before it is applied to your account.

10.2 We apply reasonable anti-fraud, anti-money-laundering and anti-abuse measures - such as verification, limits and monitoring - to protect the Service and its users.

10.3 These measures support the integrity of an educational product. They do not make StockYatra a provider of financial, payment or securities services, and we do not offer any such regulated service.

11. Jurisdiction & Responsible Use

11.1 StockYatra is built in Nepal, for Nepal. The Service is governed by the laws of Nepal, and disputes are

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subject to the courts of Kathmandu, Nepal, as set out in the Terms of Use.

11.2 We make no representation that the Service is appropriate or available for use in any particular place. If you access it from elsewhere, you do so on your own initiative.

11.3 You are responsible for complying with the laws, regulations and tax rules that apply to you. Access is not permitted where it would be unlawful.

12. Reporting a Concern or Regulatory Query

12.1 If you have a regulatory question, or believe any part of the Service is being described or used in a way that misstates its nature, contact us at legal@stockyatra.com.

12.2 Please include enough detail for us to understand and investigate the concern. We review such queries in good faith, though we cannot guarantee any particular outcome or timeframe.

12.3 Complaints about your own account or a dispute may also be raised through our Grievance & Dispute Resolution process.

13. Changes to This Notice

13.1 We may update this notice from time to time. The current version is always the one published at stockyatra.com/legal/regulatory-compliance, and the effective date at the top reflects the latest revision.

13.2 Material changes will be notified through the Service or by other reasonable means. Continued use after a change means you accept the updated notice.

14. Contact

14.1 Regulatory and compliance queries: legal@stockyatra.com. For related terms, see the Terms of Use and Risk Disclaimer.

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