



**APPLICATION - JOINT ACCOUNT with MINOR**

Investor A and Investor B, through a guardian, as Investor B is presently a minor, executed the Kristal Service Agreement in order to obtain services from Kristal.AI. Investor A and Investor B, now, intend to operate account(s) with Kristal.AI in joint (Anyone or Survivor) mode. The details of the Investor A and Investor B are as set out below:

	<b>Investor A (PRIMARY HOLDER)</b>	<b>Investor B = Minor (SECONDARY HOLDER)</b>	<b>Investor B (Guardian)</b>
Name:			
Email ID:			
Phone Number:			
DOB:			
PAN:			

In view of the above, Investor A and Investor B, through the guardian, hereby undertake as set out below:

We (Investor A and Investor B) hereby confirm and agree:

- a) To open Account(s) with Kristal.AI in JOINT (Anyone or Survivor) and receive services, as specified in the Kristal Service Agreement;
- b) To abide, at all times, by the terms and conditions in Kristal Service Agreement, Terms of Service, Privacy Policy and other instructions communicated by Kristal.AI from time to time
- c) Kristal.AI will only consider risk profile of **Investor A** for the purpose of the joint account(s);
- d) Kristal.AI will communicate solely with **Investor A** and all instructions/communications is understood to be made to both Investors;
- e) **Investor A** will have online access to the Platform and the Investor B waives his/her right to online access of the Platform;
- f) **Investor B** shall complete his/her Know Your Customer and risk profile, in accordance with the Kristal Service Agreement and applicable laws, upon attaining majority (currently upon attaining 18 years of age);

**Signed by:**

Investor A )

Investor B (Guardian) )

For and behalf of Investor B

**Date:**

**Place:**