

LRS Investments

About Kristal.AI

Kristal Advisors (brand name Kristal.AI) is an award-winning AI-driven investment management company, licensed and operating in Singapore, Hong Kong and India. We specialize in building best-in-class investment portfolios for investors with a medium/long-term horizon, strategized by some of the world's top financial advisors, utilising our proprietary Advisory Algorithm helping our clients to choose the best strategies (branded as Kristals) optimised for their financial goals and investment appetite.

Role of Kristal.ai

Kristal.AI, via its regulated entities provide investment advice and underlying execution of the transactions in global markets. Please refer to the event flow below.

- A) Clients will Sign Up and get onboarded onto the KRISTAL.AI platform via web/app to open the Kristal Account for investments in ETFs traded on international exchanges.
- B) A portfolio recommendation based on Customers' investment appetite and objectives is generated. The Customer may choose to create their own Portfolio with the Kristals made available to them.
- C) The Customer will need to remit funds to their Kristal Account in accordance with the LRS norms to proceed.
- D) The Customer funds are first received in a Trust Bank Account held with DBS, Singapore (details below) and then applied to their Kristal Account for subsequent deployment.
- E) Kristal Advisors (SG) Pte Ltd is a MAS regulated entity in Singapore. It executes and manages the investments of the clients.

Nature of Investment:

The investments are executed and custodised with Saxo Capital Markets, Singapore (MAS regulated entity).

Purpose code of the transfer:

S0001- Indian Portfolio investment abroad - in equity shares.
S0002- Indian Portfolio investment abroad - in debt instruments

Applicability of Form 15CA/ CB:

NOT APPLICABLE. Indian Portfolio investment abroad - in equity shares falls under the list of payments of specified nature mentioned in Rule 37BB of the Income Tax Act, 1961 which do not require submission of Forms 15CA and 15CB.

Beneficiary details:

Beneficiary name	KRISTAL ADVISORS SG PTE LTD CLIENT
Beneficiary address	Kristal Advisors (SG) Pte Ltd. 50-03, AXA Tower, 8 Shenton Way, Singapore 068811
Bank name	DBS BANK LTD
Account Number	0720048610
Bank Address	12 Marina Boulevard, DBS Asia Central, Marina Bay Financial Centre Tower 3, Singapore – 018982
Bank swift code	DBSSSGSGXXX

Kindly mention your Kristal ID or Kristal Account Number in Notes/Reference while instructing your bank to ensure efficient application of your funds to your account.

Assistance:

Kindly let us know if you need any further clarification on the same. Our Compliance team will be more than happy to speak and help ease the investment process. Write to us at support@kristal.ai.