



# CLIENT ADVISORY AGREEMENT

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## 1. Parties

This Advisory Agreement (the "Agreement") is made between **The Dream Finance**, Ahmedabad, Gujarat ("Advisory Firm"), and the undersigned client ("Client").

## 2. Nature of Services

The Advisory Firm provides documentation, structuring, preparation, assessment, and facilitation services for applications related to international project funding under the ECB framework. The Advisory Firm is not a lender, financier, broker, agent, underwriter, or money service provider.

## 3. Advisory Capacity Only

The Client understands and agrees that The Dream Finance acts strictly as an advisory and consultancy provider. The Advisory Firm does not guarantee or assure any outcomes including approvals, sanctions, term sheets, interest rates, funding amounts, or disbursements.

## 4. No Guarantee Clause

All decisions regarding approvals, sanctions, term sheets, due diligence results, and loan disbursement are made entirely by overseas lenders. The Advisory Firm holds no control or influence over lender decisions.

## 5. Fees & Non-Refundability

All fees, retainers, processing costs, documentation charges, and advisory fees paid to the Advisory Firm are strictly non-refundable under all circumstances, irrespective of lender outcome, due diligence results, or Client withdrawal.

## 6. Client Responsibilities

The Client agrees to submit accurate, authentic, and complete documents including financials, KYC, project details, bank statements, projections, and compliance records. Any delay or rejection resulting from incorrect or incomplete information shall not be the responsibility of the Advisory Firm.

## 7. Compliance

The Client agrees to comply with RBI's ECB Master Directions, FEMA regulations, AML/KYC norms, and lender documentation requirements.

## 8. No Handling of Funds

The Advisory Firm does not receive, transfer, process, or handle any loan amounts or financial transactions. All transactions occur directly between the Client and the lender.

## 9. Confidentiality

Both parties agree to maintain confidentiality of documents and information shared, except as required by lenders or regulators.

### **10. Limitation of Liability**

The Advisory Firm's liability is strictly limited to the advisory fees paid. The Advisory Firm shall not be responsible for indirect, consequential, business, financial, or reputational losses.

### **11. Termination**

Either party may terminate this Agreement with written notice. However, termination does not entitle the Client to any refund.

### **12. Governing Law**

This Agreement is governed by Indian law and falls under the jurisdiction of courts in Ahmedabad, Gujarat.

### **13. Acceptance**

By signing below, the Client confirms full understanding and acceptance of the advisory-only nature of services, non-guarantee clauses, and non-refundable fee policy.

#### **CLIENT DETAILS**

Client Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

#### **For The Dream Finance**

Ahmedabad, Gujarat

Authorized Signatory: \_\_\_\_\_