PAY-OUT POLICY

Microcurves Trading Private Limited has a dedicated team for processing fund pay-out request received from clients. The client may request for pay-out of the funds as per the below modes.

- 1. Request through phones at our dedicated Customer Care Team or BA support Desk.
- 2. Request through Internet Based trading platform provided to the client, if internet trading facility provided to clients.
- 3. Request through their dedicated RMS.

Whenever a pay-out request is received through any of the above mentioned modes, it is forwarded for necessary approval and further processing. Funds are transferred to client's bank account registered with us electronically (NEFT/RTGS/FT), or cheque is issued as per the request received. Funds pay-out request is processed from Monday to Friday (Except Holidays) in following slots depending upon time of request.

- 1. **Request received before 11 am** Funds shall be released to the client's bank account by 2 P.M. on same day.
- 2. **Request received between 11 am and 3 pm** Funds shall be released to the client's bank account by 6 pm on same day.
- 3. **Request received after 3 pm** –Request shall be processed next day and Funds shall be released to the client's bank account by 2 P.M. on next day.

In case, Client has updated more than one bank accounts in our records; funds shall be transferred in the Primary bank account as per our records. However, if the transfer of funds gets rejected, then funds may be transferred to another Bank account.

Disclaimer:-

The above mentioned time lines for payout of funds are subject to availability of Banking operations and System connectivity. The client shall not have any claim against the Company for delay in transferring of payout on account of banking operational delay, system connectivity or for any reason which is beyond control of the Company.

Note: This Policy shall be effective from September 01, 2021