

## TradeCred Platform UHNI Scheme

	UHNI	UHNI+
Ticket Size (& Multiples) / PAN	INR 1 crore	INR 3 crores
Lock In	Five Months	NIL
Liquidation Guarantee	10 days	7 days
Maturity Buyback Guarantee	Yes	Yes
Target IRR	12.0%	12.0%

### Explanations

- a) Lock In - Liquidation cannot be exercised for the lock in tenure from the start date of investment
- b) Liquidation Guarantee - TradeCred guarantees that the entire portfolio will be liquidated within the liquidation guarantee tenure from date of request. If date of request is 4 Sep 2022, then over next 7 days (By 11 Sep 2022) , the portfolio will be liquidated. There will be no liquidation cost ever for Users
- c) Maturity Buyback Guarantee - TradeCred will buy back the portfolio from the User if there is any delay on maturity. User is insulated from default and credit risk

### Other T&Cs

- a) Risk of non deployment of funds is with TradeCred. Target IRR will be earned from next working day of transfer of funds into User escrow account
- b) Users will have no control over the deployment of funds. TradeCred UHNI support team will manage the portfolio ([uhnisupport@tradecred.com](mailto:uhnisupport@tradecred.com)). User will have view access to their portfolio
- c) If IRR is lower than Target IRR at deal level, User will get compensated via cashback on maturity / liquidation

## **TradeCred Platform UHNI Scheme**

- d) Entire amount has to be transferred at once and withdrawn at once. The same may again be redeployed at option of User, without any Lock In period.
- e) In case of an existing User, if the portfolio is more than ticket size, the same can be handed over on Day 0.
- f) TradeCred can discontinue this scheme with a notice of 7 days, but not before 24 months of the User opting for the same
- g) Target IRR, Ticket Size is subject to change every year in September, December, March and June for new Users only. Please ask for latest UHNI Scheme document at [uhnisupport@tradecred.com](mailto:uhnisupport@tradecred.com)