

## **Tirumala Academy Terms and Conditions**

### **1. Subscription Fees and Validity**

**Fee Structure:** The Tirumala Academy subscription fee is ₹9,999/- plus applicable GST.

**Validity Period:** The subscription is valid for a period of 12 months from the date of activation.

**Non-Refundable Policy:** The subscription fee is strictly non-refundable. Subscribers agree to this policy upon enrollment and understand that no refunds will be provided under any circumstances, including partial or unused subscription periods.

### **2. Withdrawal Policies and Procedures**

**Minimum Withdrawal Amount:** The minimum withdrawal threshold is set at \$20.

Withdrawals cannot be processed for amounts below this threshold.

**Compulsory Withdrawal Request:** Subscribers must submit a formal withdrawal request to initiate the transfer of funds. Without this request, the withdrawal will not be processed.

**Administrative and TDS Deductions:** Upon withdrawal, a 5% administrative fee and a 5% TDS (Tax Deducted at Source) will be deducted from the withdrawal amount. These deductions apply exclusively to the bonus amount and do not impact the principal trading amount.

**Processing Time:** All withdrawal requests will be processed within 24 to 72 working hours, subject to the availability of funds and compliance with all relevant procedures.

### **3. Program-Specific Deductions**

**IB Program and GrowthMaximizer:** Subscribers participating in the IB (Introducing Broker) program and GrowthMaximizer will incur a 10% deduction on all withdrawals for administrative purposes. This deduction is applied to the withdrawal amount to cover operational costs associated with these programs.

### **4. Profit Sharing and Copy Trading**

**Profit Distribution:** Tirumala Academy offers a 50% profit-sharing arrangement for subscribers engaged in copy trading. This means that 50% of the profits generated through copy trading activities will be credited to the subscriber's account.

**Eligibility:** To be eligible for profit sharing, subscribers must comply with all terms and conditions related to copy trading as outlined by Tirumala Academy and the associated broker.

### **5. Fund Deposit, Activation, and Withdrawal**

**Activation Timeline:** Deposited funds will be activated and made available for trading within 24 to 72 working hours after the deposit has been successfully completed and verified.

**Withdrawal Flexibility:** Subscribers are free to withdraw their deposited funds at any time, either partially or in full. The withdrawal will be processed within 24 to 72 working hours,

and the amount can be withdrawn in either INR or USD, depending on the subscriber's preference.

**Broker Terms Compliance:** All deposits, withdrawals, and trading activities are subject to the terms and conditions set forth by the broker associated with Tirumala Academy. Subscribers must adhere to these broker-specific terms in addition to Tirumala Academy's policies.

## **6. Funded Account Challenge**

### **A. Enrollment and Communication**

**Enrollment Process:** Upon successful deposit, the subscriber will receive detailed information regarding the Funded Account Challenge via a phone call or WhatsApp message. This information will include the specific conditions and steps necessary to qualify for the funded account.

**Non-Refundable Deposit:** The deposit made to participate in the Funded Account Challenge is non-refundable under any circumstances.

### **B. Eligibility and Verification**

**Eligibility Period:** Subscribers must complete a 15-day eligibility period. During this time, the subscriber must meet specific criteria as communicated by Tirumala Academy.

**Verification Period:** Following the eligibility period, there is an additional 15-day verification period. During this period, the subscriber's trading performance will be evaluated to determine qualification for the funded account.

### **C. Funded Account Activation**

**Funding Approval:** Upon successful verification, the subscriber will be granted access to a funded account.

**Daily and Monthly Loss Limits:** The funded account will have strict loss limits:

**Daily Loss Limit:** A maximum daily loss of 3% is allowed.

**Monthly Loss Limit:** A maximum monthly loss of 5% is permitted.

**Automatic Account Closure:** If the subscriber's losses exceed the 5% monthly limit, the funded account will be automatically closed, and any remaining funds will be forfeited. The initial deposit will not be refunded.

## **7. User Responsibilities and Conduct**

**Account Security:** Subscribers are responsible for safeguarding their account credentials, including usernames and passwords. Tirumala Academy will not be held liable for any losses or damages resulting from unauthorized access to a subscriber's account due to negligence or failure to secure login information.

**Compliance with Laws:** Subscribers are required to comply with all applicable local, national, and international laws and regulations while using Tirumala Academy's services. Any illegal or unethical behavior will result in immediate suspension or termination of the subscriber's account without prior notice.

**Prohibited Activities:** Subscribers are prohibited from engaging in activities that may harm

Tirumala Academy's operations, including but not limited to, fraudulent activities, money laundering, and misuse of the platform.

## **8. Amendments, Modifications, and Notifications**

**Right to Amend:** Tirumala Academy reserves the right to modify or amend these Terms and Conditions, including but not limited to, changes in subscription fees, withdrawal policies, profit-sharing arrangements, and the affiliate plan.

**Notice of Changes:** Any amendments to these terms will be communicated to subscribers via email or through notifications on the Tirumala Academy platform. Subscribers are encouraged to regularly review these terms to stay informed of any updates.

**Continued Use:** Continued use of Tirumala Academy's services after any changes have been made to these terms constitutes acceptance of the revised terms.

## **9. Limitation of Liability and Disclaimers**

**Service Availability:** While Tirumala Academy strives to provide uninterrupted access to its services, it does not guarantee continuous, error-free, or secure access to the platform.

Technical issues, maintenance, and other factors may result in temporary service interruptions.

**Financial Risk:** Trading in financial markets carries inherent risks, and subscribers acknowledge that they may incur losses. Tirumala Academy will not be held liable for any financial losses or damages arising from trading activities, whether self-directed or copy trading.

**Disclaimer of Warranties:** Tirumala Academy provides its services on an "as-is" and "as-available" basis without any warranties, express or implied. The Academy disclaims all warranties, including but not limited to, implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

## **10. Governing Law and Jurisdiction**

**Applicable Law:** These Terms and Conditions are governed by and construed in accordance with the laws of India, without regard to its conflict of law principles.

**Jurisdiction:** Any disputes arising out of or in connection with these terms shall be subject to the exclusive jurisdiction of the courts located in India.

## **11. Termination and Suspension of Services**

**Termination by Subscriber:** Subscribers may choose to terminate their subscription at any time. However, the subscription fee is non-refundable, and termination will not entitle the subscriber to any refund.

**Termination by Tirumala Academy:** Tirumala Academy reserves the right to suspend or terminate a subscriber's account without prior notice if the subscriber is found to be in violation of these Terms and Conditions or engages in activities deemed harmful to the platform's integrity.

**Effect of Termination:** Upon termination, the subscriber's access to the platform will be revoked, and any outstanding balances or dues must be settled within 30 days.

## **12. Data Privacy and Confidentiality**

**Data Collection:** Tirumala Academy collects and processes personal data in accordance with its Privacy Policy. Subscribers consent to the collection, use, and storage of their personal information as outlined in the Privacy Policy.

**Confidentiality:** Tirumala Academy is committed to maintaining the confidentiality of subscriber information. However, subscribers acknowledge that certain information may be disclosed to comply with legal obligations or to protect the Academy's rights.

## **13. Contact Information and Support**

**Customer Support:** Subscribers with questions, concerns, or issues related to these Terms and Conditions or any other aspect of the Tirumala Academy platform may contact customer support at [thirumalaacademy@gmail.com](mailto:thirumalaacademy@gmail.com). The support team is available to assist with inquiries and provide guidance as needed.

**Feedback and Suggestions:** Tirumala Academy welcomes feedback and suggestions from subscribers. Any feedback provided by subscribers may be used to improve the platform and services, without any obligation to compensate the subscriber.