



## TERMS & CONDITIONS

The customers can purchase jewellery from the 10th month of enrolment with full benefits

- The monthly advance against purchase of jewellery must be equal and paid continuously for eleven months, the advance payments cannot be extended beyond the 11th month and is not transferrable under any circumstance.
- On completion of eleven months from the date of enrolment, the customer will be eligible to purchase Gold jewellery of their choice without VA (Value Addition) up to 18% including Gold coins (except Special items like Ethnic and Vintage jewellery & Pooja Items) restricted to the accumulated Value or the accumulated Gold weight.
- Whenever there is a rate reduction offer on Gold jewellery (example: Rs.100/- less per gram), the discount will be applied only on the prevailing gold rate. This reduced rate will then be compared with Average gold rate and the lower among the two will be applied. Illustration: Offer Rs. 100/- less per Gram, the prevailing gold rate: Rs.5000/- per gram and the average gold rate: Rs. 4000/- per gram. Prevailing gold rate after applying the offer: Rs. 4900/- per gram. In this case, the average gold rate (Rs.4000) is lower than the offer applied prevailing gold rate (4900) and so the lower rate of Rs. 4000 /- per gram will be applicable for VA calculation.
- The monthly advance against purchase of jewellery must be paid within the 10th of every month. The advance amounts paid will not be eligible for any interest.
- Customers will have to bring the customer receipt book every month while paying the advance amount, and should be surrendered at the time of Gold purchase.
- Balance advance amount, if any will not be refunded in cash and only can be adjusted on purchase of Gold/silver coins.
- This Flexi plan is a unique plan and will not be linked to any other existing schemes/offers.
- In case of change in address or change in mobile number or loss of Pass book, the customer should inform the company in writing with proper KYC details.
- The customer may appoint a nominee on submission of KYC details for both self and the nominee. The Guardian will sign and will also be the nominee in case of minor.
- Payments of monthly advance against purchase of jewellery beyond the stipulated period will not be allowed.
- The customer can take delivery of selected jewellery while redemption at any of our Khazana Jewellery showrooms in India.
- Advance against purchase of jewellery can be made through Cash, Credit/Debit cards, NEFT/RTGS, UPI transfers, and Local cheque,

## TERMS & CONDITIONS

- PDC or DD in favour of "Khazana Jewellery Pvt. Ltd". Online payments can be made through our website ([www.khazanajewellery.com](http://www.khazanajewellery.com)) or by downloading the Khazana Jewellery Mobile App.
- Any bank charges to be borne by the customer only.
  - Customers who choose to pre-close the enrolment will be eligible for benefit as per closure benefit clause.
  - This is the agreement for Sale of Gold Jewellery on advance amount accumulated in terms of weight or value of the Gold contracted to be purchased in future with each advance paid.
  - The customer can purchase jewellery from the 11th month of enrolment, however, before 345 days from the date of enrolment. Customer's advance amount will be refunded if not purchased within 345 days from the date of enrolment.
  - When the customer purchases jewellery in excess of accumulated amount/gold weight, the wastage (VA) as applicable will be borne by the customer for the excess amount/weight.
  - GST & any other government levies at the time of billing / delivery will be borne by the customer.
  - The Customer Signature, ID and address proof will be verified at the time of billing / delivery.
  - Company at its sole discretion can alter, amend, modify, add or delete any of the terms and conditions from time to time.
  - All disputes are subject to the jurisdiction of the competent courts in Chennai.
  - If the customer discontinuous during 7th or 8th month of enrolment, the member will be entitled to 60% discount on the wastage (VA) and for discontinuation during the 9th month, the member will be entitled to 80% discount on the wastage (VA) limited to the accumulated gold weight under the plan. The customer will pay the balance wastage (VA) on the accumulated gold weight on the basis of their average gold rate or prevailing gold rate whichever is lower.
  - If the customer discontinues during 10th month, the member will be entitled to NO wastage (VA) up to 18% to the extent of accumulated gold weight under the plan.

## CLOSURE BENEFITS

CLOSURE MONTHS	(VA) VALUE ADDITION BENEFIT
After 10 months	100%
During 9 months	80%
During 7 & 8 months	60%
Below 6 months	No benefit

# KHAZANA JEWELLERY

[www.khazanajewellery.com](http://www.khazanajewellery.com)

CHENNAI - T. Nagar: 044-24364501 | Cathedral Road: 044-28117046 | Anna Nagar: 044-42631900 | Velachery: 044-42163900 • COIMBATORE: 0422-4213900  
 SALEM: 0427-4265900 • PUDUCHERRY: 0413-4209900 • TIRUNELVELI: 0462-4210900 • BENGALURU - Jayanagar: 080-41539900 | Marathahalli: 080-25400009 • BELLARY: 08392-271600 • VIZAG - Dwaraka Nagar 1: 0891-6668900 | Dwaraka Nagar 2: 0891-6672900 | Gajuwaka: 0891-2573900  
 VIJAYAWADA: 0866-6643900 • GUNTUR: 0863-6633900 • KAKINADA: 0884-6661900 • RAJAHMUNDRY: 0883-6656900 • BHIMAVARAM: 08816-239901  
 TIRUPATI: 0877-6644900 • NELLORE: 0861-2354900 • SRIKAKULAM: 08942-228901 • ONGOLE: 08592-227001 • ANANTAPUR: 08554-220900  
 VIZIANAGARAM: 08922-252900 • KADAPA: 08562-244456 • KURNOOL: 08518-221900 • AMALAPURAM: 08856-236900 • ANAKAPALLE: 08924-222900  
 GOPALAPATNAM: 0891-2526900 • TUNI: 08854-255900 • HYDERABAD: Somajiguda: 040-66639900 | Kukatpally: 040-40204900 | A.S. Rao Nagar: 040-24889900 | Dilukhnagar: 040-66461900 | Chandanagar: 040-23038900  
 KHAMMAM: 08742-228900 • BERHAMPUR: 0680-2250901. (Open on all days)

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BUYING YOUR FAVOURITE GOLD JEWELLERY IS NO MORE A DREAM.

KHAZANA JEWELLERY

# GOLDEN FLEXI

PURCHASE ADVANCE PLAN

# KHAZANA JEWELLERY

[www.khazanajewellery.com](http://www.khazanajewellery.com)

# SAVE NOW.

Buy your favourite gold jewellery in 11 months.



Buying your dream gold jewellery is now a reality, thanks to Khazana's Golden Flexi Plans. This enables you to buy gold jewellery in advance for weddings and auspicious occasions through either the value-based or the gold weight-based option. Join this plan now and purchase your favourite designs in 11 months from the date of enrolment.

## KHAZANA GOLDEN FLEXI PLAN BENEFITS

S. No.	Scheme	Wastage (VA)	Making Charges	Discount per carat	On MRP
1	Gold	No VA (Up to 18%)			
2	Diamond - Non MRP		20%	20%	
3	Diamond - MRP				15%
4	Uncut Diamond	No VA (Up to 18%)		10%	
5	Platinum		20%	20%	
6	Gems stones	No VA (Up to 18%)		10%	
7	Silver Articles (Regular)	No VA (Up to 16%)			
8	Silver Articles (Antique)	50%	50%		
9	Silver Jewellery (MRP)				20%
10	Ruby & Emerald	No VA (Up to 18%)		10%	

\*No VA on Gold/Silver coins and bars. Conditions apply.



## HOW KHAZANA GOLDEN FLEXI PLAN WORKS

Month	Monthly Advance	Gold Rate (₹)	Option 1 (Weight - grams)	Option 2 (Amount - ₹)
1	5000	4600	1.09	5000
2	5000	4750	1.05	5000
3	5000	4800	1.04	5000
4	5000	4900	1.02	5000
5	5000	5000	1.00	5000
6	5000	4900	1.02	5000
7	5000	4800	1.04	5000
8	5000	4700	1.06	5000
9	5000	4650	1.08	5000
10	5000	4550	1.10	5000
11	5000	4500	1.11	5000
			11.61	55000
			<b>Total Accumulated Weight</b>	<b>Total Accumulated Amount</b>

You can choose either the weight-based option or the value-based option upon maturity at the time of purchase. This table is for illustrative purposes only.

## MANAGE YOUR KHAZANA GOLDEN FLEXI PLAN THROUGH OUR WEBSITE OR APP

### STEP 1

Visit [www.khazanagoldenflexi.com](http://www.khazanagoldenflexi.com) or download the Khazana Jewellery app



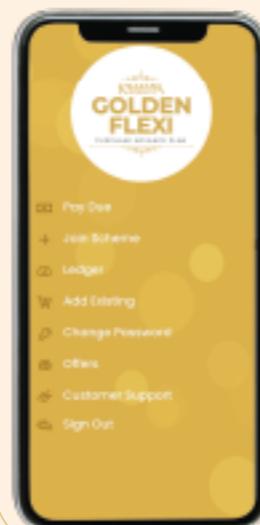
### STEP 2

Create an account or log in to your account



### STEP 3

Enrol into a new jewellery saving scheme, pay your monthly instalment or merge your existing scheme online.



SCAN THE QR CODE BELOW TO PAY ONLINE



## FREQUENTLY ASKED QUESTIONS (FAQS)

### What if I purchase jewellery exceeding the accumulated amount or gold weight?

If you purchase jewellery in excess of the accumulated amount or gold weight, the wastage (VA) as applicable will be borne by you for the excess amount or weight.

### Can I purchase gold coins?

Absolutely. You can purchase gold coins without wastage (VA) and making charges.

### Will cash be refunded?

Cash will not be refunded under any circumstance, as per Government regulations.

### How do I know the weight of gold accumulated?

The accumulated gold weight will be updated in your passbook and online/mobile app on a monthly basis while making the advance payment.

### Can all the monthly payments be paid in advance?

The Monthly payment cannot be carried over, or paid in advance.

### Can the member pay the advance monthly payments in any of the Khazana showrooms?

Yes, the members can make the monthly advance payments in any of the Khazana showrooms in India, or Online at [www.khazanagoldenflexi.com](http://www.khazanagoldenflexi.com)

### Can the member purchase special items like Ethnic and vintage jewellery & Pooja items?

Yes, the members can purchase special items, with wastage (VA) and making charges as applicable

### What will happen after the completion of the plan period?

On completion of eleven months from the date of enrolment, you will be eligible to buy gold jewellery of your choice without VA (Value Addition) up to 18% restricted to the accumulated value or the gold weight.

### Is the monthly advance amount fixed or variable?

The monthly advance payment amount is fixed.

### Can this plan be clubbed with other offers?

No, this Flexi plan is unique and cannot be linked to any other existing schemes/offers.

### Can I redeem the jewellery only at the showroom where I enrolled in the plan?

No, during the redemption stage, you can take the delivery of the selected jewellery at any of our Khazana Jewellery showrooms in India.

### Will Wastage (VA) be charged on special items?

Yes, wastage (VA) will be charged on special items like Ethnic Jewellery, Vintage Jewellery, Pooja items, Silver Articles & Silver jewellery and other special items not included in this list. Precious stones / semi-precious stones / Zircon / Birthstones and other stone charges will be applicable. If a member wishes to purchase any of the above mentioned, they may contact showroom.

### How do I pay the monthly advance payment?

The monthly advance against purchase of jewellery must be paid within the 10th of every month. Advance against purchase of jewellery can be made through Cash, Credit/Debit cards, NEFT/RTGS, UPI transfers, and Local cheque, PDC or DD in favour of "Khazana Jewellery Pvt. Ltd". Online payments can be made through our website ([www.khazanajewellery.com](http://www.khazanajewellery.com)) or by downloading the Khazana Jewellery Mobile App.

### Will there be GST?

Yes, GST and any other government levies will be borne by you at the time of billing.

### What if I discontinue?

If you discontinue within 6 months of enrolment, you will not be eligible for Discount on Wastage (VA). However, if you discontinue during 7th or 8th month of enrolment, the member will be entitled to 60% discount on the wastage (VA) and for discontinuation during the 9th month, the member will be entitled to 80%, discount on the wastage (VA) limited to the accumulated gold weight under the plan. You will pay the balance wastage (VA) on the accumulated gold weight on the basis of their average gold rate or prevailing gold rate whichever is lower. If you discontinue during 10th month, you will be entitled to NO wastage (VA) up to 18% to the extent of accumulated gold weight under the plan.

### What if I do not pay continuously?

You will be eligible for No Wastage (VA) on purchase only after you have paid all advance payments continuously. If there is any default in the monthly advance payment, the plan will be discontinued.

### When can I purchase jewellery in this plan?

You can purchase gold jewellery from the 11th month of enrolment, however, before 345 days from the date of enrolment. The advance amount will be refunded if the purchase is not made within 345 days from the date of enrolment.