



## TERMS & CONDITIONS

### Customer can purchase jewellery after 11 months of advance paid with full benefits

- 1) The pre-booking advance against purchase of jewellery must be for a minimum value of ₹10000/- and there is no maximum limit. This advance is not transferable under any circumstance.
- 2) Customer will get credit in terms of gold weight in grams (in 22 carat price) equivalent to the advance paid on the prevailing gold rate of the Company on the date of their payment or realisation of money to company account.
- 3) **On completion of 11 months from the date of payment, the customer will be eligible to purchase Gold Jewellery of their choice without VA (Value Addition) upto 18% including Gold coins restricted to the gold weight pre-booked to their account. Applicable stone charges will be collected extra from the customers.**
- 4) Pre-booking advance can be made through Old gold, Cash, Credit / Debit cards, NEFT/RTGS, UPI, Bank transfer in favour of "Khazana Jewellery Pvt. Ltd.,"
- 5) Any bank charges to be borne by the customer only.
- 6) Customers will be issued with Pre-booking Advance Receipt in original while making advance payment.
- 7) Customer should surrender the original pre-booking advance receipt at the time of purchase of jewellery.
- 8) This is the agreement for Sale of Gold Jewellery in terms of weight of the Gold contracted to be purchased in future on the advance paid.
- 9) This pre-booking advance against purchase of jewellery will not be linked to any other existing schemes / offers.
- 10) The advance amount paid will not be eligible for any interest.
- 11) **The customer can purchase jewellery after 11 months or within 360 days from the date of advance paid. No refund of money is allowed under any circumstance.**
- 12) The customer can take delivery of the selected jewellery at any of our Khazana Jewellery showrooms in India.

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- 13) If the customer does not undertake the purchase of jewellery within 360 days from the date of advance paid, the customer authorises the company to raise the sale invoice in his/her name towards sale of gold with applicable GST and held with the company till delivery is taken by the Customer.
- 14) Customers who choose to pre-close the advance will be eligible for benefit as per closure benefit clause.
- 15) When the customer purchases gold jewellery in excess of pre-booked gold weight, the wastage (VA) as applicable will be borne by the customer for the excess weight.
- 16) Balance advance amount, if any, after billing will not be refunded in cash and only can be adjusted against purchases of Gold Jewellery or Gold coins.
- 17) In case of change in address or change in mobile number or loss of advance receipt, the customer should inform the company in writing with proper KYC details.
- 18) 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.
- 19) GST & any other government levies at the time of billing / delivery will be borne by the customer.
- 20) The customer signature, ID and address proof will be verified at the time of the billing / delivery.
- 21) Company, at its sole discretion, can alter, amend, modify, add or delete any of the terms and conditions from time to time.
- 22) All disputes are subject to the jurisdiction of the competent courts in Chennai.

## CLOSURE BENEFITS

CLOSURE DAYS	(VA) VALUE ADDITION BENEFITS
FROM 331 DAYS	UPTO 18%
303 -330 DAYS	UPTO 10%
241 - 302 DAYS	UPTO 9%
181 - 240 DAYS	UPTO 7%
BELOW 180 DAYS	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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**KHAZANA  
JEWELLERY**  
**GOLDEN  
DREAMS**  
**PRE-BOOKING ADVANCE PLAN**



Buying your dream jewellery  
is now a reality  
with Khazana Jewellery.

— KHAZANA JEWELLERY —  
**GOLDEN DREAMS**  
**PRE-BOOKING ADVANCE PLAN**

## PRE-BOOK NOW.

Buy your favourite  
gold jewellery.

Introducing Khazana's Pre-Booking Advance Plan - a smart, secure, and convenient option to acquire your dream gold jewellery. Safeguard your favorite jewellery from rising gold rates by paying the full amount in advance and reserving them for special occasions like weddings and auspicious events. Enrol in the plan today to lock in the booking day's rate, ensuring a fixed and protected gold price. Purchase your jewellery without any Value Addition charges upto 18%, after 11 months.



## FREQUENTLY ASKED QUESTIONS (FAQs)

### What is Pre-booking advance Plan?

Pre-booking Advance Plan gives customers freedom from worrying about fluctuating gold rates that aids them in their jewellery shopping. With this plan, the customers can secure the Gold Rate as on the booking day's rate and keep it for a period of 11 months with the option to buy Gold jewellery without VA (Value Addition) upto 18%.

### How do I pay the advance payment?

The Pre-booking advance against purchase of jewellery can be made through Old Gold, Cash, Credit/Debit Cards, NEFT/RTGS, UPI and Bank Transfer in favour of "Khazana Jewellery Pvt. Ltd.

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

You can purchase gold jewellery after 11 months or within 360 days from the date of advance paid. The advance amount will not be refunded if the purchase is not made within 360 days from the date of advance paid.

### What happens if I am not purchasing the gold jewellery within 360 days?

If you are not undertaking the purchase of gold jewellery within 360 days from the date of advance paid, by default, you are authorizing the company to raise the Sale Invoice in your name towards sale of gold with applicable GST and requesting the company to keep in safe custody till you take the delivery of stock.

### What if I pre-close the Advance?

If you are pre-closing the advance within 180 days from the date of amount paid, then you will not be eligible for any discount on wastage (VA). However, if you pre-close the advance after 180 days but before 330 days, you will be eligible for the discount on wastage (VA) benefit as per the closure benefit clause.

### Will there be GST?

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

### What if I purchase jewellery exceeding the gold weight pre-booked?

If you purchase jewellery in excess of the pre-booked gold weight, the wastage (VA) as applicable will be borne by you for the excess gold 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 circumstances, as per Government regulations.

### What is the minimum and maximum amount to join this plan?

Minimum is ₹10000/- and there is no restriction on the maximum amount. However, as per government regulation PAN is required from the customer for amount exceeding ₹2 Lakhs.

### Can I purchase other than gold jewellery?

No, you can purchase only the gold jewellery including gold coins. This plan is not applicable for purchase of Diamond/Platinum/Silver articles.

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

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

### Can I purchase the gold jewellery in any of the Khazana showrooms?

Yes, you can buy gold jewellery at any of the Khazana Jewellery showrooms in India

