

FREQUENTLY ASKED QUESTIONS (FAQs)

How do I know the amount / weight accumulated?

This will be updated in the customer receipt book on a monthly basis at the time of making the advance payment.

Can I make all the monthly payments in advance?

The monthly payments cannot be carried over, or paid in advance.

Can I make the advance monthly payments in any of the GRT showrooms?

Yes, you can make the monthly advance payments in any of the GRT showrooms in India, or online at www.grtjewels.com or GRT Jewellers mobile app.

Can I buy Gold Coins?

Yes ,you can purchase gold coins with No Wastage (VA) and making charges.

Is the monthly advance amount fixed or variable?

The monthly advance payment amount is fixed.

TERMS AND CONDITIONS

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

1. 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 transferable under any circumstances.
2. On completion of eleven months from the date of enrolment, the customer will be eligible to purchase the selected **Gold jewellery with No Wastage (VA) up to 18% under GRT Golden Eleven Flexi** including Gold coin limited to the accumulated value or the accumulated Gold weight. However, if the customer wishes to purchase diamond jewellery, platinum jewellery, silver articles or silver jewellery, the customer will be eligible for the benefits as listed in the benefits table.
3. **Whenever there is a rate reduction offer on gold jewellery (example Rs.50 less per gram), the discount will be applied only on the prevailing gold rate.**
4. 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.
5. Monthly Advance of any amount over and above Rs,17,000 /- Per Month will not be accepted in cash and must be paid by way of UPI / DD / Debit Cards / Credit Cards / NEFT / RTGS / Local Cheques / PDC Cheques. As per government regulations, a customer cannot combine multiple accounts if those account are paid up by cash and the total of the combined accounts cash payments cannot exceed Rs.1,99,000.
6. Customers will have to bring the customer receipt book every month while paying the advance amount, and should be surrendered at the time of purchase of jewellery.
7. Customers who choose to discontinue within 5 months of enrolment will not be eligible for any benefit / discount on wastage (VA) and can only redeem to the extent of accumulated gold weight under the plan, by paying 100% wastage (VA) on the basis of their average gold rate or prevailing gold rate, whichever is lower.
8. Customers who choose to discontinue within 5 months of enrolment will not be eligible for any benefit / discount on wastage (VA) and can redeem only to the extent of accumulated gold weight under the plan. However, if the customer discontinues during 6th month of enrolment, the customer will be entitled to 50% discount on the wastage (VA). If the customer discontinues during 7th month of enrolment, the customer will be entitled to 60% discount on the wastage (VA). If the customer discontinues during 8th month of enrolment, the customer will be entitled to 70% discount on the wastage (VA) and for discontinuation during 9th month, the customer will be entitled to 80% discount on the wastage (VA), limited to the accumulated gold weight under the plan. If the customer discontinues during 10th month, the customer will be entitled to no wastage (VA) up to 18% to the extent of accumulated gold weight under the plan.
9. 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.

TERMS AND CONDITIONS

10. KYC is compulsory to enrol in the plan. In case of change in address or loss of customer receipt book, the customer should inform the company immediately and apply for a new customer receipt book with KYC details.
11. The customer may appoint a nominee on submission of KYC details for both self and the nominee. Guardian will sign and will also be the nominee, in case of minors.
12. Payments of monthly advance against purchase of jewellery beyond the stipulated period or payment for more than one month will not be allowed.
13. The advance against purchase of jewellery can be paid & customer can take delivery of selected jewellery at any GRT Jewellers showroom in India.
14. Advance payments should reach GRT before the 10th of every month. Payments can be made by Cash / UPI / DD / Debit cards / Credit cards / NEFT / RTGS / Local Cheques / Post-dated Cheques (PDC) At-par cheques Outstation cheques will not be accepted. You can give PDCs for the entire period at your convenience. However, cash payment cannot be made for more than Rs,1,99,000 as per Government of India regulations. In case of cheque dishonor, the bank charges will be borne by the customers. The payment can be made at any GRT Jewellers showroom in India or online at www.grtjewels.com or by downloading the GRT Jewellers mobile app.
15. Balance advance amount, if any, will not be refunded in cash and can only be adjusted on purchase of Gold / Silver coins.
16. Customer who choose to pre-close the enrolment will not be eligible for any benefits
17. **The customers will be eligible for No wastage (VA) up to 18% on purchase only after they have paid all the advance payments continuously. The customer will not be able to continue in the event of default in the monthly advance payments. Hence it is required that a customer pays the advance payments continuously without fail.**
18. **The customer can purchase jewellery from the 10th month of enrolment, however before 360 days from the date of enrolment.** Customer's advance amount will be refunded if not purchased within 360 days from the date of enrolment.
19. **A customer will be eligible for a very special discount of 20% on the wastage (VA) on the excess weight purchased over and above the weight eligible under the plan. The weight will be calculated on the prevailing gold rate at the time of billing. However this offer cannot be combined with any existing offer.**
20. When the customer purchases jewellery in excess of accumulated amount or in excess of accumulated Gold weight, the wastage (VA) as applicable will be borne by the customer for the excess amount / weight.
21. GST & any other Government levies at the time of delivery for all sales transactions will be borne by the customer.
22. **The customer's signature will be verified and an OTP sent to the registered mobile number or registered email ID will be verified at the time of delivery.**
23. Company at its sole discretion can alter, amend, modify, add or delete any of the terms and conditions from time to time.
24. All disputes are subject to the jurisdiction of the competent courts in Chennai.



Website: www.grtjewels.com/jewellery-purchase-plan

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Tamil Nadu | Puducherry | Andhra Pradesh
Telangana | Karnataka || Singapore



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**NO WASTAGE
(VA) upto 18%***



**ENJOY FREEDOM
FROM GOLD PRICE
~ FLUCTUATIONS. ~**

*Conditions apply

SAVE NOW AND
BUY GOLD, DIAMOND,
PLATINUM OR SILVER
OF YOUR CHOICE LATER.

GRT Golden Eleven Flexi is created to help you buy jewellery that you always wanted to. The plan now offers you the option of buying Gold Jewellery, Diamond Jewellery, Platinum Jewellery, Silver Articles or Silver Jewellery. Enrol and buy your favourite jewellery in 11 months from the date of enrolment.

Gold Jewellery

NO WASTAGE
(VA) up to 18%*

+ Rate protection
(Flexi plan)

Diamond Jewellery

NO WASTAGE
(VA) up to 18%*
(Except Solitaires)

15% Off
per carat
& 30% off on MC

Silver Articles (Regular)

NO WASTAGE
(VA) up to 18%*

Silver Articles
(Antique)
50% off on
VA and MC

GOLDEN ELEVEN FLEXI					
Benefits at Tamil Nadu, Pondicherry and Karnataka Branches					
S.No	Scheme	Wastage (VA)	Less on Making Charges	Discount per carat	Discount On MRP
1	Gold	NO VA (Up to 18%)			
2	Diamond – Non MRP (Except Solitaires)	NO VA (Up to 18%)	30%	15%	
3	Diamond – MRP				15%
4	Uncut diamond (Chakri / Polki) Black diamonds	NO VA (Up to 18%)	30%	20%	
5	Platinum	NO VA (Up to 18%)	30%	15%	
6	Silver Articles (Regular)	NO VA (Up to 18%)			
7	Silver Articles (Antique)	50% (Up to 18%)	50%		
8	Silver Jewellery (MRP)				20%
9	Ruby & Emerald	NO VA (Up to 18%)	50%	10%	

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



GRT GOLDEN ELEVEN FLEXI has been exclusively created to help you plan and buy the jewellery that you always wanted to buy. All you have to do is fill in a simple form and join GRT GOLDEN ELEVEN FLEXI. On enrolment, you can select an amount of your choice as monthly advance payment. There are various slabs starting from ₹1000 onwards. You will also get a Customer Receipt Book to keep track of your payments. All you have to do is pay eleven equal monthly advance payments. After making the advance payment for the last month, you can **buy your favourite jewellery with no wastage (VA) up to 18%.** The customer can opt for either the value-based or the gold weight-based option.

THE CUSTOMER CAN PURCHASE JEWELLERY FROM
THE 10TH MONTH OF ENROLMENT WITH FULL BENEFITS.

BUY JEWELLERY IN ELEVEN MONTHS

MORE BENEFITS | SHORT PERIOD

WITH TWO OPTIONS

Month	Monthly Advance (Rs.)	Gold Rate (Rs.)	Option 1 Weight gm	Option 2 Amount (Rs.)
1	10000	8700	1.15	10000
2	10000	8800	1.14	10000
3	10000	8850	1.13	10000
4	10000	8900	1.12	10000
5	10000	9000	1.11	10000
6	10000	9100	1.10	10000
7	10000	9150	1.09	10000
8	10000	9050	1.10	10000
9	10000	8900	1.12	10000
10	10000	8800	1.14	10000
11	10000	9000	1.11	10000
			12.32	110000
			Total accumulated weight	Total accumulated amount

The customer can choose weight-based option or value-based option, whichever is beneficial to the customer, upon maturity at the time of purchase.

The above table is for illustrative purposes only.



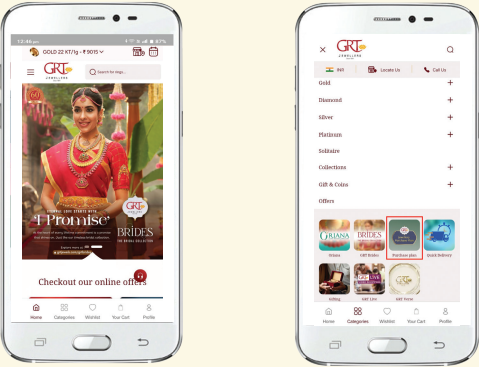
GRT GOLDEN ELEVEN FLEXI

MANAGE YOUR GOLDEN ELEVEN FLEXI
ACCOUNT ON MOBILE APP

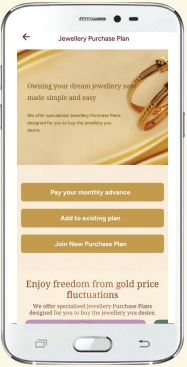
- STEP 1**

Download the GRT Jewellers app on your mobile phone from the App Store or Google Play.
- STEP 2**

Log in to your account and in the menu option, choose 'Jewellery Purchase Plan'.



- STEP 3**
- Choose to enrol into a new Jewellery Purchase Plan or pay your monthly instalment or merge your existing plan online.



Scan the QR code to pay online



You can also pay online through www.grtjewels.com

FREQUENTLY ASKED QUESTIONS (FAQs)

How to make the monthly advance payment?
Advance payments should reach GRT before the 10th of every month. Payments can be made by Cash / UPI / DD / Debit cards / Credit cards / NEFT / RTGS / Local Cheques / Post-dated Cheques (PDC) At-par cheques. Outstation cheques will not be accepted. You can give PDCs for the entire period at your convenience. However cash payment cannot be made for more than Rs.1,99,000 as per Government of India regulations. In case of cheque dishonor, the bank charges will be borne by the customers. The payment can be made at any GRT Jewellers showroom in India or online www.grtjewels.com or by downloading the GRT Jewellers mobile app.

What if I discontinue?
Customers who choose to discontinue within 5 months of enrolment will not be eligible for any benefit / discount on wastage (VA) and can redeem only to the extent of accumulated gold weight under the plan. However, if the customer discontinues during 6th month of enrolment, the customer will be entitled to 50% discount on the wastage (VA). If the customer discontinues during 7th month of enrolment, the customer will be entitled to 60% discount on the wastage (VA). If the customer discontinues during 8th month of enrolment, the customer will be entitled to 70% discount on the wastage (VA) and for discontinuation during 9th month, the customer will be entitled to 80% discount on the wastage (VA), limited to the accumulated gold weight under the plan. If the customer discontinues during 10th month, the customer will be entitled to no wastage (VA) up to 18% to the extent of accumulated gold weight under the plan.

What if I don't pay continuously?
The advance payment cannot be extended beyond the 11-month period. The plan will be discontinued as per terms mentioned above in the event of any default in the monthly advance payments. Hence it is essential that you pay the advance payments continuously without fail. In the event of the customer defaulting an advance payment during the tenure, the plan will be discontinued automatically from that month, and the customer will not be entitled for 'No Wastage (VA)' as per the terms mentioned above.

Will there be GST?
Yes, GST and any other Government levies will be borne by the customer at the time of delivery.

In what other ways can GRT Golden Eleven Flexi help me?
As mentioned earlier, the GRT Golden Eleven Flexi helps you get more jewellery than you could have expected. The GRT Golden Eleven Flexi helps you plan in advance to buy jewellery for weddings and other auspicious occasions. GRT Golden Eleven Flexi protects you from the price increase of Gold.

What if I buy jewellery exceeding my advance payment?
Wastage (VA) will be charged on the excess amount. For instance, if you choose Rs.10,000 as your monthly advance payment, the advance amount accumulated over the 11-month period will be Rs.1,10,000. If the selected jewellery value is Rs.2,00,000, the customer is eligible for No Wastage (VA) up to 18% on Rs.1,10,000 only and wastage (VA) as applicable will be payable on the balance amount of Rs.90,000.

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

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21. GST & any other Government levies at the time of delivery for all sales transactions will be borne by the customer.
22. **The customer's signature will be verified and an OTP sent to the registered mobile number or registered email ID will be verified at the time of delivery.**
23. Company at its sole discretion can alter, amend, modify, add or delete any of the terms and conditions from time to time.
24. All disputes are subject to the jurisdiction of the competent courts in Chennai.



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Andhra Pradesh | Telangana | Karnataka
Tamil Nadu | Puducherry | Singapore



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**NO WASTAGE
(VA) upto 18%***



**ENJOY FREEDOM
FROM GOLD PRICE
~ FLUCTUATIONS. ~**

*Conditions apply

SAVE NOW AND BUY GOLD, DIAMOND, PLATINUM OR SILVER OF YOUR CHOICE LATER.

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Gold jewellery

NO WASTAGE (VA) up to 18%*

+ Rate protection (flexi plan)

Diamond jewellery

15% OFF* per carat

+ 60% off on MC

Silver articles (Regular)

50% OFF* on wastage (VA)

Silver Articles (Antique) 50% off on VA and MC

GOLDEN ELEVEN FLEXI Benefits for Andhra Pradesh & Telangana Branches					
S.No	Scheme	Wastage (VA)	Making Charges	Discount per carat	On MRP
1	Gold	NO VA (Up to 18%)			
2	Diamond - Non MRP		60%	15%	
3	Diamond - MRP				15%
4	Uncut Chakri / Black Diamond	NO VA (Up to 18%)		20%	
5	Uncut Polki Diamond		60%	20%	
6	Platinum		50%	15%	
7	Silver Articles (Regular)	50% (Up to 18%)			
8	Silver Articles (Antique)	50% (Up to 18%)	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.



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BUY JEWELLERY IN ELEVEN MONTHS

MORE BENEFITS | SHORT PERIOD

WITH TWO OPTIONS

GRT GOLDEN ELEVEN FLEXI

Month	Monthly Advance (Rs.)	Gold Rate (Rs.)	Option 1 Weight gm	Option 2 Amount (Rs.)
1	10000	8700	1.15	10000
2	10000	8800	1.14	10000
3	10000	8850	1.13	10000
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7	10000	9150	1.09	10000
8	10000	9050	1.10	10000
9	10000	8900	1.12	10000
10	10000	8800	1.14	10000
11	10000	9000	1.11	10000
			12.32	110000
			Total accumulated weight	Total accumulated amount

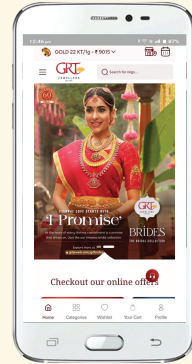
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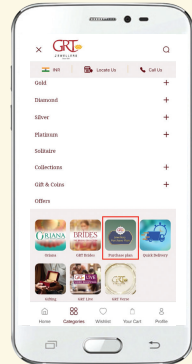


MANAGE YOUR GOLDEN ELEVEN FLEXI ACCOUNT ON MOBILE APP

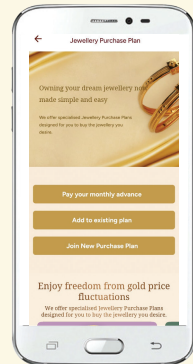
STEP 1
Download the GRT Jewellers app on your mobile phone from the App Store or Google Play.



STEP 2
Log in to your account and in the menu option, choose 'Jewellery Purchase Plan'.



STEP 3
Choose to enrol into a new Jewellery Purchase Plan or pay your monthly instalment or merge your existing plan online.



Scan the QR code to pay online



You can also pay online through www.grtjewels.com

FREQUENTLY ASKED QUESTIONS (FAQs)

How to make the monthly advance payment?

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Will there be GST?

Yes, GST and any other Government levies will be borne by the customer at the time of delivery.

In what other ways can GRT Golden Eleven Flexi help me?

As mentioned earlier, the GRT Golden Eleven Flexi helps you get more jewellery than you could have expected. The GRT Golden Eleven Flexi helps you plan in advance to buy jewellery for weddings and other auspicious occasions. GRT Golden Eleven Flexi protects you from the price increase of Gold.

What if I buy jewellery exceeding my advance payment?

Wastage (VA) will be charged on the excess amount. For instance, if you choose Rs.10,000 as your monthly advance payment, the advance amount accumulated over the 11-month period will be Rs.1,10,000. If the selected jewellery value is Rs.2,00,000, the customer is eligible for No Wastage (VA) up to 18% on Rs.1,10,000 only and wastage (VA) as applicable will be payable on the balance amount of Rs.90,000.

Will cash be refunded?

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