

FREQUENTLY ASKED QUESTIONS (FAQS)

Will cash be refunded?

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

Can I make the advance payment in any of the GRT showrooms?

Yes, you can make the advance payment 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 without Wastage (VA) and making charges.

Can I purchase watches in this plan?

You are not eligible to purchase watches.



TERMS AND CONDITIONS

The customer can purchase Jewellery on the 10th or the 11th month of enrolment with full benefits

- The minimum value to enroll in the programme will be Rs. 25,000 and the single advance payment made at the beginning of the programme can be of any value. The account once created is not transferable to any other name under any circumstances.
- Advance against purchase of jewellery can be made by Cash/ DD/ Debit/ Credit cards, NEFT/ RTGS/ UPI/ Local Cheque/ At-par cheques favouring the company. 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.
- As per government regulations, a customer cannot combine multiple accounts if those accounts are paid up by cash and the total of the combined accounts cash payments exceed Rs.1,99,000.**
- A customer wanting to open a new Golden One Flexi account using the Old Gold exchange will be treated as under:
 - The Old Gold will be melted and valued at the prevailing Gold rate and as per the Old Gold policy of the company.
 - The value then will be treated as the one time advance under the Golden One Flexi Jewellery Purchase Plan and the member will be enrolled into the plan.
 - At the time of maturity the member will be eligible for benefit of discount upto 18% on wastage (VA) Limited only to the paid up value at prevailing Gold rate at the time of billing. Alternatively the member can avail benefit on weight base at 50% discount on wastage (VA) upto 18% limited to the accumulated weight.
- On completion of eleven months from the date of enrolment, the customer will be eligible to purchase the selected Gold jewellery with 50% discount on wastage (VA) on any jewellery with wastage (VA) upto 18% accumulated Gold Weight under the GRT Golden One Flexi (or) No wastage (VA) upto 18% on enrolled value under the plan . Including Gold coin. The gold rate prevailing at the time of billing will be considered for calculation. 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.**
- Whenever there is a rate reduction offer on gold jewellery (example Rs. 50 less per gram), the discount will be applied only on the gold rate prevailing at the time of billing.
- The advance amount paid will not be eligible for any interest.
- Customers will have to bring the customer receipt book and should be surrendered at the time of purchase of jewellery.
- 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 paid up value / weight under the plan, by paying 100% wastage (VA) for any jewellery purchase.

TERMS AND CONDITIONS

- If you choose to discontinue in the 6th month, you can still receive a 50% value-based discount on wastage and a 25% weight-based discount on wastage. In the 7th month, you will be eligible for a 60% value-based discount on wastage and a 30% weight-based discount on wastage. If you end the plan in the 8th month, you can avail a 70% value-based discount on wastage and a 35% weight-based discount on wastage. In the 9th month, you can get an 80% value-based discount on wastage and a 40% weight-based discount on wastage. Finally, if you discontinue the plan after 10 months, you can receive a full 100% value-based discount on wastage and a 50% weight-based discount on wastage. **(No Wastage (VA) Upto 18% for Value Option or 50% Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18% for Weight Option).** This information is also given in the table as below:

S.No	Months	Value Based Discount of Wastage (VA)	Weight Based Discount of Wastage (VA)
1	6 th Month	50%	25%
2	7 th Month	60%	30%
3	8 th Month	70%	35%
4	9 th Month	80%	40%
5	10 th Month	100%	50%

The members can choose whichever option is beneficial to them at the time of redemption.

- If the customer redeems during 10th Month , the member will be entitled to 100% discount of wastage (VA) on any jewellery with wastage (VA) upto 18% limited to the value accumulated under the plan or alternatively the member can avail a discount of 50% on wastage (VA) on any jewellery with wastage (VA) upto 18% limited to the accumulated weight under the plan .
- In case of change in address or loss of customer receipt book, the customer should inform the company immediately and apply for new customer receipt book with KYC details.
- 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.
- A customer can make only one payment under one account. However a customer can make any number of advance payments and open multiple accounts.
- The advance against purchase of jewellery can be paid & customer can take delivery of selected jewellery at any GRT Jewellers showroom within India.
- Balance advance amount, if any, will not be refunded in cash and can only be adjusted on purchase of Gold / Silver coins.
- 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.
- A member will be eligible to 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.**
- GST & any other Government levies at the time of delivery for all sales transactions will be borne by the customer.
- The customer's signature will be verified at the time of 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 court in Chennai.



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

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Jewellery Purchase Plan ONE TIME ADVANCE

WITH TWO OPTIONAL BENEFITS. THE MEMBERS CAN CHOOSE
WHICHEVER OPTION IS BENEFICIAL TO THEM AT THE TIME OF REDEMPTION

VALUE BASED	WEIGHT BASED
*No Wastage (VA) Upto 18% for Value Option	*50% Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18% for Weight Option

Limited to enrolled value (or) accumulated weight.

SIMPLE WAY TO OWN YOUR DREAM JEWELLERY

*Conditions Apply

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

GRT Golden One Flexi has been exclusively designed to help you plan and purchase the jewellery that has always been on your wishlist. Simply fill out your details in a form and join the GRT Golden One Flexi plan. This programme is ideal for anniversaries, weddings, birthdays and other special occasions, for you and the whole family. The plan 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. With the GRT Golden One Flexi, you get to choose either a weight-based plan or a value-based plan. With two optional benefits. The members can choose whichever option is beneficial to them at the time of redemption. Following your enrollment, select any amount as your advance payment, with a minimum value of Rs. 25,000 and the single advance payment made at the beginning of the programme can be of any value. After the eleventh month you can buy your favourite jewellery with **No Wastage (VA) Upto 18% on enrolled value under the plan (or) get 50% Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18% for the weight accumulated under the plan.**

Gold jewellery

No Wastage (VA) Upto 18% for Value Option

(or)

50% Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18% for Weight Option

Diamond jewellery

No VA (Up to 18%) (Except Solitaires)

10% Off per carat & 25% off on MC

Silver articles (Regular)

No VA (Up to 18%)

Silver articles (Antique) 50% off on VA & MC



GOLDEN ONE FLEXI Benefits at Tamil Nadu, Puducherry and Karnataka Branches						
S.No	Scheme	Enrolled Value Based Option Benefits	Accumulated Weight Based Option Benefits	Less on Making Charges	Discount per carat	Discount On MRP
1	Gold	No VA (Up to 18%)	50 % Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18%			
2	Diamond - Non MRP (Except Solitaires)	No VA (Up to 18%)	50 % Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18%	25%	10%	
3	Diamond - MRP					15%
4	Uncut Diamond	No VA (Up to 18%)	50 % Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18%	25%	10%	
5	Platinum	No VA (Up to 18%)	50 % Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18%	25%	10%	
6	Silver Articles (Regular)	No VA (Up to 18%)				
7	Silver Articles (Antique)	50 % Discount on Wastage (VA) on any Articles with Wastage (VA) upto 18%		50%		
8	Silver Jewellery (MRP)					20%
9	Ruby & Emerald	No VA (Up to 18%)	50 % Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18%	50%	10%	



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

BUY JEWELLERY IN ELEVEN MONTHS

SHORT PERIOD

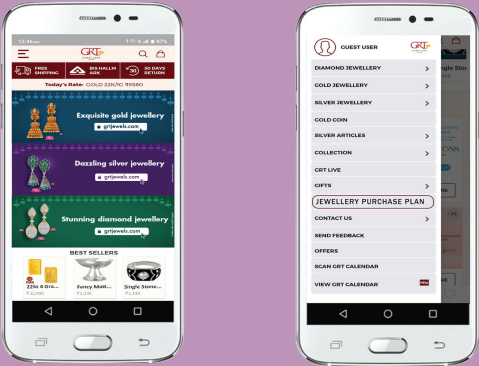
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MANAGE YOUR GOLDEN ONE FLEXI ACCOUNT ON MOBILE APP

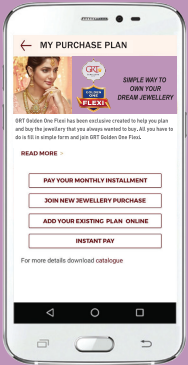
- STEP 1**

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 advance payment?
Advance against purchase of jewellery can be made by Cash/ DD/ Debit/ Credit cards, NEFT/ RTGS/ UPI/ Local Cheque/ At-par cheques favouring the company. 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.

What if I discontinue?
If you choose to discontinue in the 6th month, you can still receive a 50% value-based discount on wastage and a 25% weight-based discount on wastage. In the 7th month, you will be eligible for a 60% value-based discount on wastage and a 30% weight-based discount on wastage. If you end the plan in the 8th month, you can avail a 70% value-based discount on wastage and a 35% weight-based discount on wastage. In the 9th month, you can get an 80% value-based discount on wastage and a 40% weight-based discount on wastage. Finally, if you discontinue the plan after 10 months, you can receive a full 100% value-based discount on wastage and a 50% weight-based discount on wastage. (No Wastage (VA) Upto 18% for Value Option or 50% Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18% for Weight Option). This information is also given in the table as below:

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The members can choose whichever option is beneficial to them at the time of redemption.

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

What if I buy jewellery exceeding my advance payment?
Wastage (VA) will be charged on excess Value /Weight. For instance if the amount selected by you is Rs.55,000 as advance payment. And if the selected jewellery value is Rs.1,12,000, you will be eligible for No wastage (VA) up to 18% on Rs.55,000 only and wastage (VA) as applicable will be payable by you on the balance amount of Rs.57,000. Similarly if the weight accumulated under the plan is 8.461 (Gold rate taken at 6500/-for example). At the end of 11th month if the jewellery chosen is of 16 grams and the VA is 14%, as per the plan you will be charged 50% VA of 7% for the accumulated Weight of 8.461 and 14% VA for the remaining 7.539gms.

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Gold jewellery

No Wastage (VA) Upto 18% for Value Option

(or)

50% Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18% for wastage option

Diamond jewellery

No VA (Up to 18%) (Except Solitaires)

10% Off per carat, 45% off on MC(Value Based) & 30% off on MC(Weight Based)

Silver articles (Regular)

50% Discount on Wastage (VA) on any Articles with Wastage (VA) Upto 18%

Silver articles (Antique)

50% off on VA(Up to 18%) & MC



GOLDEN ONE FLEXI Benefits for Andhra Pradesh & Telangana Branches							
S.No	Scheme	Enrolled Value Based Option Benefits	Accumulated Weight Based Option Benefits	Less on Making Charges		Discount per carat	Discount On MRP
				Value Based	Weight Based		
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2	Diamond Non MRP (Except Solitaires)			45%	30%	10%	
3	Diamond - MRP						15%
4	Uncut Diamond	No VA (Up to 18%)	50 % Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18%			10%	
5	Platinum			30%	30%	10%	
6	Silver Articles (Regular)		50 % Discount on Wastage (VA) on any Articles with Wastage (VA) Upto 18 %				
7	Silver Articles (Antique)		50 % Discount on Wastage (VA) on any Articles with Wastage (VA) Upto 18 %	50%	50%		
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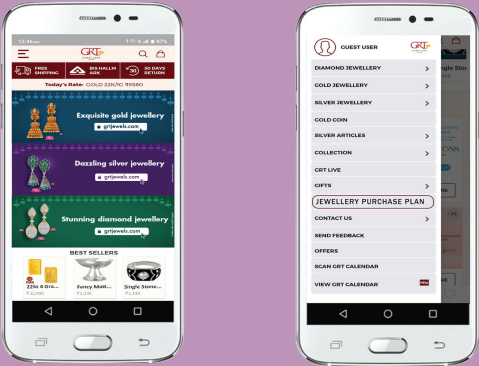
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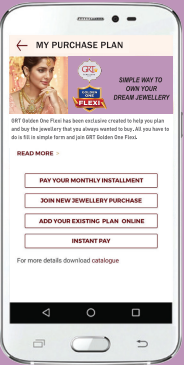
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- STEP 2**

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



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

What if I buy jewellery exceeding my advance payment?
Wastage (VA) will be charged on excess Value /Weight. For instance if the amount selected by you is Rs.55,000 as advance payment. And if the selected jewellery value is Rs.1,12,000, you will be eligible for No wastage (VA) up to 18% on Rs.55,000 only and wastage (VA) as applicable will be payable by you on the balance amount of Rs.57,000. Similarly if the weight accumulated under the plan is 8.461 (Gold rate taken at 6500/-for example). At the end of 11th month if the jewellery chosen is of 16 grams and the VA is 14%, as per the plan you will be charged 50% VA of 7% for the accumulated Weight of 8.461 and 14% VA for the remaining 7.539gms.