

FREQUENTLY ASKED QUESTIONS (FAQS)

What if I buy jewellery exceeding my advance payment?

Wastage (VA) will be charged on the excess amount / weight. For instance, if you choose Rs.5,000 as your monthly advance payment, the advance amount accumulated over the 11- month period will be Rs.55,000. If the selected jewellery value is Rs.1,12,000 the customer is eligible for No Wastage (VA) Upto 18% on accumulated value under the plan on Rs.55,000 only and wastage (VA) as applicable will be payable on the balance amount of Rs.57,000. Similarly, if the weight accumulated under the plan is 8.46 (Gold rate taken at 6500/-) for example, At the end of 11th month if jewellery chosen is of 16grams and the VA is 14%, as per the plan(get 50% Discount on wastage (VA) on any jewellery with Wastage (VA) upto 18% for the weight accumulated under the plan) you will be charged 50% VA of 7% for the accumulated weight of 8.46 and 14% VA for the remaining 7.54 gms.

Will cash be refunded?

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

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 without Wastage (VA) and making charges.

Can I purchase watches in this plan?

You are not eligible to purchase watches.

Is the monthly advance amount fixed or variable?

The monthly advance payment amount is fixed.



TERMS AND CONDITIONS

The customer can also purchase Jewellery from the 10th month of enrollment with full benefits.

- The monthly advance against purchase of jewellery must be equal and paid continuously for eleven months. The advance payment cannot be extended beyond 11th month and is not transferable under any circumstances.
- On completion of eleven months from the date of enrolment, the customer will be eligible to purchase the selected jewellery with **No Wastage (VA) Upto 18% on accumulated 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** Including Gold coin Limited to the accumulated value/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.
- 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.**
- 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.
- 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 accounts are paid up by cash and the total of the combined accounts cash payments exceed Rs.1,99,000.
- 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.
- Customers who choose to discontinue within 5 months of enrollment will not be eligible for any benefit /discount on wastage (VA) and can only redeem to the extent of accumulated weight / value under the plan, by paying 100% wastage (VA).
- 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) upto 18%	Weight Based Discount of Wastage (VA) upto 18%
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 will be eligible to 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 on No Wastage (VA) Upto 18% on accumulated 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

TERMS AND CONDITIONS

- 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.
- 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.
- Payments of monthly advance against purchase of jewellery beyond the stipulated period or payment for more than one month will not be allowed.
- The advance against purchase of jewellery can be paid & customer can take delivery of selected jewellery at any GRT Jewellers showroom in India.
- 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.
- Balance advance amount, if any, will not be refunded in cash and can only be adjusted on purchase of Gold / Silver coins.
- The customers will be eligible for **No Wastage (VA) Upto 18% on accumulated 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.** 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.
- 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.
- When the customer purchases jewellery in excess of accumulated weight/amount, the wastage (VA) as applicable will be borne by the customer for the excess weight /amount.
- GST & any other Government levies at the time of purchase / 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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WITH TWO OPTIONAL BENEFITS. THE MEMBERS WILL BE ELIGIBLE TO 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 accumulated value (or) accumulated weight.

ENJOY FREEDOM FROM
GOLD PRICE FLUCTUATIONS

*Conditions Apply

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

GRT New 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. Enroll and buy your favourite jewellery in 11 months from the date of enrolment. With the GRT New Golden Eleven Flexi you are eligible to choose either a weight based option or a value based option whichever is beneficial to you at the time of redemption.

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

NEW GOLDEN ELEVEN FLEXI Benefits at Tamil Nadu, Puducherry and Karnataka Branches						
S.No	Scheme	Accumulated 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%	



GRT New 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 New Golden Eleven Flexi. On enrolment, you can select an amount of your choice as monthly advance payment. There are various slabs starting from Rs.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 favorite jewellery with ***No Wastage (VA) Upto 18% on accumulated 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.**

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

WITH TWO OPTIONS

BUY JEWELLERY IN ELEVEN MONTHS

SHORT PERIOD | GREAT BENEFITS



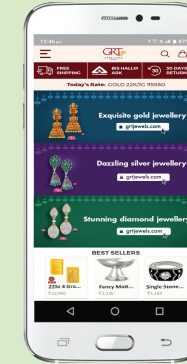
GRT NEW GOLDEN ELEVEN FLEXI

MONTH	MONTHLY ADVANCE	GOLD RATE	OPTION 1 WEIGHT GM	OPTION 2 AMOUNT
1	10000	5500	1.82	10000
2	10000	5450	1.83	10000
3	10000	5800	1.72	10000
4	10000	5750	1.74	10000
5	10000	5300	1.89	10000
6	10000	5850	1.71	10000
7	10000	5800	1.72	10000
8	10000	5700	1.75	10000
9	10000	5650	1.77	10000
10	10000	5550	1.80	10000
11	10000	5500	1.82	10000
			19.58	110000
			TOTAL ACCUMULATED WEIGHT	TOTAL ACCUMULATED AMOUNT

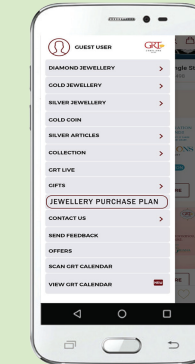
The customer can choose weight – based option or value – based option upon maturity at the time of purchase. The above table is for illustrative purpose only.

MANAGE YOUR NEW GOLDEN ELEVEN FLEXI ACCOUNT ON MOBILE APP

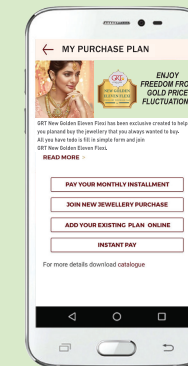
STEP 1
Download the GRT Jewellers app on your mobile phone from the App Store or Google Play.



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?

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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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.

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 member defaulting an advance payment during the tenure, the plan will be discontinued automatically from that month, and the member will not be entitled for *NO Wastage (VA) Upto 18% on accumulated 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. As per the terms mentioned above.

Will there be GST?

Yes, GST and any other Government levies will be borne by the customer.

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

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

FREQUENTLY ASKED QUESTIONS (FAQS)

What if I buy jewellery exceeding my advance payment?

Wastage (VA) will be charged on the excess amount / weight. For instance, if you choose Rs.5,000 as your monthly advance payment, the advance amount accumulated over the 11- month period will be Rs.55,000. If the selected jewellery value is Rs.1,12,000 the customer is eligible for No Wastage (VA) Upto 18% on accumulated value under the plan on Rs.55,000 only and wastage (VA) as applicable will be payable on the balance amount of Rs.57,000. Similarly, if the weight accumulated under the plan is 8.46 (Gold rate taken at 6500/-) for example, At the end of 11th month if jewellery chosen is of 16grams and the VA is 14%, as per the plan(get 50% Discount on wastage (VA) on any jewellery with Wastage (VA) upto 18% for the weight accumulated under the plan) you will be charged 50% VA of 7% for the accumulated weight of 8.46 and 14% VA for the remaining 7.54 gms.

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

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Can I make all the monthly payments in advance?

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

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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 without Wastage (VA) and making charges.

Can I purchase watches in this plan?

You are not eligible to purchase watches.

Is the monthly advance amount fixed or variable?

The monthly advance payment amount is fixed.



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

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

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<p>Gold jewellery</p> <p>No Wastage (VA) Upto 18% for Value Option</p> <p>(or)</p> <p>50% Discount on Wastage (VA) on any jewellery with Wastage (VA) upto 18% for wastage option</p>	<p>Diamond jewellery</p> <p>No VA (Up to 18%) (Except Solitaires)</p> <p>10% Off per carat, 45% off on MC(Value Based) & 30% off on MC(Weight Based)</p>	<p>Silver articles (Regular)</p> <p>50% Discount on Wastage (VA) on any Articles with Wastage (VA) Upto 18%</p> <p>Silver articles (Antique) 50% off on VA(Upto 18%) & MC</p>
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NEW GOLDEN ELEVEN FLEXI						
Benefits for Andhra Pradesh & Telangana Branches						
S.No	Scheme	Accumulated Value Based Option Benefits	Accumulated Weight Based Option Benefits	Less on Making Charges		Discount On MRP
				Value Based	Weight Based	
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)			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%	
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%			10%



GRT New 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 New Golden Eleven Flexi. On enrolment, you can select an amount of your choice as monthly advance payment. There are various slabs starting from Rs.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 favorite jewellery with ***No Wastage (VA) Upto 18% on accumulated 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.**

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

WITH TWO OPTIONS

BUY JEWELLERY IN ELEVEN MONTHS

SHORT PERIOD | GREAT BENEFITS



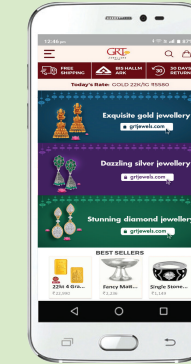
GRT NEW GOLDEN ELEVEN FLEXI

MONTH	MONTHLY ADVANCE	GOLD RATE	OPTION 1 WEIGHT GM	OPTION 2 AMOUNT
1	10000	5500	1.82	10000
2	10000	5450	1.83	10000
3	10000	5800	1.72	10000
4	10000	5750	1.74	10000
5	10000	5300	1.89	10000
6	10000	5850	1.71	10000
7	10000	5800	1.72	10000
8	10000	5700	1.75	10000
9	10000	5650	1.77	10000
10	10000	5550	1.80	10000
11	10000	5500	1.82	10000
			19.58	110000
			TOTAL ACCUMULATED WEIGHT	TOTAL ACCUMULATED AMOUNT

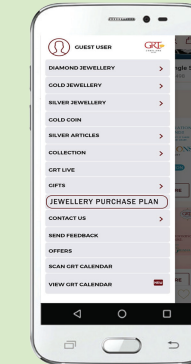
The customer can choose weight – based option or value – based option upon maturity at the time of purchase. The above table is for illustrative purpose only.

MANAGE YOUR NEW GOLDEN ELEVEN FLEXI ACCOUNT ON MOBILE APP

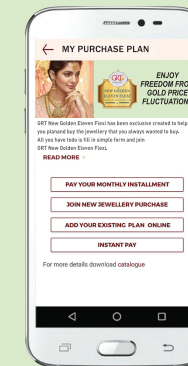
STEP 1
Download the GRT Jewellers app on your mobile phone from the App Store or Google Play.



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?

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) upto 18%	Weight Based Discount of Wastage (VA) upto 18%
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.

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 member defaulting an advance payment during the tenure, the plan will be discontinued automatically from that month, and the member will not be entitled for *NO Wastage (VA) Upto 18% on accumulated 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. As per the terms mentioned above.

Will there be GST?

Yes, GST and any other Government levies will be borne by the customer.

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

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