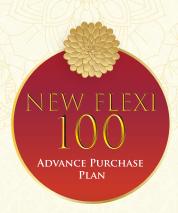


NEW FLEXI

Advance Purchase Plan





New Prince Flexi 100 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



Enrol and buy your favourite jewellery in 11 months from the date of enrolment.

BUY GOLD, DIAMONDS AND PLATINUM OF YOUR CHOICE

Products	Benefits	
Gold jewellery	No V.A upto 18% on Value Addition (V.A)*	
Diamond - Non MRP	No V.A upto 18% on Value Addition (V.A)*	
Tia - Diamond - MRP	15% off on MRP	
Uncut Diamond	50% off on 18% Value Addition (V.A)*	
Ruby & Emerald	50% off on 18% Value Addition (V.A)*	
Platinum	No V.A upto 18% on Value Addition (V.A)*	

*No VA on 22Kt Gold Coin. Terms & Conditions apply.

NEW PRINCE FLEXI 100 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 NEW PRINCE FLEXI 100. 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%. A customer can choose for either the value-based or the gold weight-based option.



Prince New Flexi 100

Ins	Monthly Advance	Gold Rate	Option 1 Weight Gm	Option 2 Amount
1	`10000	9150	1.093	`10000
2	`10000	9250	1.081	`10000
3	`10000	9400	1.064	`10000
4	`10000	9550	1.047	`10000
5	`10000	9650	1.036	`10000
6	`10000	9725	1.028	`10000
7	`10000	9850	1.015	`10000
8	`10000	9925	1.008	`10000
9	`10000	10000	1.000	`10000
10	`10000	9950	1.005	`10000
11	`10000	10150	0.985	`10000
			11.362	`110000
			Total Accumulated Weight	Total Accumulated Value

Buy jewellery in eleven months
Short period | With two options | More benefits

EASY PAYMENT OPTIONS

Pay & manage your advance purchase plan on Mobile App

Scan the QR code to download the Prince Jewellery App









You can also pay online through www.princejewellery.com or by NEFT Fund Transfer

Mobile App steps and mode of payment

STEP 1

Download the Prince Jewellery App on your mobile phone from the App store or Google Play

STEP 2

Click sign in, if you are an existing customer sign-in with the credentials or click NEW USER and create a new account.

STEP 3

Click the sign-in button from the menu option





STEP 4

Log-in to your account using the registered mobile number and password

STEP 5

Choose to pay online for the existing purchase plan or add existing plan to your account or enroll a new online advance purchase plan and view ledger details of the existing purchase plan.

For More details call our Customer Care Executive Ph: +91 44 4228 9888



Frequently Asked Questions (FAQ)

How to make the monthly advance payment?

Advance payments should reach Prince Jewellery 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 Prince Jewellery showroom in india or online www.princejewellery.com or by downloading the Prince Jewellery 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 entitled to 90% discount to the extent of accumulated gold weight under the plan. The above benefits is applicable upto 18% V. A. only.

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 the terms & conditions mentioned 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 & conditions mentioned.

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 Prince Flexi 100 help me?

As mentioned earlier, the Prince Flexi 100 helps you get more jewellery than you could have expected, the Prince Flexi 100 helps you plan in advance to buy jewellery for weddings and other auspicious occasions. Prince Flexi 100 protects you from the price increase of Gold.

Frequently Asked Questions (FAQ)

What if I buy jewellery exceeding my accumulated value or weight?

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 II-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 at the prevailing gold rate.

Wastage (VA) will be charged on the excess weight. For instance, if you choose Rs.10,000 as your monthly advance payment, the accumulated weight over the 11-month period will be 12 grams. If the selected jewellery weight is 20 grams, the customer is eligible for No Wastage (VA) up to 18% on 12 grams only and the excess weight of 8.00 grams the wastage (VA) as applicable will be borne by the customer at the prevailing gold rate.

Will cash be refunded?

Cash will not be refunded under any circumstances, 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 Prince Jewellery showrooms?

Yes, you can make the monthly advance payments in any of the Prince Jewellery showrooms in India, or online at www.princejewellery.com or Prince Jewellery mobile app.

Can I buy Gold Coins?

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

Is the monthly advance amount fixed or variable?

The monthly advance payment amount is fixed.

If i am taking extra weight, am i eligible for any special offer/discount?

Yes, your are 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 discount cannot be combined with any existing offer.

Term and conditions

- 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 months 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 Prince Jewellery New Flexi 100 including Gold coin limited to the accumulated value or the accumulated Gold weight, However, if the customer wishes to purchase diamond, platinum, uncut diamond, ruby and emerald jewellery the customer will be eligible for the benefits as listed in the benefits table.
- 3. The monthly advance against purchase of jewellery must be paid within the 10th of every month. The advance amount paid will not be eligible for any interest.
- 4. 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.
- 5. 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.
- 6. 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. 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), discontinuation during 10th month, the customer will be entitled to 90% discount on the wastage (VA). The above benefits is applicable upto 18% wastage (VA) only.
- 7. 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.
- 8. 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.
- 9. Payments of monthly advance against purchase of jewellery beyond the stipulated period or payment for more than one month will not be allowed.

Term and conditions

10. The advance against purchase of jewellery can be paid & customer can take delivery of selected jewellery at any Prince Jewellery Showroom in India.

II. Advance payments should reach Prince Jewellery 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 Prince Jewellery showroom in India or online at www.princejewellery.com or by downloading the Prince Jewellery mobile app.

- 12. Balance advance amount, if any, will not be refunded in cash and can only be adjusted on purchase of Gold/Silver coins.
- 13. Customer who choose to pre-close the enrolment will not be eligible for any benefits.*
- 14. 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.
- 15. The customer can purchase jewellery on the completion of 11th month from the date of enrolment. Customer advance amount will be refunded If not purchased within 360 days from the date of enrolment.
- 16. 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.
- 17. 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.
- 18. GST & any other Government levies at the time of delivery for all sales transactions will be borne by the customer.
- 19. 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.
- 20. Company at its sole discretion can alter, amend, modify, add or delete any of the terms and conditions from time to time.
- 21. All disputes are subject to the jurisdiction of the competent courts in Chennai.

OUR WIDEST RANGE OF COLLECTIONS

































CHENNAI:

Panagal Park Ph: 044-4266 8181

Cathedral Road Ph: 044-4203 6655

Tambaram Near MEPZ, 100 Feet GST Road.

Ph: 044-4235 6999

COIMBATORE: 100 Feet Road, Gandhipuram.

Ph: 0422 - 249 9990

BENGALURU: Near Cosmopolitan Club, 3rd Block,

Jayanagar. Ph: 080-4264 9999

www.princejewellery.com

Open on Sundays | Valet parking available.