

# BUY GOLD, DIAMONDS AND PLATINUM OF YOUR CHOICE

| S. No. | Scheme                       | V.A. (Wastage)         | Making<br>Charges | Discount<br>Per Carat | On MRP  |
|--------|------------------------------|------------------------|-------------------|-----------------------|---------|
| 1.     | Gold                         | 0% (No. V. A) upto 18% |                   |                       |         |
| 2.     | Diamond - Non MRP            | 0% (No. V. A) upto 18% | 25% Off           | Rs. 10% Off           |         |
| 3.     | Tia - (Gift a Diamond) - MRP |                        |                   |                       | 10% Off |
| 4.     | Uncut Diamond                |                        |                   | 10% Off               |         |
| 5.     | Ruby & Emerald               |                        |                   | 10% Off               |         |
| 6.     | Platinum                     |                        |                   |                       | 10% Off |

#### SMART REDEMPTION OPTIONS

#### WEIGHT BASED (or) VALUE BASED

## SHORT PERIOD MORE BENEFIT

| Illustration of how Prince Save-N-Gold Flexi Plan works: (illustrative purpose only) |                 |                          |                          |  |  |  |  |
|--|-----------------|--------------------------|--------------------------|--|--|--|--|
| Монтн  | Gold Rate       | Option 1 (Gm)            | Option 2 (Rs)            |  |  |  |  |
| 1  | 3814            | 1.311                    | 5000.00                  |  |  |  |  |
| 2  | 3921            | 1.275                    | 5000.00                  |  |  |  |  |
| 3  | 3903            | 1.281                    | 5000.00                  |  |  |  |  |
| 4  | 4028            | 1.241                    | 5000.00                  |  |  |  |  |
| 5  | 4108            | 1.217                    | 5000.00                  |  |  |  |  |
| 6  | 4225            | 1.183                    | 5000.00                  |  |  |  |  |
| 7  | 4387            | 1.140                    | 5000.00                  |  |  |  |  |
| 8  | 4408            | 1.134                    | 5000.00                  |  |  |  |  |
| 9  | 4437            | 1.127                    | 5000.00                  |  |  |  |  |
| 10   | 4533            | 1.103                    | 5000.00                  |  |  |  |  |
| 11   | 4456            | 1.122                    | 5000.00                  |  |  |  |  |
|  |                 | 13.135                   | 55000.00                 |  |  |  |  |
| 100% BIS 916   | Hallmarked Gold | Total accumulated weight | Total accumulated amount |  |  |  |  |

\*On Maturity, enjoy the option of either weight based or value based at the time of purchase.

### EASY PAYMENT OPTIONS



# + PRINCE

CHENNAI: Panagal Park Tel: 044-4266 8181 | Cathedral Road Tel: 044-4203 6655 | Near MEPZ, Tambaram Tel: 044-4235 6999 COIMBATORE: (Opp. PSR Silks) 100 Feet Road, Tel: 0422 - 249 9990 | BENGALURU: Jayanagar, Tel: 080-4264-9999 www.princejewellery.com Open on Sundays. Valet parking available.

#### **Terms and Conditions**

- The monthly advance against purchase of jewellery must be uniform and paid continuously for eleven months; with a minimum of Rs. 500/-, the advance payments cannot be extended beyond 11th month and is not transferable under any circumstance.
- On completion of eleven months from the date of enrollment the customer will be eligible to purchase the chosen jewellery without wastage (VA) under Prince Save-n-Gold Flexi Plan. Customers can choose any jewellery including Gold coin except (special jewellery like diamond, platinum, uncut diamonds, ruby & emerald, Ancient Secret, silver articles, silver jewellery, designer, Exclusive and other special items not included in the list)\* limited to the accumulated value or the accumulated Gold weight.
- This advance against purchase of jewellery is unique and cannot be clubbed with any other existing schemes/offers.
- The monthly advance against purchase of jewellery must be paid by the 10th of every month and monthly advance against purchase of jewellery can neither be paid in advance nor carried over, the advance amounts paid will not be eligible for any interest.
- Customers will have to bring the advance receipt book every month while paying the advance amount, and should be surrendered at the time of purchase of jewellery.
- In case of change in address, loss of advance receipt book, the customer should inform the company immediately and apply for new advance receipt book with KYC details.
- The customer may appoint a nominee on submission of KYC details for both self and the nominee. Minors will not be eligible to enroll.
- Not more than one advance payment, can be made in a month and also the plan cannot be extended beyond the stipulated period.
- The advance against purchase of jewellery can be paid and jewellery can be purchased at any one Prince Jewellery showrooms (except Thiruvananthapuram Showroom).
- Advance against purchase of jewellery can be made in cash, Credit / debit cards, NEFT, UPI, local cheques favouring the company, bank charges will be borne by the customers (in case of cheque dishonor). The payment can be made at any Prince Jewellery showroom in India or online at www.princejewellery.com. Your receipt for having paid the advance money will be advised to you by SMS or Email.
- After purchase of jewellery on maturity, if any balance is left over it will not be refunded by cash. It can only be adjusted on additional purchase of Gold coin.
- Customers who choose to withdraw within 7 months of enrollment will have to pay the full wastage (VA) value of the jewellery purchased. However if the customer withdraws during 8th, 9th & 10th month of enrollment, he or she will be entitled to 60% wavier on the wastage (VA) value of the jewellery purchased).
- The customers will be eligible for No Wastage (VA) on purchase only after he or she has paid all the advance payments promptly. The customer will not be able to continue the plan in the event of default in the monthly advance payments. Hence it is mandatory that the customer pay the advance payments promptly every month without fail.
- The total advance amount paid will be refunded to the customer without any privilege, if he or she does not purchase jewellery within 15 days on Completion of the 11th month (345 days).
- Making Charges will be charged according to the type of jewellery purchased, and Wastage (VA) will be charged for special jewellery as mentioned above (Ref. Term No. 2).
- 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.
- GST & any other Government levies at the time of delivery will be borne by the customer.
- The customer's signature will be verified at the time of redemption of the plan.
- Company has its sole discretion can alter, amend, modify, add or delete any of the terms and conditions from time to time.
- Prince Gold and Diamonds India Private Limited reserves the right to alter, amend, add or delete part of whole of the privileges of the scheme without prior notice. Prince Gold and Diamond India Private Limited is the sponsor of the scheme and reserves the right to suspend the scheme at any time. In such event, the member may purchase any item at the store equal to the value of money accumulated in the account as on that day.
- All disputes are subject to the jurisdiction of the competent courts in Chennai.