## BNR'S ADVANCE BOOKING PLAN (Akshaya Patra)

## Terms and conditions

- 1. This is Advance Deposit plan.
- 2. This is a jewellery Booking plan. No refund of money is allowed under any circumstances under the plan.
- 3. The plan is unique and will not be linked to any other existing or future plans/offers and is not transferable under any circumstance.
- 4. The money paid as advance under this plan shall not bear any interest.
- 5. Minimum booking 916 Gold is 5 grams. There is no CEILING for the maximum amount and a copy of PAN is to be furnished for amount exceeding Rs. 2,00,000/- and TDS will be applicable.
- 6. In this plan, Minor cannot become an Applicant/Member.
- 7. At the time of joining the plan, the member may appoint a NOMINEE by furnishing KYC of both self and nominee.
- 8. The amount you pay is credited in 22 karat grams of gold as per the gold rate prevailing on the date of payment.
- 9. The time period for taking delivery of jewellery/purchase shall not exceed 350 days from the commencement date of the plan.
- 10. Members have the option to purchase gold coins also.
- 11. Applicable Stone Charges will be collected from the members for ornaments with ruby, emerald, zircon, diamond, special stones etc (Flat 25% off on stone charges on gold ornaments).
- 12. The original membership bond has to be surrendered at the time of taking delivery of the jewellery. The person who has signed the original membership bond should sign on the invoice at the time of purchase/taking delivery of the jeweller.
- 13. In case the member does not take delivery of the jewellery within 365 days from the enrolment date, sale invoice will be raised in the name of the member towards sale of jewellery, applicable GST on sale value will be paid to the Government and the ornaments weight due to the member will be held as "stock in custody" by the company till the member takes delivery of the ornament. The members will be communicated/informed by the company in this regard by email/hardcopy.
- 14. In case of change in address, loss of membership bond, the Company should be kept informed without any loss of time.
- 15. The applicable GST has to be fully borne by the member. In case of increase in taxes or introduction of new levies/taxes, the same shall also be fully borne by the member.
- 16. The company reserves the right to alter, amend, add or delete part or whole of the privileges of the plan without prior notice or suspend the plan at any time. In such an event, money will not be refunded, and the member shall purchase any item at the showroom equal to the value of money/weight in grams.
- 17. All disputes are subject to jurisdiction of the competent courts in Bengaluru, Vijayawada.