

## BNR'S ADVANCE BOOKING PLAN ( Dhanatraya )

### TERMS AND CONDITIONS

1. This is an Advance Deposit Plan. At the time of scheme completion current gold rate is applicable.
2. On completion of ten months from the date of enrolment, the customer will be eligible to purchase Gold jewellery of their choice without VA (Value Addition).
3. Customers will have to bring the customer receipt should be surrendered at the time of Gold purchase.
4. Balance advance amount, if any will not be refunded in cash and only can be adjusted on purchase of Gold Ornaments.
5. This Flexi plan is a unique plan and will not be linked to any other existing schemes/offers.
6. In case of change in address or change in mobile number or loss of Passbook, the customer should inform the company in writing with proper KYC details.
7. The customer may appoint a nominee on submission of KYC details for both self and the nominee. The Guardian will sign and will also be the nominee in case of minor.
8. Payments of monthly advance against purchase of jewellery beyond the stipulated period will not be allowed.
9. The customer can take delivery of selected jewellery while redemption at any of our BNR Jewellery showrooms in India.
10. Advance against purchase of jewellery can be made through Cash, Credit/Debit cards, NEFT/RTGS, UPI transfers, and Local cheque, PDC or DD in favour of "BNR Gold & Diamonds". Online payments can be made through our website ([www.bnrgoldanddiamonds.com](http://www.bnrgoldanddiamonds.com)).
11. Any bank charges to be borne by the customer only.
12. Customers who choose to pre-close the enrolment will be eligible for benefit as per closure benefit clause.
13. This is the agreement for Sale of Gold Jewellery on advance amount accumulated in terms of weight or value of the Gold contracted to be purchased in future with each advance paid.
14. The customer can purchase jewellery from the 11th month of enrolment, however, before 350 days from the date of enrolment.
15. When the customer purchases jewellery in excess of accumulated amount/gold weight, the wastage (VA) as applicable will be borne by the customer for the excess amount/weight.
16. GST & any other government levies at the time of billing/delivery will be borne by the customer.
17. The Customer Signature, ID and address proof will be verified at the time of billing/delivery.
18. Company at its sole discretion can alter, amend, modify, add or delete any of the terms and conditions from time to time.

19. All disputes are subject to the jurisdiction of the competent courts in Bangalore and Vijayawada.
20. If the customer discontinues during the 7th or 8th month of enrolment, the member will be entitled to 60% discount on the wastage (VA) and for discontinuation during the 9th month, the member will be entitled to 80% discount on the wastage (VA) limited to the accumulated gold weight under the plan. The customer will pay the balance wastage (VA) on the accumulated gold weight on the basis of their average gold rate or prevailing gold rate whichever is lower.
21. 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).
22. 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.