

## Redemption

1. At the end of your scheme subscription tenure, for redemption you have to visit the showroom of the Jeweller, whose saving scheme you have subscribed.
  - a. In case you have opted for 11+1 scheme i.e 12 Months tenure, then you will be eligible for redemption from the 13<sup>th</sup> Month onwards.
  - b. Also Jewelrich will be sending you intimation via SMS / Email about your scheme maturity.
2. The redemption period post maturity of scheme will vary from jeweller to jeweller. Hence post maturity of your scheme you need to redeem the scheme within the time period permitted by the jeweller you have opted for.
3. On the day of redemption the jeweller will ask you to provide **KYC documents** given by you on jewelrich.com to process the redemption request. So kindly carry your KYC Documents accordingly.
4. Once KYC are verified the Jeweller will log into the jewelrich system and confirm your scheme details i.e Tenure, Amount etc.
5. Post the scheme verification if you want to redeem the scheme then you need to intimate the jeweller to generate the **OTP password** from the jewelrich system.
6. The jeweller will put the redemption request in jewelrich system to generate the OTP. Within a few minutes you will get an OTP password from Jewelrich on your **registered mobile number** that you have given on jewelrich.com. So kindly ensure you carry your registered mobile number with you.
7. Depending upon the scheme you have opted you can redeem it for jewellery of your choice or bullion/gold or other loyalty options given by the jeweller under the scheme you have opted for.
8. Once the scheme is redeemed you will get a SMS from jewelrich.com on your registered number. Kindly reply to the SMS as per instruction given to confirm the redemption to jewelrich.

## Terms & Conditions

- 1) Scheme can be redeemed only from the jeweller whose saving scheme you have subscribed for.
- 2) Scheme can be redeemed only once.
- 3) Part scheme redemption request cannot be given on jewelrich.
- 4) OTP once generated and confirmed in the jewelrich system by the jeweller means the scheme is fully redeemed by you.
- 5) Multiple savings scheme can be redeemed at the same time provided all your schemes with the particular jeweller have matured on the redemption day and within the scheme redemption time period permitted by the jeweller.