

# GOLDEN BRIDGE SCHEME

## SCHEME A: 3 MONTHS

### SALIENT FEATURES OF THE GOLDEN BRIDGE SCHEME [GBI]

- Plan your Jewellery Purchase.
- Pay 3 installments, get loyalty discount of amount equal to 20% of one month Installment.
- **Pre-Book a diamond jewellery** on scheme enrollment and **avail gold & diamond rate \*price protection.**
- 100% BIS Hallmarked Gold Jewellery, Certified Diamonds, Free delivery at your door steps.

### AVAILABLE SCHEMES WITH APPLICABLE BENEFITS

(Illustration table)

<b>Per Month AMI Amount</b>	<b>No of Installments paid</b>	<b>Amount Paid</b>	<b>Loyalty Discount (Bonus)</b>	<b>Purchase Eligibility Amount #</b>	<b>Purchase Month</b>	<b>Buying Options</b>
5000/-	3	15,000/-	20%	16,000/-	4 <sup>th</sup>	Only Jewellery

**NOTE:** After paying the last AMI (3<sup>rd</sup> installment), the customer can redeem the scheme after 30 days from the date of payment of the last installment.

### SCHEME POLICY

1. **Minimum** monthly installment is **Rs. 3000** and above can be **multiples** of **Re.1/-** which has to be fixed at the time of enrollment.
2. Under this option, member will be entitled to **purchase jewellery** for an amount equal to installments paid plus discount under the scheme.
3. Rate fluctuation benefit on **diamond jewellery**(\*Price Protection) - **Pre-book any diamond jewellery** on scheme enrollment **to avail price protection benefit** upto **45 days from the date of scheme maturity** i.e After maturity of the scheme, the Gold & Diamond rates prevailing as on the scheme enrollment date OR the prices as on the redemption date **whichever is the lower of the two rates will be applicable.**
4. Redemption against **plain Gold jewellery** - **Gold rates** prevailing as on the scheme **redemption date will be applicable** i.e after maturity of the scheme and not at the rate when enrolled for the GBI scheme.
5. After payment of **3 installments**, member will be entitled for **loyalty discount** equal to 20% (twenty five percent) of **one installment** amount(s) and will be able to **redeem** on **completion of 3 months** and within one year thereof.

### TERMS AND CONDITIONS OF GOLDEN BRIDGE INNOVATIONS

1. To enroll under the GBI scheme, customer must fully understand the scheme and submit all the KYC documents.
2. The Customers cannot switch over to another scheme i.e if a customer is enrolled under Scheme A he cannot switch to Scheme B.
3. The monthly installment amount once fixed by member in first installment under any scheme cannot be later changed i.e. all the remaining installments in that scheme has to be of the same amount.
4. Scheme Start, Maturity & Closure date shall be calculated as below:
  - Date when GOLDEN BRIDGE INNOVATIONS receives the first installment payment shall be considered as scheme start date.

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- 30 days after the payment of the 3<sup>rd</sup> installment will be considered as the maturity date of the scheme.
  - Scheme closure date shall be end of 3<sup>rd</sup> month for 3 month scheme. After scheme closure date, no further discount shall be passed on to the customer.
5. At the time of enrollment member will have to furnish details of nominee.
  6. In case of demise of the member, nominee will be entitled for the benefits under the scheme on production of original photo identity bearing nominee's name and original death certificate of the member.
  7. After the maturity of the Advance purchase scheme, member will have to complete the OTP verification on the registered mobile number as submitted on Jewelrich.com to redeem the scheme. Member may have to submit additional KYC documents if the final purchase amount is more than or equal to Rs.2,00,000/- (Rupees 2 lakhs).
  8. Customer can **redeem the scheme** on maturity by effecting **purchase of any jewellery** from **Golden Bridge Innovation E-store on jewelrich.com**. Redemption against Gold Jewellery & Diamond Jewellery is permitted for an amount equal to installments paid plus discount under the scheme (#Purchase eligibility amount).
  9. Under scheme A or B, in order to be eligible for the loyalty discount, member will have to affect a purchase through single transaction only. In no circumstances the loyalty discount amount shall be refunded or subdivided.
  10. Under scheme A or B, member can opt out of the scheme any time with the following options.
    - Member will be able to make purchase equal to the corpus amount contributed in the scheme by them.
    - Refund can be requested only after 3 months from the first payment date (Lock-in period) Since it is a jewellery purchase scheme, cash refund is treated as a rare case and a processing fee of 3% of the amount deposited will be charged.
  11. In case of breach of any of the terms & conditions, member will not be entitled for loyalty discount or any other benefits.
  12. Management reserves the right to alter or withdraw the scheme at any time without assigning any reason.