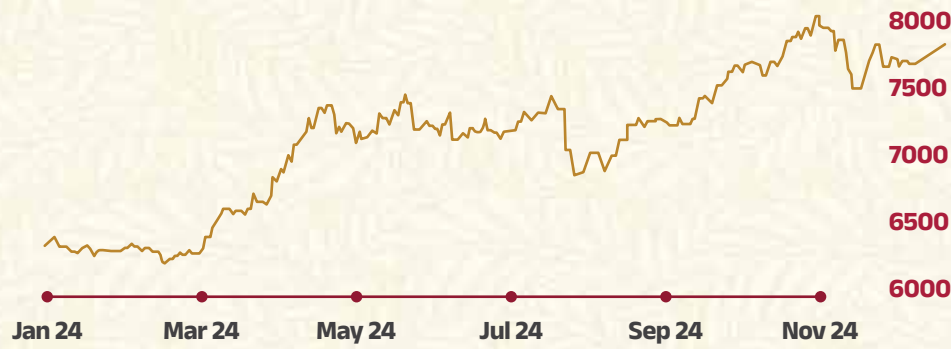


GOLD-RISING *now,* FLOURISHING FOREVER!

In our culture, Gold has been an eternal symbol of prosperity. This is backed by the age-old fact that Gold keeps growing, in price & value.



Understanding the true power of this precious metal, we have crafted an exclusive offer that allows you to secure maximum benefits and plan for the jewellery you have always dreamt of buying.



3 REWARDING *takeaways of the*

GOLDEN FLEXI OFFER

Exclusivity

Unlike your regular bhishi, this offer promises timeless benefits and grand financial returns.

Flexibility

A budget-friendly, convenient & rewarding investment option that adapts according to your needs & the constantly fluctuating gold rates.

Opportunity

From securing your wedding jewellery to your next Padwa purchase, this gives you a chance to plan ahead of time.



ABOUT THE OFFER

This unique delight allows you to lock the rate of gold (as of date) & ensure grand returns at the time of redemption.

STEP 1: Open a Golden Flexi Offer Account.

STEP 2: Pick an amount of your choice to pay in monthly installments (Min. ₹ 1000 per month).

STEP 3: Once you deposit the first installment, we lock the rate of gold (as of date).

STEP 4: Pay consistently for 11 months.

STEP 5: Buy any piece of jewellery as per your pre-booked gold rate along with the added delight of a 70% discount on making charges.

For better understanding, an example has been illustrated below.

Kindly Note: The values are random & will vary based on market changes.

WEIGHT & RATE CHART:

MONTH	DEPOSIT Per Month	GOLD RATE (1g of 22K)	WEIGHT (in g)
01	10,000	5,865	1.70
02	10,000	5,759	1.73
03	10,000	6,124	1.63
04	10,000	6,717	1.48
05	10,000	6,645	1.50
06	10,000	6,843	1.46
07	10,000	6,625	1.50
08	10,000	6,450	1.55
09	10,000	6,695	1.49
10	10,000	7,050	1.41
11	10,000	7,385	1.35
			18.19
			TOTAL ACCUMULATED WEIGHT

WHAT YOU GET:

Value of gold =

Total accumulated weight of gold x Last month's gold rate



FAQS

How to make the monthly advance payment?

Advance payments should reach Ranka Jewellers before the 10th of every month. Payments can be made by Cash / DD / Debit / Credit Cards, NEFT / RTGS / UP I / Local Cheques / Post-dated Cheques (PDC) and At-par cheques. Outstation cheques will not be accepted. You can give PDCs for the entire period at your convenience.

What if I discontinue?

Customers who choose to discontinue within 6 months of enrollment will not be eligible for any benefit/discount on making charges and can redeem only to the extent of accumulated gold weight/value under the plan. However, if the customer discontinues during 7th or 8th month of enrollment, the member will be entitled to 30% discount on the making charges on any jewellery and for discontinuation during 9th or 10th month, the customer will be entitled to 40% discount on the making charges on any jewellery, limited to the accumulated gold weight/value under the plan.

What if I don't pay continuously?

The advance payment cannot be extended beyond the period. The plan will be discontinued as per the terms mentioned above in the event of any default in the monthly advance payments. Hence it is essential that you pay the advance payments continuously without fail. In the event of the member defaulting an advance payment during the tenure, the plan will be discontinued automatically from that month, and the member will not be entitled to a 70% discount on making charges on any jewellery as per the terms mentioned above.

Will there be GST?

Yes, GST and any other Government levies will be borne by the customer at the time of delivery.

In what other ways can Ranka Jewellers Golden Flexi Offer help me?

As mentioned earlier, the Ranka Jewellers Golden Flexi Offer helps you get more jewellery than you could have expected. The Ranka Jewellers Golden Flexi Offer helps you plan in advance to buy jewellery for weddings and other auspicious occasions.

What if I buy jewellery exceeding my advance payment?

Making charges will be charged on the excess weight. For instance, if you choose Rs. 5,000 as your monthly advance payment, the advance amount accumulated over 11 months will be Rs. 55,000. For example, if the weight accumulated under the plan is 22gms and if the member wishes to purchase jewellery of 40gms, the discount benefit on making charges will apply only to 22gms.

Will the cash be refunded?

The cash will not be refunded under any circumstance, as per Government regulations.

How do I know the weight accumulated?

This will be updated in the customer receipt on a monthly basis at the time of making the advance payment.

Can I make all the monthly payments in advance?

The monthly payments cannot be carried over, or paid in advance.

Can I make the advance monthly payments in any of the Ranka Jewellers showrooms?

No, you can make the monthly payments at the store you started the offer.

Can I purchase special items like antique and vintage jewellery and pooja items?

Yes, you can purchase special items, with making charges as applicable.

Can I buy gold coins?

No, the offer is valid on gold ornaments only. Not valid on 24K items.

Can I purchase watches in this plan?

You are not eligible to purchase watches.

Is the monthly advance amount fixed or variable?

The monthly advance payment amount is fixed.

TERMS AND CONDITIONS:

The customer can also purchase jewellery from the 11th month of enrollment with full benefits.

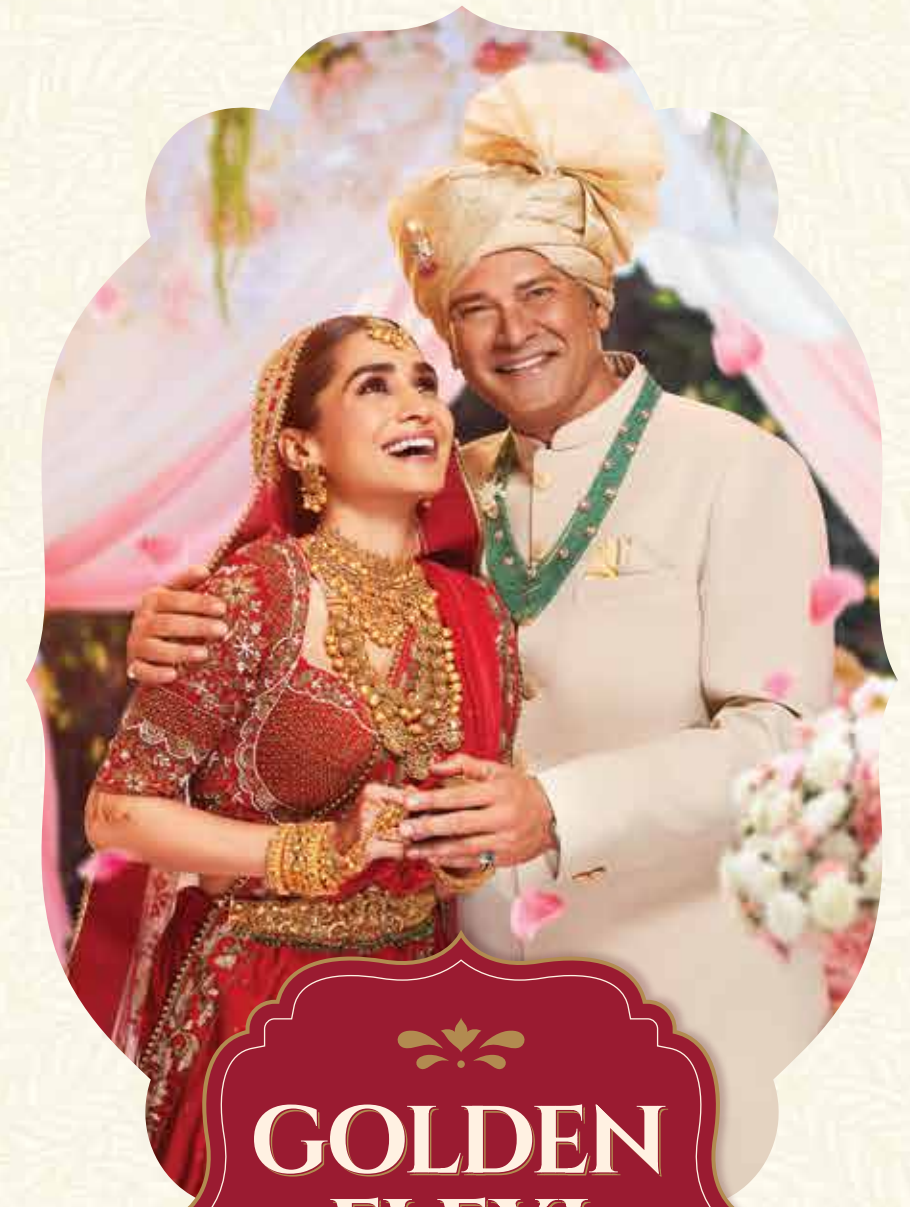
1. The monthly advance against the purchase of jewellery must be equal and paid continuously for eleven months. The advance payment cannot be extended beyond the 11th month & is not transferable under any circumstances.
2. On completion of eleven months from the date of enrollment, the customer will be eligible to purchase the selected jewellery with a 70% discount on making charges.
3. The monthly advance against the purchase of jewellery must be paid within the 10th of every month. The advance amounts paid will not be eligible for any interest.
4. Monthly advance of any amount over and above Rs. 17,000/- per month will not be accepted in cash and must be paid by way of DD / Debit Cards / Credit Cards / NEFT / RTGS /UPI / Local Cheques / PDC Cheques. A member cannot use multiple jewellery purchase plan accounts to purchase a single piece of jewellery if the member has paid the monthly advance amounts by way of cash for those accounts.
5. Customers will have to bring the customer receipt book every month while paying the advance amount and should be surrendered at the time of purchase of jewellery.
6. Customers who choose to discontinue within 6 months of enrollment will not be eligible for any benefit/discount on making charges and can only redeem to the extent of accumulated weight/value under the plan, by paying 100% making charges.
7. If the customer discontinues during the 7th or 8th month of enrollment, the member will be entitled to a 30% discount on the making charges of any jewellery and for discontinuation during the 9th or 10th month, the member will be entitled 40% discount on making charges on any jewellery, limited to the accumulated gold weight/value under the plan. The customer will pay the balance making charges on the accumulated gold weight on the basis of their average gold rate or prevailing gold rate, whichever is lower.
8. KYC is compulsory to enrol in the plan, in case of a change in address or loss of a customer receipt book, the customer should inform the company immediately and apply for a new customer receipt book with KYC details.
9. The customer may appoint a nominee on submission of KYC details for both self and the nominee. Guardian will sign and will also be the nominee in case of minors.
10. Payments of monthly advance against purchase of jewellery beyond the stipulated period or payment for more than one month will not be allowed.
11. The advance against the purchase of jewellery can be paid & the customer can take delivery of selected jewellery at any Ranka Jewellers showroom in India.
12. Advance against the purchase of jewellery can be made by Cash / DD / Debit / Credit Cards / NEFT / RTGS / UPI / Local Cheques / Post-dated Cheques (PDC) / At-par cheques favouring the company. In case of cheque dishonour, the bank charges will be borne by the customers.
13. Balance advance amount, if any, will not be refunded in cash and can only be adjusted on purchase of gold jewellery.
14. Customers who choose to pre-close within 6 months from the enrollment will not be eligible for any benefits.
15. The customers will be eligible for a 70% discount on making charges only after they have paid all the advance payments continuously. The customer will not be able to continue in the event of default in the monthly advance payments. Hence it is required that a customer pays the advance payments continuously without fail.
16. The customer can purchase jewellery from the 10th month of enrollment or before 345 days from the date of enrollment. The customer's advance amount will be refunded if not purchased within 345 days from the date of enrollment.
17. When the customer purchases jewellery in excess of accumulated weight/amount, the making charges as applicable will be borne by the customer for the excess weight.
18. GST & any other Government levies at the time of purchase/delivery for all sales transactions will be borne by the customer.
19. The customer's signature will be verified at the time of delivery.
20. The company at its sole discretion can alter, amend, modify, add or delete any of the terms and conditions from time to time.
21. All disputes are subject to the jurisdiction of a competent court in Pune.

RANKA

JEWELLERS

LEGACY SINCE 1879

LOCK THE PRICE OF GOLD,
UNLOCK SEVERAL GOLDEN MOMENTS!



**GOLDEN
FLEXI
OFFER**

AVAILABLE ALL YEAR ROUND

**AVAIL 70%* DISCOUNT
ON MAKING CHARGES**

