



RAMA RUKMANI JEWELLERY

Kubera Lakshmi Gold Coin Savings Scheme

Terms & Conditions

1. NATURE OF THE SCHEME

- This is a specialized gold coin savings and accumulation program, designed to facilitate the systematic purchase of gold. It is not a financial investment, deposit scheme, or equity instrument.
- The scheme does not offer interest, guaranteed returns, or profit-sharing.
- At the time of enrollment, the Customer shall select the desired gold purity: **22K (916)** or **24K (999)**.

2. GOLD RATE DETERMINATION

- Gold booking is executed based on the prevailing market rate at the precise time of payment receipt.
- Once a booking is confirmed, the purity, rate, and weight are fixed and irrevocable. Live market pricing for both purities is displayed at the time of booking.

3. INVESTMENT SCHEDULE

- Customers may contribute at the prevailing market price on any chosen day within the cycle.
- The scheme requires a total of **6 or 11 completed investments**.
- In the event of a missed payment, the scheme duration will extend proportionally to ensure the full count of installments is met.
- Redemption eligibility begins in the **7th month** (for the 6-month cycle) or the **12th month** (for the 11-month cycle).

4. FINANCIAL TRANSACTIONS

- Authorized payment channels include PhonePe, Google Pay (GPay), and direct Bank Transfer.
- Cash transactions are only valid when accompanied by an official, numbered receipt from the organizer.

5. REPORTING & VERIFICATION

- All transactions are documented and shared via WhatsApp or registered Email.
- It is the Customer's responsibility to verify transaction records and report discrepancies within **7 days**.

6. REDEMPTION & DELIVERY

- Gold coins are issued based on the total accumulated weight, subject to available denominations, following the successful completion of all installments.
- No additional making, packaging, or delivery charges shall be levied upon the customer.
- Secure, verified delivery to the customer's registered address will be completed within 3-7 working days of redemption.

7. CANCELLATION & EARLY WITHDRAWAL

- Early withdrawal is discouraged. If approved, the gold value will be calculated based on the lower of the booking rate or current market rate, subject to company policy.
- If the scheme is discontinued, the customer will receive gold corresponding to the accumulated weight in the month following discontinuation.
- Requests for immediate liquidity (cash or gold) within the month of discontinuation will incur administrative deductions.

8. COMPLIANCE & GOVERNANCE

- Accounts are non-transferable without express written consent. Valid identity proof is mandatory for redemption.
- The scheme operates in strict accordance with local laws and KYC (Know Your Customer) regulations.
- The organizer reserves the right to modify, pause, or terminate the scheme with prior notification to active participants.

Declaration: *By participating in this scheme, the Customer acknowledges that they have read, understood, and agreed to be bound by these Terms & Conditions in their entirety.*