Padmavati Jewellers
rich and rare

FREQUENTLY ASKED QUESTIONS

1. Can we purchase Gold Coins?

No. Gold coins and bullion cannot be redeemed from the payments made towards this plan.

2. How to remit the monthly committed amounts?

Padmavati Jewellers offers both online and offline modes of payment for the convenience of members.

3. **What is the 11-Month Jewellery Purchase Plan and what benefits does it offer?**

The 11-Month Jewellery Purchase Plan offers a smart way to buy jewellery with up to 100% discount on making charges, applicable on all Gold and Diamond jewellery.

4. What is your Refund & Cancellation Policy?

We do not offer refunds. However, subscribers may cancel the plan and purchase Gold or Diamond Jewellery only. Please note: any initial discounts provided on the first advance payment will be forfeited in such cases.

5. Can the plan be transferred to a family member or friend?

No. All plans are maintained as individual accounts and are non-transferable as per policy.

6. What are the other important terms and conditions one should know?

Subscribers are strongly advised to read the complete Terms & Conditions mentioned in the subscription form before enrolling, for a better understanding and to avoid any ambiguity.

7. How will the accumulated gold weight be used at the time of purchase?

Weight accumulated will be converted to INR and adjusted against the selected jewellery item's value.
Example: If the accumulated weight is 8.04 gms and the gold rate during purchase is ₹8100/gm, then ₹65,120/- will be adjusted.
If the selected jewellery item's value is ₹90,000/-, the remaining ₹24,880/- must be paid by the customer.

8. How will the accumulated amount be adjusted during jewellery purchase?

The total amount accumulated will be adjusted in the selected jewellery item's value.
Example: If the accumulated amount is ₹55,000/- and the selected jewellery item costs ₹90,000/-, the customer must pay the remaining ₹35,000/-.