



Kays
GOLD
HARVESTING
SCHEME



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IMPORTANT POINTS

1. Under any of the options under **Kays Gold Harvesting Scheme**, upon completion of scheme period, the members will be entitled to **Purchase any type of Gold/ Diamond Jewellery** only but not later than 360 days from the start date i.e. within 360 days from the date when the first instalment was paid by the member.

2. Minimum monthly instalment shall be Rs. 2,000/- in **Option A** and Rs. 10,000/- in **Option B**, or multiples thereof, which has to be registered at the time of enrolment with an undertaking that if purchase of the jewellery is not completed within 360 days, Kays Jewels shall redeem the deposit and transfer the maturity proceeds (without any incentive) under Plan A in the depositor's Bank a/c and under Plan B, amount equivalent to the aggregate gold quantity deposited (without any incentive) at average gold rate prevailing in MCX on the day of redemption and the proceeds shall be deposited in depositor's Bank a/c.

TERMS & CONDITIONS

1. To enroll under any of the schemes, customer is required to first read and understand the scheme before participating under any option and submit his/her Bank a/c details, PAN and Adhaar card for completion of KYC by Kays Jewels.

2. The customers will not be entitled to switch over from one option to another option, i.e. if a customer is enrolled under option A, he/she can not switch to the other option B and vice versa.

3. Once the monthly instalment amount is fixed by the member under any option, he/she will not be allowed to change the amount of instalment at any time during the duration of the plan i.e. same amount of instalment shall be payable in all the subsequent instalments.

4. At the time of enrolment every member is required to furnish details of his/her nominee(s).

5. In case of demise of any member before the redemption under any scheme or before the purchase of jewellery or premature closure, as provided herein above, his/her nominee(s) will be entitled for the redemption after making payment of the remaining instalments or/ and completion of the plan period and fulfilment of all terms and conditions applicable to the original member of the scheme, subject to production of (i) original photo identity bearing nominee's name and (ii) original death certificate of the member of the scheme along with an affidavit that nominee(s) shall make good any loss to Kays Jewels on account of any false declaration/claim.

6. The member of scheme will be entitled to take refund of only the **Principle amount under Plan A and/ or quantity of Gold deposited under Plan B** in case of premature redemption but without any incentive.



PLAN YOUR NEXT
Jewellery
PURCHASE WITH



Kays
GOLD
HARVESTING
SCHEME

Kays
JEWELS

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Kays Jewels - Emerald Garden



Kays Jewels - Birhana Road



Kays JEWELS

FACTS AND Features



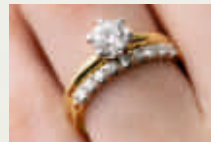
Exclusive Variety of Gold & Diamond Jewellery



In-House Exclusive Diamond Jewellery Manufacturing



Complete Hallmarked and HUID Showroom



100% Certified Solitaire



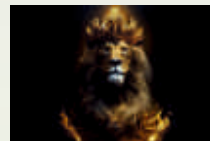
All Diamond & Polki Jewellery Certified by International Labs



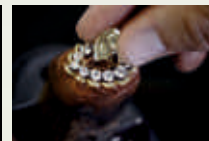
100% Buy-back of Gold & Diamond Jewellery



Exclusive Customer Loyalty Program



Our Moto Customer is God



In-House Workshop at Both the Showrooms



Guaranteed After-Sales-Services



Preferred Retailer of India. Member of GJC



THE SCHEME HIGHLIGHTS

PLAN A : Deposit money minimum Rs. 2,000/- or multiples thereof for minimum period of 11 or 6 months and get incentive equal to 1 month's instalment on completion of 11 months or 50% of 1 month's instalment on completion of 6 months.

PLAN B : Deposit Gold quantity equivalent of Rs. 10,000/- or multiples thereof for minimum period of 11 months and get incentive in Gold (Bullion) equal to 50% of average monthly deposit of Gold (Qty.).

Kays Gold Harvesting Scheme : PLAN A

Scheme Period (Minimum Months)	Amount Deposited Rs. 2,000/- (or multiples thereof.) (Rs.)	Loyalty Bonus	Total Amount/ receivable by you (Rs)	Maturity of Scheme	Entitlement for purchase of Jewellery
11 months	22,000/-	2,000/-	24,000/-	Any time after completion of 11 months, but within 360 days.	Equivalent to Rs. 24,000/- (amount of deposit plans incentive).
6 months	12,000/-	1,000/-	13,000/-	Any time after completion of 6 months, but within 360 days.	Equivalent to Rs. 13,000/- (amount of deposit plans incentive).

Kays Gold Harvesting Scheme : PLAN B

Scheme Period (Minimum Months)	Amount Deposited Rs. 10,000/- or multiples thereof. (Rs.)	Loyalty Bonus	Total Amount/ Gold receivable by you (Rs)	Maturity of Scheme	Entitlement for purchase of Jewellery
11 months	Rs. 10,000/- or multiples thereof per month convertible in gold (bullion) at the average gold rate in MCX of the day of deposit.	on completion of 11 months Gold Bullion equal to 50% of average monthly deposit of Gold (Qty.)	(Gold) deposited plus 50% of average monthly deposit of Gold (Qty.)	Any time after completion of 11 months, but within 360 days.	Any time after completion of 11 months, but within 360 days.