

**Reliance** *Jewels*

BE THE MOMENT



**GOLDEN STEPS**  
— JEWELLERY PURCHASE SCHEME —

Make your big day dreams  
a reality by taking small steps



## ***Earn up to 350% of one month's instalment \****

To know about the benefits that you get from  
the Golden Steps Jewellery Purchase Scheme, refer to the following table:

Scheme 1 - Pay 11 monthly instalments and get discount as below:

| One Instalment Amount (₹) | First Payment Date | Contribution Period | Scheme Maturity Date | No. of Saving Months | Discount* (As % of One Month's Instalment) | Maturity Benefit as Discount (₹) |
|---------------------------|--------------------|---------------------|----------------------|----------------------|--------------------------------------------|----------------------------------|
| 5000                      | 01-Jan-19          | 11 Months           | 01-Dec-19            | 11                   | 65%                                        | 3250                             |
| 5000                      | 01-Jan-19          | 11 Months           | 01-Jan-20            | 12                   | 75%                                        | 3750                             |
| 5000                      | 01-Jan-19          | 11 Months           | 01-Feb-20            | 13                   | 85%                                        | 4250                             |

Scheme 2 - Pay 24 monthly instalments and get discount as below:

| One Instalment Amount (₹) | First Payment Date | Contribution Period | Scheme Maturity Date | No. of Saving Months | Discount* (As % of One Month's Instalment) | Maturity Benefit as Discount (₹) |
|---------------------------|--------------------|---------------------|----------------------|----------------------|--------------------------------------------|----------------------------------|
| 5000                      | 01-Jan-19          | 24 Months           | 01-Jan-21            | 24                   | 300%                                       | 15000                            |
| 5000                      | 01-Jan-19          | 24 Months           | 01-Feb-21            | 25                   | 330%                                       | 16500                            |
| 5000                      | 01-Jan-19          | 24 Months           | 01-Mar-21            | 26                   | 350%                                       | 17500                            |

\*Conditions apply



## Reliance Jewels Offers Golden Steps Jewellery Purchase Scheme

This scheme will help you plan your jewellery purchase for special occasion like festivals, weddings, anniversaries and birthdays.

### A Step Towards Your Dream

Golden Steps Jewellery Purchase Scheme helps you plan your dream purchase with a stunning selection of designs in Gold, Diamond and Bridal Jewellery. Our collections include exclusive designs from Kolkata Filigree to Rajkot Antique, from Junagarhi Polki to Rajasthani Kundan, from Amritsari Jadau to Timeless Nakashi and much more. Furthermore, Reliance Jewels only offers 100% BIS Hallmarked Gold Jewellery and the finest Internationally Certified Diamonds. So rest assured, your monthly savings will get you only the best.

### *Why should I enroll?*

#### How does the scheme work?

- An Applicant can choose the monthly instalment value in multiples of ₹ 500/- (Rupees Five Hundred), subject to a minimum of ₹ 1000/- (Rupees One Thousand Only) per month, per customer.
- Pay monthly instalment as per your convenience by Cash, Credit Card, Debit Card, PDC/ACH or Online at [www.reliancejewels.com](http://www.reliancejewels.com) before the due date.
- Redemption against the scheme is allowed against any product at the showroom.
- Earn up to 350% of one month's instalment at the end of the scheme from the 24-month scheme & 85% of one month's instalment from the 11-month scheme as mentioned in the table.

#### How do I join the scheme?

- Just fill in a simple Application Form and submit it along with any of below documents for identity proof.
  - (i) Voter Identity Card (ii) Aadhar Card (iii) PAN Card
  - (iv) Passport (v) Driving License.
- PAN Card copy is mandatory, in case maturity amount is equal to or more than ₹ Two Lakh (₹ 2,00,000/-) per member/application.
- You may also nominate any person as a nominee to your account. You need to provide the name & contact details & an identification proof of the nominee.

#### Will I get a statement of the amount paid by me?

- Yes, you can get this from any of the Reliance Jewels showroom. The same is also available online post registration on website.

#### How do I pay the instalment?

- The first instalment is to be paid through Cash, Debit/Credit Card or Cheque.

- Subsequent instalments can be paid through Post-dated cheques, ACH apart from Cash/Card or Online.
- Only Local Cheques or Cheques Payable at Par are accepted and must be drawn in favour of "Reliance Retail Limited".
- Single payment instrument cannot be accepted for payment of multiple scheme accounts.
- For payments to be made through Auto Clearing House (ACH), just collect the pre-printed ACH mandate from Showroom, fill and submit it along with one cancelled Cheque.

#### What if I am unable to complete the scheme period?

- Discontinuation of the scheme is not permitted within 6 months of first payment date.
- If the customer wishes to purchase jewellery before completing the scheme (but not before 6 months of payment of first instalment) the customer will still get benefit but the eligible discount shall stand on a pro-rata basis.
- Since it is a jewellery purchase scheme, cash refund is not permitted.

#### Can I pay the overdue amount after scheme Maturity date?

- No.

#### On maturity, am I eligible to avail the ongoing in-showroom promotion along with the discount under this scheme?

- Yes, all ongoing discounts will be applicable.

#### What if I don't pay the monthly instalments by the due date?

- If the instalments are not paid on or before the due date, your total discount eligibility amount shall be reduced proportionately with respect to the number of days delayed.

## What if I pay before the monthly instalments are actually due?

- No additional benefit can be given for depositing the instalment before due dates.

## How can I redeem?

- You can purchase jewellery or coins from any of the Reliance Jewels Showrooms for an amount equal to or more than the instalments paid plus discount under the scheme (purchase eligibility amount).
- The final purchase value should be equal to or in excess of purchase eligibility amount.
- Partial redemption of the scheme is not permitted.

## How is Golden Steps Jewellery Purchase Scheme different from the schemes being operated by others?

- Golden Steps Jewellery Purchase Scheme, being operated by

Reliance Jewels - a division of Reliance Retail Limited is in compliance with the provisions of the Companies Act, 2013 read with Companies (Acceptance of Deposits) Rules, 2014.

## Is my money safe?

- Golden Steps Jewellery Purchase Scheme is being operated by Reliance Retail Limited, a subsidiary of Reliance Industries Limited. The Scheme has the rating of "CARE AAA: stable (FD)" by CARE Ratings Limited, denoting the highest degree of safety.

## What about the purity of jewellery?

- We sell Hallmarked Gold Jewellery from all our showrooms only, and all our Diamond Jewellery is certified by Internationally Accredited Certifying agencies. Thus, be rest assured about the purity of the jewellery that you buy.

### COMPLIMENTARY SERVICES AND BENEFITS

#### 100% PEACE OF MIND



Protection against Loss & Theft



BIS Hallmarked Gold



Internationally Certified Diamond

#### COMPLIMENTARY SERVICES



Free Gold Purity Check



Free Jewellery Cleaning

#### DESIGNS



Customised Jewellery



Exclusive Designs by In-house Designers

#### BENEFITS



Deduction on Old Gold Exchange



Earn loyalty points on every purchase



Company Owned Showrooms



100% current rate exchange for Reliance Jewels Jewellery



Great Exchange Policies for Non Reliance Jewels Jewellery



Reliance Jewels charges on Net Wt. of Gold, not Gross Wt.



QC Tech Room for minor repairs

*Come, enrol yourself at any of the Reliance Jewels Showrooms and Reliance Jewels Shop-in-shop located at Trends and Project Eve Showrooms.*

**Reliance Retail Limited:** Registered Office: 3rd Floor, Court House, Lokmanya Tilak Marg, Dhobi Talao, Mumbai-400002 | [www.reliancejewels.in](http://www.reliancejewels.in)

CIN: U01100MH1999PLC120563



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