

# India's No.1 Jewellery Group, Josco Presents...



## A secure and transparent gold saving scheme...

Josco Swarna Saubhagyam is a unique saving scheme that offers an opportunity to pay in instalments from today onwards and get gold jewellery in future at a discount.

With Josco Swarna Saubhagyam you can own your preferred 916 BIS Hallmarked gold jewellery in just 10 monthly instalments and also save with a discount of 3.5%!

10<sup>month</sup>  
Term

Easy  
Plan  
for Deposit

3.5%  
Discount



### Features of the Scheme

- A scheme that helps customers to earn huge benefits within a period of just 10 months.
- Instalments are accepted in multiples of ₹ 500 beginning with a minimum of ₹ 1,000. (Instalment amount for each month must be the same.)
- A discount of 3.5% of the total amount devoted will be offered to the customers.
- Protection from any future hike in the price of gold as the monthly instalment paid is credited to the customer's account as 22 kt gold based on the rate of gold on the date of payment.
- The instalment amount can be paid at any branch of Federal Bank.
- Customers can choose jewellery that matches their budget from Josco's wide range of collections.

### Terms and Conditions

1. The Swarna Saubhagyam scheme is for a period of 10 months.
2. The minimum monthly instalment is ₹ 1,000. Additional amounts in multiples of ₹ 500 are also accepted. However, the same amount should be paid each month for all 10 months.
3. Each instalment paid will be converted to gold and credited to the customer's account as per the prevailing gold price for 22 kt gold on the date of payment in the state in which the showroom is located.
4. Instalments are payable on or before the 10th of every month. Customer will not be eligible for any discount, if they make any delay/default in payment of any instalment(s) under this scheme.
5. The Scheme closes after 10 months from the date of commencement. The amount of gold acquired under this scheme can be converted to gold jewellery on the successful completion of the term of the Scheme.
6. Gold coins/bars cannot be purchased under this scheme.
7. A Special discount equal to 3.5% of the total amount of money (or 35% of the amount of one instalment) devoted in the Scheme will be offered to the customer on completion of the term. The special discount will be allowed from the total purchase amount made by the customer.
8. The average of the price of gold on the date of payment of the 10 instalments of the scheme will be used to calculate the making charges on the gold jewellery purchased on completion of the scheme.
9. In order to avail of the special discount, gold jewellery must be purchased on or before 11 months from the date of commencement of first instalment. If the purchase has not been made after the completion of the 11th month, the customer is not eligible for the special discount. In such cases, the paid amount may be returned to the customers via account payee cheque without any additional interest.
10. All Govt. taxes and other standard levies will be chargeable for the gold jewellery purchased under this scheme.
11. The management of Josco Group will have sole discretion to update the features and terms of this scheme, if needed.
12. Disputes, if any will be subject to the jurisdiction of the courts in Kottayam.