AISSHPRA

GOLD FLEXI

Rate Plan

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GEMS AND JEWELS

A Smart Jewellery Plan for Your Dream Celebrations

The AISSHPRA GOLD FLEXI RATE PLAN is a smart and flexible way to save for your dream jewellery at your own convenience. Deposit any amount, anytime, and lock the prevailing gold rate with every payment while gradually accumulating gold digitally. Enjoy the advantage of average gold costing along with exclusive making charge benefits on eligible redemption. Plan your celebrations smarter and turn your jewellery dreams into reality with complete flexibility and value.

Plan Benefits*	Gold Jewellery	Diamond Jewellery
Benefit After 180 – 330 Days + 30 Days Cooling Period*	Flat 25% OFF* on Making Charges	Flat 75% OFF* on Making Charges

Instalment	24k rate/g	Booked weight in gram
100000/-	10000	10.000g
14000/-	12500	1.120g
25000/-	11000	2.272g
50000/-	11500	4.348g
Total (189000/-)		Total (17.740g)

Average gold rate 24k = 189000/- divided by 17.740 g = 10654/- per gram
18k average rate is 7990/- per gram
22k average rate is 9766/- per gram

*T&C Apply

1. **What is the Aisshpra Gold Flexi Rate Plan (GFRP)?**
   GFRP is a flexible gold accumulation plan where you can deposit any amount at any time during the plan tenure. With every deposit, the prevailing 24kt gold rate is locked, and equivalent gold grams are credited to your account digitally.

2. **Is there any fixed monthly instalment?**
   No, this is a completely flexible plan where you can deposit any amount, at any frequency, and anytime during the plan tenure.

3. **What is the tenure of the plan?**
   The total tenure of the plan is 360 days from the date of the first deposit.

4. **What is the minimum lock-in period?**
   The minimum lock-in period is 180 days from the first deposit date.

5. **Till when can I make deposits?**
   Deposits can be made up to 320 days from the plan opening date.

6. **How is gold booked in my account?**
   Every time you deposit money, gold grams are booked based on the prevailing 24kt gold rate of that day. For example, if the gold rate is ₹10,000 per gram and you deposit ₹1,00,000, then 10 grams of gold will be credited to your plan account.

7. **What if I pay through UPI or bank transfer?**
   Customers making payment through UPI or bank transfer must immediately inform their branch to fix the gold rate and obtain a receipt via WhatsApp or email. If the rate is not fixed on the same day, the prevailing gold rate on the date of rate fixing will apply.

8. **How is the average gold rate calculated?**
   At redemption, the average gold rate is calculated by dividing the total amount deposited by the total gold grams booked. This helps you benefit from gold purchases made at different price points.

9. **When can I redeem the plan?**
   You can redeem the plan anytime between 180 days and 360 days from the first deposit date.

10. **What is the 30-day cooling period?**
    To avail making charge discount benefits, there must be a minimum gap of 30 days from your last deposit date along with completion of the 180-day lock-in period. Both conditions must be fulfilled.

11. **What can I purchase through this plan?**
    This plan can be redeemed against the purchase of Gold and Diamond Jewellery, not valid on value deal/promo products.

12. **Can I redeem the plan partially?**
    No, the plan must be redeemed fully in a single purchase transaction.

13. **Can two savings plans be redeemed against a single bill?**
    No, two savings plans cannot be redeemed against a single bill.

14. What making charge benefits do I get?

Eligible customers receive a 25% discount on making charges on gold Jewellery and a 75% discount on making charges on diamond Jewellery on the accumulated value or weight, subject to lock-in and cooling period conditions.

15. Is discount applicable on Gold Coin making charges?

No, discounts are not applicable on the making charges of Gold Coins.

16. Will other offers or discounts apply along with this plan?

No, other promotional offers, schemes, value deals, or special pricing cannot be clubbed with this plan.

17. What happens if I redeem before 180 days?

If you redeem before 180 days or within 30 days from the last deposit date, the making charge discounts will not apply.

18. Can I get a cash refund?

No, cash refund or withdrawal is not permitted under any circumstances.

19. What payment modes are accepted?

Payments can be made through UPI or digital payments, bank transfer, cheque subject to clearance, and cash within legally permissible limits.

20. Is the plan transferable?

No, the plan is non-transferable and valid only for the enrolled account holder.

21. Where can I redeem the plan?

The plan can be redeemed only at authorised Aisshpra showrooms.

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