SUNAAR
THE JEWELLER
A STJ VENTURE

# Bandhan
## GOLD PURCHASE SCHEME

## IF ALL INSTALLMENTS ARE PAID ON THE DUE DATE

For Example (Only If all installments are paid on due date)

| A/C Opening Date | Maturity Date | Installment per month in ₹ | Total | Benefit | % |
|---|---|---|---|---|---|
| 1st Jan 2021 | 6 Months | ₹10,000 | ₹60,000 | ₹1,050 | 10.50% |
| 1st Jan 2021 | 7 Months | ₹10,000 | ₹70,000 | ₹1,400 | 14% |
| 1st Jan 2021 | 8 Months | ₹10,000 | ₹80,000 | ₹1,800 | 18% |
| 1st Jan 2021 | 9 Months | ₹10,000 | ₹90,000 | ₹2,250 | 22.50% |

### Key Conditions for the BS Customers (9 Months Scheme)

1. The Bandhan Scheme is a 9-month scheme wherein the customer has to pay 1 fixed installment every month for 9 months & his/her account will mature after completion of 9 months from the date of joining the Scheme.
2. The scheme shall have a lock-in period of 6 months. The customer is mandatorily required to continue the scheme for a minimum of 6 months from the date of joining or enrollment.
3. The customer shall be eligible to redeem his/her account after completion of 6 months from the date of payment of the first installment, subject to applicable benefits.
4. Upon completion of 6 months from the date of joining the scheme, the customer shall be eligible for a benefit of 10.50% on the first installment amount. If the customer continues the scheme for 7 months, the benefit shall be 14%, for 8 months the benefit shall be 18%, and upon completion of 9 months the benefit shall be 22.50% on the first installment amount.
5. Gold coins can be purchased against the installments paid under the Scheme. Monthly installments paid under the Scheme can be used only for the purchase of jewellery at the store.
6. The applicable benefit shall be given as a discount on the purchase of jewellery only and will be applicable as per the number of months completed in the scheme, in accordance with the terms and conditions of this scheme.
7. The account holder is required to provide a copy of his/her photo ID like PAN Card/Passport/Aadhaar Card/Driving License/Voter ID etc., along with bank details at the time of enrollment into the Scheme and on maturity of the account for authentication.
8. Bandhan's minimum installment amount is ₹3,000. For accounts opened with monthly installments of more than ₹22,000, a self-attested copy of the PAN Card is mandatory at the time of enrollment. Any single-day purchase of ₹2 lakh or above will also require the customer to submit a copy of their PAN Card at the store.
9. Gold rate booked or charged on the invoice shall be based on the prevailing store gold rate on the date of purchase.
10. The store shall not be responsible or liable to send reminders for payments of monthly installments.
11. Any disputes, if any, shall be subject to the jurisdiction of the courts of Chandigarh only, to the exclusion of any other court's jurisdiction.
12. The account holder shall be eligible for the purchase of jewellery with applicable benefit only on or after completion of the minimum lock-in period and as per the scheme terms, and not earlier.
13. The store exchange policy (SEP) and the General exchange policy (GEP) can be availed in conjunction with this Scheme.

YOUR TRUSTED WHOLESALE PRICE JEWELLER

SCAN THE QR CODE TO LOCATE YOUR NEAREST SUNAAR STORE