

INDRIYA

CUSTOMER ADVANCE ORDER

1. The programme shares the guidelines for customers wanting to place an order towards the purchase of a product from the Indriya stores by making partial or full payment as advance.

Eligibility

2. The customer must maintain correct and updated contact details and address with Indriya once the advance has been paid. Indriya will not be liable for any loss to the customer because of incorrect or out-of-date contact details and/or address.
3. All Customers placing Orders on Advance must submit a declaration of nominee at the time of advance payment.

Definitions

4. "Customer Order – Product Selection" means that a customer can pay an advance to book a piece of jewellery by paying a minimum of 25% towards the total cost of product. The said minimum 25% advance will be reserved against the customers' account in Point of Sale ("POS") and can be utilised at the time of the final purchase but within the stipulated time period as hereinunder.
5. "Product Selection with Rate Freeze" means Customer Order – Product Selection wherein the order is placed on payment of 50% advance for studded jewellery, 75% advance for plain gold jewellery, 90% advance for coins/biscuits/ bars.
6. Product Rate on purchases under this program means the company's prevailing rate of the jewellery piece at the time of payment of advance.

Customer Orders

7. Payment of Advances against Customer Order – Product Selection, will not entitle any Product Rate or Offer Freeze during the final purchase except as specifically provided herein. Rates & Discounts available at the time of final purchase will be applicable on the billing of such booked product.
8. Customer may freeze the Product Rate for select products as under Product Selection with Rate Freeze.
9. The Advance Payment towards both Customer Order - Product Selection" and "Product Selection with Rate Freeze" will remain valid till 30 days from the day of advance or intimation to customer of product readiness for pick-up. The Customer

shall have to collect the selected product within said period along with completion of final payment.

10. In case the customer does not collect the order within the stipulated 30-day period or seeks to cancel the order, the advance amount will be converted into a Credit Note and any Product Rate Freeze & Selection of Product will cease to exist. The Credit Note will have a validity period of 30 days. At the end of said validity period, the Company shall dispatch a cheque of amount equal to the Credit Note to the last known address of the Customer on the Company's records.
11. The Customer may partially or fully use the accumulated advances towards a change of selected jewellery without any Product Rate Freeze on such change of selection. The balance amount of accumulated advances will also not be entitled for any type of Product Rate Freeze.
12. Customer can also order "Make to Order" Jewellery by paying a minimum of 90% of the estimated product value before the product is sent for design.
13. Advance orders for Make to Orders ("MTO") jewellery will only have gold rate freeze (as per the company's prevailing gold rate at the time of placement of the order) on the selected Jewellery for a period of 30 days after the selected product is ready for pickup at the store.
14. The final price of the Make to Order (MTO) Product will be shared after the order is created and received at the store. The final MTO price can differ from the approximate estimate provided during advance collection. However, the final MTO price will have the gold rate as was frozen at the time of booking by the customer upon advance payment subject to timely collection of the product.
15. In case the customer cancels the MTO product, the accumulated advance will be converted into a Credit Note with deduction of the selected product's making charges. Said Credit Note will not be entitled for any rate freeze. The Credit Note will have a validity period of 30 days. At the end of its validity period, the Company shall dispatch a cheque of amount equal to the Credit Note to the last known address of the Customer on the Company's records.
16. Customer orders under this program for all products including make to order, must be invoiced and collected from the original store where said order was booked.
17. Payment of advance amount can be done through Cash, E-NACH, Credit/Debit cards, Bank transfer, UPI.
18. Customer must provide PAN Card details during the payment of advance or upon final payment for orders or transactions higher than Rs. 2.0 Lakhs.
19. The billing of a product should be done in the name of the customer who has originally paid the advance and the advance utilisation will be validated through OTP during the final billing of the product.
20. In a scenario where the final bill value is higher than Rs.2.0 Lakhs and the bill is made in the name of a new customer than the self-attested PAN card details of the new customer must be provided along with his/her physical presence.
21. At no point in time, shall the Company pay interest on the accumulated advance to the Customer.

22. Selected products under this program that are ready for pickup must be collected by the person who signed the order copy, by producing the original order copy at collection time.
23. The signature in the invoice and order copy must match. In the event, the person who has signed the invoice is not able to come for taking delivery, the same would be delivered to his/ her representative subject to receipt of original authorisation letter from the customer along with original order copy and production of original photo identification proof. Please the ask the retail store for the format of the authorisation letter.

Other Terms & conditions

24. The Terms and Conditions hereinunder are in addition to the Company's other terms and conditions that may be applicable to the transaction.
25. Company reserves the right to delete or modify the policy. Such deletion/modification shall be prospective. Decision of company in this regard shall be final and binding.
26. No warranty or assurance apart from regular warranty and assurance shall be given to the customer.
27. Disputes if any, to be resolved in the courts of Mumbai jurisdiction only. The laws of India apply to these terms and conditions.
28. Company shall make amendments to the program to comply with any changes in law and regulations. If, because of such amendment, the Customer may no longer be able to avail of the benefits herein he shall not have recourse to any damages, costs, interest apart from refund of accumulated advances.
29. The value of Customer's claims pursuant to any dispute arising out of this policy shall be limited to the accumulated advance.
30. The Company reserves the right to decline an order for any reason.
31. By placing an Order on Advance, the Customer authorises Indriya to attempt to locate his whereabouts by contacting his stated nominee(s) for the purpose of informing him that his order/credit note is ready for collection or that a cheque has been dispatched as per the terms and conditions herein.