

INDRIYA

Customers Own Gold Exchange Programme

1. Customers may be eligible to exchange their own plain gold jewellery products purchased from other jewellers, subject to the terms and conditions outlined in this programme.

Conditions for Exchange

2. Exchange under the Customers Own Gold Exchange Programme (COGEP) is valid on customers own Plain Gold Jewellery or Gold Metal part of said jewellery having a minimum purity of 14 karat.

3. Indriya offers COGEP to all its customer seeking exchange by filling and signing the Customer Own Gold Exchange Request cum Consent Form.

4. Timeframe: Indriya invites its customers for a COGEP throughout the year valid at all stores in India.

Definitions

5. Prevailing gold rates means the company's city-wise rate prevailing on gold metal of specified purity at the time of the transaction. Said rates are intra-day rates and depend upon a variety of factors including spot rate, freight, overheads etc.

6. Determined Exchange Value means the determined price at which the Company values the jewellery tendered by the Customer under this offer for the purpose of exchange. It is based on the company's prevailing exchange rate of gold in said jewellery and is subject to such deductions and exclusions as hereinunder.

Customers Own Gold Exchange Process

7. Indriya offers Customers Own Gold Exchange Programme to their customers seeking an exchange of their own gold jewellery against a new Indriya product of equal or higher than the determined exchange value. If the new product is of a higher value than the determined exchange value, the customer will have to make up the shortfall.

8. The determined exchange value will be as per the Indriya's prevailing gold rate for the corresponding purity at the time of exchange, for the net weight of gold metal brought for exchange.

9. Exchange valuation of customers own gold under COGEP is calculated by multiplying the Net Gold Weight and the rate of Gold for the given purity at the Point of Sale for the date of exchange.

10. No part of the determined exchange valuation will be transferred to the customer by or in cash/cheque/bank transfer.

Exclusions

11. Non-Exchangeable Items: Certain items may not be eligible for exchange under COGEP, including but not limited to:

- Gold Metal of less than 14k (58.5%) Purity.
- Any other part of the customer's own jewellery other than the gold metal part of 14k (58.5%) or greater purity, for example stones, polki, diamonds, etc.

12. Customer will sign an indemnity that indemnifies the Indriya from any claim regarding the breakage or damage of the stones, diamonds & other components during the process of gold metal extraction. The extracted stones, diamonds & other components will be handed back to the customer in extracted form.

COGEP Handling Method

13. Inspection: Indriya reserves the right to inspect the item(s) and the customer's original certificate of authenticity or documents of provenance and determine whether an exchange is appropriate based on the circumstances and reserves the right to accept or decline the exchange for any reason.

14. Customers must fill up the COGEP Request cum Consent form for the commencement of process of assessment. Customers seeking to avail of this programme must also submit copies of KYC documents i.e. identification proof (e.g. Aadhar, Passport, Driving License) Customers must also show the original proofs of the aforesaid copies at the Indriya Store at the time of filling the COGEP Request cum Consent form.

15. Indriya jewels will accept the plain gold jewellery or gold metal part of the jewellery to for the purpose of melting, in order to assess the purity and weight of the melted gold metal block. Indriya will have to extract the gold metal part and melt it down to assess the net weight and purity. Said extraction is more complex and therefore riskier depending upon the fineness, intricacy, and complexity of the jewellery piece in question. Said extraction is undertaken on a best-efforts basis with reasonable care, skill, and due diligence however it is impossible to guarantee a flawless procedure. Prior to beginning such extraction, the store will convey to the customer its own estimation of risk of damage to the non-gold parts of the jewellery. If the customer acquiesces to the extraction of the gold metal part of requisite purity of the customer's own jewellery under this programme, it shall be at his sole risk.

16 Any such non-gold part of the jewellery will be handed over to the customer, who has brought the jewellery for purchase in its extracted form.

17. By bringing jewellery for exchange and submitting the COGEP Request cum Consent Form as hereinunder to Indriya, the Customer:

- Gives consent for the said jewellery to be sent to a service centre for evaluation/melting if Indriya deems fit without prior notice of the same to the Customer.

- Indemnifies Indriya for any damage or loss related to the said jewellery incurred while transporting, storing, handling, evaluating, melting, extracting or inspecting said jewellery.

Contact Information

17. For inquiries regarding returns, buybacks, refunds, or exchanges, please contact our customer service team at 1800-210-8383.

Modification of Programme

18. Indriya reserves the right to modify or update this exchange programme at any time without prior notice. Any changes will be effective immediately upon posting the revised programme on our website or in-store. Such changes will not apply to Customers who had initiated an exchange prior to the modified/updated programme and have yet to redeem all or part of the Credit Note that they received pursuant to said exchange.

Other Terms & Conditions

19. All customers seeking to avail COGEP will fill & sign the COGEP Request cum Consent Form and provide KYC documents as mentioned herein.

20. Wherever the determined exchange value or redemption in part or full of the Credit Note is towards a purchase greater than or equal to Rs.2.0 Lakhs, the customer will have to provide self-attested PAN Card copy and would need to be physically available for completing the exchange/transaction.

21. Applicable Indian law shall govern the transaction. In case of any dispute, courts in Mumbai only shall have jurisdiction.

22. By filling and signing the COGEP Request cum Consent Form, the Customer indemnifies Indriya against any claims, losses, expenses, costs, damages, penalties arising out of the Customer's (i) deficient title, (ii) misrepresentation/fraud/forgery (iii) negligence (iv) unlawful action.

23. The value of customer's claims pursuant to any dispute arising out of this programme shall be limited to the determined exchange value.

24. The Terms and Conditions hereinunder are in addition to the Company's other terms and conditions that may be applicable to the transaction.

End of Document
