

ĀUKERA™ Treasure Trove  
JEWELLERY PURCHASE PLAN



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Aukera understands that there are times when a jewellery purchase is not impulsive. We help you plan for your dream purchase by setting aside an amount of your choice every month. And then, Aukera gives you a bonus.

## LET'S GET STARTED IN 3 SIMPLE STEPS



### Step 1: Plan

Consider whether you would like to opt for the 6-month or 10-month plan.



### Step 2: Activate

Fill out the form and activate one of the possible payment options.



### Step 3: Purchase

Select an Aukera piece or pieces of your choice. With the added benefit of the Aukera Bonus, which is:

- On a 6-month plan, 50% of the month 1 installment amount.
- On a 10-month plan, 100% of the month 1 installment amount.



# Illustration 1

## Step 1: Plan

Mahima wishes to buy a Tennis Bracelet for herself for Diwali. In April, she selects the Aukera Jewellery Purchase Plan in order to save every month towards this piece she wants.

## Step 2: Activate

Mahima gives auto-debit instructions to her bank to remit to Aukera Rs. 30,000 per month. By September, she had saved a total of  $6 \times 30,000 = 180,000/-$ .

## Step 3: Purchase

In Sept, Aukera adds Rs. 15000 Bonus to her balance. Mahima has Rs. 195,000 to buy the Tennis Bracelet she wanted for Diwali.



# Illustration 2

## Step 1: Plan

Ms. Gupta knows her daughter will be married sometime in the following year. In January, she selects the Aukera Jewellery Purchase Plan to put aside savings every month towards the wedding trousseau purchase.

## Step 2: Activate

Ms. Gupta gives auto-debit instructions to her bank to remit to Aukera Rs. 2 Lakhs per month. By October, she had saved Rs. 20 Lakhs.

## Step 3: Purchase

Aukera adds a Rs. 2 Lakh bonus to her balance. Ms. Gupta now has Rs. 22 Lakh towards her daughter's trousseau purchase.



## FAQ's

### Who is eligible for the Aukera Jewellery Purchase Plan?

As per the Government of India guidelines, only Indian nationals over the age of 18 are permitted to participate in purchase plans such as this. Also, you are permitted to subscribe to only one scheme at a time; you cannot have multiple plans of different values running at the same time under a single name.

### What are the minimum and maximum amounts and terms?

The minimum amount is Rs 1000 per month. And there is no maximum limit. The two terms available are 6 months or 10 months. You are not permitted to either change the amount or the term in the course of the term.

### What products are eligible for purchase under this scheme?

Any piece of Aukera jewellery available on our webstore or in our retail outlets is eligible. Gold coins, loose diamonds, and gift cards are excluded.

**What if I wish to withdraw my paid installments ahead of the agreed-upon term? There is no problem; you could do that if you need to. However, the Aukera bonus will be payable as follows:**

6 Month Program	10 Month Program	Bonus Payable
Month 1-3	Month 1- 6	No Bonus payable (only principal amount payable)
Month 4		25% of month 1 instalment
Month 5		30% of month 1 instalment
Month 6 (full term)		50% of month 1 instalment (full amount of bonus due)
	Month 7 or 8	50% of month 1 instalment
	Month 9	75% of month 1 instalment
	Month 10 (full term)	100% of month 1 instalment (full amount of bonus due)

### What are the methods of payment?

You may opt for a monthly remittance through a bank, credit card, or cash payment at the store. Cash payment at the store has an upper limit of Rs 10,000 per month

### What is the period during which redemption is feasible?

Your redemption window opens 30 days after your last installment payment, and it remains open for 3 months after that. If you do not make a purchase during this period, the amount will be credited back to your bank account after the 3-month period.

### What happens in cases of late payment?

In case you fail to pay the amount within 7 days of the due date, the value of your bonus shall be calculated as in the table above.

### Can I redeem part of the plan value?

No, you need to redeem the entire amount in your account. But you can certainly pay the difference in case your choice of jewellery costs more than what you have in your balance at the end of the term.

### In case of demise, can a nominee redeem the amount?

At the time of signing up for the plan, you can opt for a nomination. The person nominated can, in the event of the demise of the owner of the plan, be entitled to redeem it, subject to the submission of the relevant papers.



To know more about Aukera Treasure Trove - Jewellery Purchase Plan, give us a call:

+91 8549000621 / +91 8549000622

To enrol into the plan visit Aukera Store:

27, Dickenson Road, Bangalore | [www.aukerajewellery.com](http://www.aukerajewellery.com)



Join the Tribe

 @aukera\_jewellery