

Gold Tree Plus Scheme - Terms and Conditions

1. To enroll in this scheme, Customer can pay monthly minimum amount of 1000/- or above in multiples of `500/- for 10 successive months. The receipt of every transaction will be issued to the Customer.
2. In this scheme the Company will give Discount during the purchase in the 11th Month to the customer. e.g. On a payment of 1000/- for 10 months, the total investment will be 10,000/-. In this case the Company will give discount of 1,000/- for Diamond Jewellery purchase or Discount of 700/- for Gold & other Jewellery purchase or Discount of `400/- for Bullion (Bullion, Coin, Vedhani, etc.) purchase.
3. All the transactions in this scheme such as opening of a new scheme, Payment of amount, closure & Purchase of Ornaments, etc. by the Customers can be done in any of our branches.
4. Following payment modes are available for paying monthly installment.
 - a) E-NACH (Electronic-National Automated Clearing House) Auto debit facility.
 - b) Online installment Payment modes as follows:
 - i) By using android app <https://goo.gl/BvrahP>
 - ii) Website: www.csjewellers.com
 - c) Debit / Credit card at any of our branches or Collection Centers.
5. Government issued valid Address Proof document is mandatory to start the new scheme.
6. In the subsequent month, the amount should to be paid on or before the scheme commencement date. Delay in paying scheme amount will reduce the discount amount according to number of delayed days. E.g. Scheme Commencement date is 10th of Feb, so all subsequent month payments should be done on or before the 10th of that month.
7. Discount will not be given in case of pre-closure of the scheme. Also additional discount will not be given if deposit is kept for more than scheme period.
8. The customer is eligible to get all the mentioned discounts only if the payment of amount is done for 10 successive months.
9. The prevailing Rates & Making charges will be applicable at the time of Purchase.
10. A "Scheme Card" will be issued to the Customer at the beginning of the Scheme. If the "Scheme Card" is lost, duplicate card will be issued after verification & at the cost of `100/-
11. Amount paid under the scheme by the customer will not be given back in any circumstances. It is mandatory to purchase the Jewellery of at least worth of accumulated amount or more.
12. The Customer must carry an Identity Proof, Scheme card and all the Receipts at the time of purchase.
13. After the maturity, if the customer fails to purchase, the scheme will be dissolved on 360th day from the commencement of the scheme and the Gift Voucher will be issued worth invested amount i.e. Principle Amount.
14. The Gift Vouchers will be valid for 3 Months from the Issued Date.
15. Customer need to collect the Gift Vouchers from Branch within 1 Month from Gift Voucher Issue Date, otherwise Gift Vouchers will be sent to the Customer's Residential Address registered with us.
16. Gift voucher amount can only be utilized for purchase of jewellery and not for paying installments of any of the scheme in which the customer is participating. Also, it is a must that total amount of the voucher will have to be utilized in the bill
17. GST, Local Taxes or Municipal Charges if any will be charged to customers on the purchase amount, whichever will be applicable at the time of purchase.
18. Chandukaka Saraf & Sons Pvt. Ltd. reserves all the rights to make any changes to the scheme without prior notice.
19. Grievances are subject to Baramati Jurisdiction only