

## TERMS & CONDITIONS

1. A customer can select and purchase BIS Hallmarked 916/999 purity Gold / BIS Hallmarked 925/999 purity Silver jewellery/coins (Product) from the Website by paying its Price displayed therein by the Company, updated on real time basis.
2. The use of this website for the aforesaid purchase is limited only to persons who can form legally binding contracts under Indian Contract Act, 1872. Accordingly, only persons who are of age 18 years or above shall be eligible to use the website for the purchase of the product.
3. The Customer shall have to provide the necessary documents to complete KYC formalities. Further, the customer should furnish the PAN card copy for affecting transactions exceeding Rs. 200,000/- (Two lakhs).
4. The price of each Product displayed in the website is inclusive of making, hallmarking, packaging & logistics charges and applicable GST.
5. Upon the Customer making the full payment towards the price of the Product chosen, an acknowledgement will be sent to the Customer's registered mail ID and Phone Number.
6. Payment for the selected product can also be made through the website by Redeeming the Corporate voucher in possession of the Customer.
7. While redeeming the Corporate Voucher, if a message is displayed citing that the Voucher has expired or blocked, the Customer shall contact 022-66399618/627.
8. If payment is made using the Corporate voucher, the price of the product over and above the voucher amount shall be paid by the customer to complete the transaction.
9. Partial redemption of voucher is not allowed. i.e. if the entire voucher amount is not redeemed in the same transaction, the balance amount will stand forfeited.
10. The order is considered complete only after the payment has been received by the Company from the customer. In the event, the bank rejects to honor any payment transaction made by the Customer towards an order, the Company shall have the right to refuse the dispatch of the product to the Customer without any liability whatsoever.
11. The denomination and the type of Goods once booked by the Customer cannot be changed
12. The Company reserves the rights to cancel an order at any time. This may be owing to factors including but not limited to (i) limitations on quantities available for purchase; and (ii) inaccuracies/ errors in product / pricing/customer information. The Company shall seek such other information from the customer for the purpose of accepting orders in certain cases. However, the Company shall ensure to notify the Customer in case the order is cancelled partially or completely or if in case any extra data is required for the purpose of accepting the order.
13. The customer may cancel the order at any time till the Product is dispatched. Once dispatched, the order cannot be cancelled by the Customer.
14. Upon cancelling the order, the customer will get the refund within 3 working days. The amount will be credited to the same bank account from which the payment was received.
15. Upon cancelling an order, booked by redemption of Voucher, the voucher will be made reactivated once the said order is cancelled. If any amount was paid by the customer for the said order, the same will be credited to the customer in 3 working days.
16. The Product shall be delivered in tamper proof packaging to the registered address of the Customer within 15 working days from the date of receipt of full payment.

17. If the Customer is not available in the registered address, the Product will be returned to the Company after the third unsuccessful attempt.
18. In case of any complaint with respect to the Product purchased, the customer is required to register the complaint by sending an email to [info@muthootexim.com](mailto:info@muthootexim.com) within 7 days from the receipt of the Product.
19. If the Company is convinced that the damage was not caused by the Customer, the damaged Product properly packed by the customer, will be picked up from the customer's registered address. Once the product is received and confirmed to be damaged, the replacement product will be dispatched to the customer.
20. The Replacement Product will be delivered within 15 working days from the Product pick up date.
21. The Company is procuring the Products from its third-party vendors and hence there is a possibility of delay from the side of such vendors in delivering the Products as per the agreed timeline. In the event of any delay in delivery of the Products to the Customer due to the fault of the respective vendor, the Company shall not be held liable for such delay and also not liable for any damages or penalty or claims in that regard. If the delay is due to any Force Majeure event namely due to any cause which is beyond the reasonable control of the Company/its vendors, then the Customer will have to wait till such time the Goods are made available. However, if the delay is due to any other reason, the Customer is entitled to cancel the booking and claim refund.
22. The Company reserves all its right to alter the terms and conditions with intimation to the Customer and the Customer shall be bound by the alterations thus made
23. The Company/other Group Company (including its Agents/Representatives) shall use information provided by the Customer in his/her Application Form for its/their promotional, marketing and other cross selling activities, if the Customer express his/her consent by signing the annexure document
24. The Customer has read, understood, and agreed to these terms and conditions at the time of booking the Product from this website
25. If any dispute arises in connection with this Contract or its terms, the courts at Ernakulam shall have exclusive jurisdiction to try and entertain the same