

Susha jewels 8'up monthly saving scheme:

Owing to high prices, buying jewellery in one go might hit pockets very hard. Susha jewels offers a wide range of designer jewellery. Being one of the leading manufacturers in gold, and diamond jewellery, customers can avail of both contemporary and classic designs. With the advanced saving schemes offered by Susha jewels, purchasing jewellery becomes much easier. To cater to the customers, susha jewels has come up with the 8'up monthly instalment scheme where you can gain upto 35% discount on buying a jewellery

The features of the same are as follows

- Customers can start the scheme with a Minimum instalment of Rs 2000 and maximum of Rs 5000/-
- Payment of first instalment is mandatory before the lucky draw of chit.
- After receiving the first instalment, Susha jewels will contact the customer for a draw, where customer will take out chit which will have number of months from 8 -12.
- The chit will decide the duration of month upto which the customer has to pay the Instalment amount. i.e if the customer has pull out the chit for 9 months than he or she has to pay the instalments amount only for 9 months and say if it is for 10 month than only 10 instalments and so on. The balance of the instalments shall be paid by susha jewels to make it equivalent to 12 months. For example, if the instalment amount is of worth Rs 3000/- and the chit drawn by the customer is for 8 months then the customer will pay (9 months*3000) Rs 27000 only and susha jewels will pay the balance 3 months (3 month* 3000) Rs9000 to make it Equivalent to 12 months of instalment and customer shall be entitle to buy the jewellery of worth Rs 36000 at the end of 12 months.
- . • Customer shall be taking out the chit themselves to ensure all the fairness in deciding the tenure of monthly instalment.
- Customer have to pay minimum 9 months and maximum 12 months.
- The duration of the Scheme is for maximum 12 months only.
- Withdrawal of money shall not be not allowed anytime during the tenure of the scheme and customer must honour all instalment payments on time.
- In case of failure to pay the instalments on time, the entire amount shall liable to be forfeited.
- Customer can enrol for multiple amounts under this scheme in her name,
- . • Once instalments are completely paid customers can purchase diamond jewellery from susha jewels equivalent to the amount deposited.
- Purchase of jewellery can be made within 30 days after the completion of 12 months.
- The amount deposited by the customer shall be utilized against the purchase of diamond jewellery only, where proportion of gold and diamond jewellery should be minimum 30:70 in total billing.
- Redemption in cash or in other form will not be allowed.

- In case of part utilisation, the balance money shall be lapse or can be transfer to the next similar instalment scheme, subject to such scheme being open or run at that time.
- This scheme shall not be merged with any other sale or discount scheme run by Susha jewels.
- This scheme is also applicable to existing customers who has opted for 11+1 monthly instalment scheme.