



**M.P.J.
JEWELLERS**

Gems • Gold • Diamonds

MPJ Jewellers (GB) Pvt. Ltd. | CIN: U27200WB2019PTC232779

GARIAHAT: (033) 4001 4856/58 BEHALA: (033) 2396 7777/6666 GARIA: (033) 2430 2107/7695
 V.I.P. ROAD: (033) 2500 6263/64/65 NAGERBAZAR: (033) 2519 1233 AMTALA: (033) 2480 9911
 UTTARPARA: (033) 2663 3300 SERAMPORE: (033) 2652 2228/2229 CHANDANNAGAR: (033)
 2683 0066 ARAMBAGH: (03211) 257 111 MIDNAPORE: (03222) 291 009 TAMLUK: 94774 97169
 / 90388 36826 BURDWAN: (0342) 255 0234 DURGAPUR: (0343) 254 3268 RAMPURHAT: (03461)
 255044 BERHAMPORE: (03482) 274 222 MALDA: (03512) 220 424 COOCHBEHAR: (03582) 223
 014 PURULIA: (03252) 222 122 SILIGURI: (0353) 291 0042 AGARTALA: 98634 12126 GUWAHATI
 (G.S. Road): 9395586707 / 8486991968 GUWAHATI (Adabari): (0361) 267 6666 GUWAHATI
 (Lalganesh): (0361) 247 0909 DIBRUGARH: (0373) 232 1740 TEZPUR: (03712) 222 444 JORHAT:
 (0376) 230 1122 NAGAON: (03672) 232 046 DHUBRI: 70861 58359 BONGAIGAON: (03664) 225
 111 BARPETA ROAD: 8638430095 SHILLONG: (0364) 250 5116 SILCHAR: (03842) 231 063



MEMBER ACCOUNT BOOK

Membership ID :

MPJ Unit :

Turn money to wealth!

A SMALL STEP TODAY
TO FULFILL BIGGER
DREAMS TOMORROW



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**EASY GOLD
BUY SCHEME**

EASY GOLD BUY SCHEME

This Member Book is the property of MPJ Jewellers (GB) Pvt. Ltd. (of address mentioned overleaf).

This Member Book has been issued to concerned Member (name and address mentioned on page 3) which should be kept in custody of the member, and must be placed before MPJ Jewellers (GB) Pvt. Ltd. during each installment payment for updating the entries, and be returned on maturity date or upon request.

Membership ID : _____ MPJ Unit : _____

Name (in Block Letters) : _____

Full Postal Address : _____

_____ Pin Code : _____

Mobile : _____ Phone : _____

Email ID : _____

Monthly Installment Amount : ₹ _____

First Installment Received on : _____

Installment Due Date : _____ of every month.

Last (10th) Installment Due on : _____

Maturity Date : _____

MPJ Jewellers (GB) Pvt. Ltd. Showroom :
(Name & Address Stamp)

The 'Terms & Conditions' of MPJ Jewellers (GB) Pvt. Ltd. "Easy Gold Buy Scheme" have been read & understood, and agreed upon by the Member while applied for the Membership. The Member also agreed upon placing an order for finished gold jewellery amounting more than the amount that would be accumulated in Member's Account after the maturity of the scheme. The required making charges, GST and other duties & taxes, if any applicable, together with the cost of gold would be paid by the Member during delivery of the ordered jewellery.

Member Signature

Branch Manager Signature with Seal

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This Member Book is the property of MPJ Jewellers (GB) Pvt. Ltd. (of address mentioned on page 12). It must be placed during each installment payment for updating the entries, and be returned on maturity date, or upon request.

Installment	Due Date	Amount (₹)	Received on	Cash / Card Cheque/Draft	Other Mode	Total Amount (₹)	Signature with Seal
1							
2							
3							
4							
5							
6							

EASY GOLD BUY SCHEME

This Member Book is the property of MPJ Jewellers (GB) Pvt. Ltd. (of address mentioned on page 12). It must be placed during each installment payment for updating the entries, and be returned on maturity date, or upon request.

Installment	Due Date	Amount (₹)	Received on	Cash / Card Cheque/Draft	Other Mode	Total Amount (₹)	Signature with Seal
7							
8							
9							
10							
Free Special Discount			Credited on	-----	-----	-----	

TERMS AND CONDITIONS

1. A customer opting for Easy Gold Buy Scheme will be regarded as a Member of the scheme and will be eligible to enter into the scheme with a minimum of ₹ 2,000 or multiple of ₹ 1,000 thereof, per month for the entire period of the scheme for 10 months from the date of first payment. Only 10 installments will be received from a member and at the end of 10th month a special discount will be credited to the member's account.
2. Maximum limit of installments payable in cash will be ₹ 15,000.
3. As per restriction imposed by Income tax Act, we shall accept cumulative cash deposit/receipt of less than ₹ 2 lakhs only.
4. Photocopy of PAN Card is required if the invoice value exceeds ₹ 2 lakhs.
5. The payment date of the 1st installment month will be regarded as the "Due Date" of installment in subsequent months under the scheme. Each installment amount will be immediately credited into the member's account subject to realisation. A member will be allowed 3 days from the due date (holidays exempted).
6. If the member desires to discontinue before the completion of the scheme then the member will be eligible to the credit of the amount which has been accumulated in member's account till the date of discontinuation, and the accumulation will ONLY be adjusted with purchase of jewellery from us. No Special Discount will be allowed in case of discontinuation. Under no circumstances money will be refunded, except condition mentioned in point no. 12. It can only be adjusted with purchase of jewellery.
7. Defaults - If any member fails to pay any installment, this scheme will automatically stand cancelled and the money accumulated so far will be adjusted with jewellery and in no case will the cash be refunded.
8. Pre-payments at one time for a part of the scheme period and redemption (with special discount) before indicated date of maturity will not be permissible.
9. The final amount of finished jewellery intended to be purchased at the end of 10th month must not be less than the amount accumulated in this scheme.

EASY GOLD BUY SCHEME

10. Making charges, GST and other duties & taxes if any applicable at the end of 10 months will have to be paid by the member.
11. The member should ensure that his/her installment payment reaches the respective Sales Counter by or on the Due Date and make sure to collect the receipt against every payment, and get the Member Book updated. Any discrepancy should be immediately brought into the notice of the Branch Manager of the respective Sales Counter for suitable rectification.
12. MPJ Jewellers (GB) Pvt. Ltd. reserves the right to alter, amend, add or delete part or whole of the Easy Gold Buy Scheme without prior notice.
13. Pre-closure of this scheme will take 7 working days.
14. The scheme once assigned with a member is non-transferable.
15. Members will STRICTLY be allowed 30 working days (excluding holidays) from the date of maturity of the scheme to avail the special discount, after which ONLY the PRINCIPAL MONEY will be adjusted during purchase & after expiry of 50 days from the date of maturity the principal money will be transferred to the account of the member.
16. In case of death of the member there will be no further transaction in the said Account. Nominee is requested to contact us immediately.
17. At the time of redemption - One can purchase Gold & Diamond Jewellery, Platinum and Gemstones. 24 KT GOLD AND SILVER COINS ARE NOT INCLUDED IN THIS SCHEME.
18. All customers need to intimate us in case of change in address and phone number and a nominee must be mentioned while enrolling for this scheme (a minor can not be nominee).
19. This is not a gold deposit scheme and is only a Easy Gold Buy scheme.
20. A new Member Book will be provided in case someone loses his old one against a payment of ₹ 300 and against written statement subject to Signature verification.

EASY GOLD BUY SCHEME

21. A member joining the scheme at any particular MPJ Jewellers (GB) Pvt. Ltd. showroom (showrooms mentioned in Member Book) has to complete the scheme at the respective showroom only. Payment of installments will not be accepted at different showrooms of MPJ Jewellers (GB) Pvt. Ltd. All members should read and understand the Terms and Conditions carefully prior to filling up the form to enter into the scheme.

22. Redemption not permissible on day of Akshay Trtiya and Dhanteras.

23. Way to opt for Easy Gold Buy Scheme -

An Application Form, available at MPJ Jewellers (GB) Pvt. Ltd. showrooms must be filled in with the Applicant's (Customer's) PP Size Photograph enclosed / affixed, and details of Name, Address, Phone Number(s) etc. supported by Applicant's Photo Identity (either Aadhaar, Voter ID Card, PAN Card, Passport, current Driving License or Debit / Credit Card with photo) and Address proof (either Aadhaar, Voter ID Card, Passport, latest Municipal Tax Bill, latest Electricity Bill, latest Telephone Bill or Cooking Gas Connection Bill / Receipt). Subject to the 'Terms & Conditions' the Easy Gold Buy Scheme will start in the Applicant's name immediately on receipt of the filled in Application Form together with the payment of first installment amount.

MEMBER'S DECLARATION

I have understood the terms and conditions of Easy Gold Buy Scheme and agree to abide by the said terms and conditions. I have no objection in receiving promotional and other SMS from MPJ Jewellers (GB) Pvt. Ltd. I am subscribing my signature as a token of my acceptance.

Member Signature and Date:

Any disputes are subject to Kolkata jurisdiction.

For ₹ 2,000 monthly deposit one will get a special discount of ₹1,400 at maturity subject to fulfillment of all terms and conditions.

Slabs of Discount:

Installments Amount (₹)	Discount at Maturity (₹)
2,000	1,400
5,000	3,500
10,000	7,000

A/C Opening Date	Maturity	Installment per Month (₹)	Special Discount (₹)	Redeemable Value (₹)
1st April 2024	1st Feb 2025	2,000	1,400	21,400

Customer pays ₹ 2,000 on 1st Apr, 1st May, 1st Jun, 1st Jul, 1st Aug, 1st Sep, 1st Oct, 1st Nov, 1st Dec and 1st Jan. Maturity date - 1st Feb. The customer will be able to purchase jewellery after 1st Feb with a special discount allowed by MPJ Jewellers (GB) Pvt. Ltd. of ₹ 1,400 for a ₹ 2,000 contribution each month.

EASY GOLD BUY SCHEME