Golds nest Document

(Website & Mobile Application)

This document explains how users can buy, invest, and manage Digital Gold on the platform through:

1. One-time purchases
2. SIP (Systematic Investment Plan)
3. Fixed Deposit Plans

## User Onboarding

### Step 1: Sign Up / Login

1.1 Account Creation

* Website/App: Click "Sign Up" → Enter email/phone → Set password.
* Set PIN: In mobile

### 1.2 KYC Verification (Required for Transactions)

* Go to Profile → Complete KYC
* Upload:

a. Government ID (Aadhaar/PAN/Passport)

b. Selfie with ID

* Wait for verification (typically 5-24 hours)

## 2. Buying Digital Gold (Instant Purchase)

### 2.1 One-Time Purchase

1. On the homepage, tap "Digital Gold".
2. Choose purchase method:
   1. By Amount: Enter ₹ value (min ₹100, max ₹100000)
3. Select payment method:
   1. UPI (Recommended)
   2. Debit/Credit Card
   3. Net Banking
   4. Wallet
   5. Pay Later
4. GST- 3%
5. Platform charge (Rezozpay) -2% +18% GST on Rezozpay
6. Confirm transaction
7. Gold credited instantly to your Wallet Balance and-Vault

### Receive Gold

* Gold is coins (e.g., 1 nest coin = 1 miligram gold).
* Coins appear in user’s wallet instantly

## 3**. Create a SIP (Systematic Investment Plan)**

**Steps:**

1. Go to honepages
2. Click Gold Grow plan.
3. Click **Create New SIP**.
4. Choose investment frequency ( Weekly / Monthly).
5. Set SIP amount in INR.
6. Choose start date and duration.
7. Select auto-debit method (UPI AutoPay / Bank Mandate).
8. Confirm the details and click **Start SIP**.
9. SIP confirmation and schedule will be shown in Settings (Gold plan list)

## 4. Fixed Deposit (Lock your Gold plan for Interest)

**Steps:**

* Navigate to the Lock your Gold **Plans** section.
* Click **Create New Plan**.
* Choose investment Year Interval (1-4 Year).
* Set amount in INR.
* Click Pay Now
* Select auto-debit method (UPI AutoPay / Bank Mandate).
* Confirm the details and click **Start yearly** Subscription.
* Yearly Subscription confirmation and schedule will be shown in Settings (Gold plan list)

## 5. Managing Your Holdings

### 5.1 View Portfolio

* Check real-time gold value
* Track SIP/Fix Gold performance
* Check notification
* View transaction history

6.Coin Withdrawal (Sell Digital Gold)

1. Navigate to Profile then "Withdraw" section in app/website
2. Enter coin.
3. Check the coin Transactions & My Transactions.

Processing Fees:

* Bank Transfer: 0.5%
* UPI: Free
* Wallet : 1%
* Minimum withdrawal: ₹500 or 50 coin.

### 7.Shop

1. Select "Shop icon"
2. Choose:
   1. Near by shop
   2. Form (Coin/Jewelry)
   3. Purity (24K only)
3. Pay making charges
4. Buy or receive physical Gold.
5. Pay charges:
   1. Making charges: 5-15% (jewelry only)

## 8. Withdrawal from SIP/FD Plans

### 8.1 SIP Withdrawal

1. Pause SIP (if ongoing):
   1. Go to "My SIPs" → Select plan → Pause
2. Sell accumulated gold:
   1. Follow standard sell process
   2. No penalty for selling SIP gold

### 8.2 Fixed Deposit Early Withdrawal

1. Navigate to "My FDs"
2. Select FD to withdraw
3. Pay early withdrawal penalty:
   1. 1-2% of principal (varies by tenure)
4. Receive:
   1. Principal amount (after penalty)
   2. Accrued interest (if any)
5. Funds credited within 24 hours

## 9. Security Features

* 2FA Authentication: SMS + Email verification
* Biometric Login: Fingerprint/Face ID
* Cold Storage: 95% assets offline
* Insurance: All gold insured

## 10. Customer Support

* 24/7 Chat: In-app messaging
* Call Support: Toll-free number
* FAQ: Detailed help section

### **11. Logging Out**

**Steps:**

1. Click on your profile icon.
2. Select **Logout**.
3. You’ll be redirected to the login screen.

## Important Notes

* Cut-off times:
  + Bank withdrawals before 3PM processed same day
  + Physical orders before 1PM shipped same day
* Tax implications:
  + Short-term capital gains (<3 years): As per income tax slab
  + Long-term (>3 years): 20% with indexation
* Daily withdrawal limit:
  + Basic users: ₹50,000/$600
  + KYC-verified: ₹10 lakhs/$12,000

Note: Prices update every 60 seconds based on LBMA rates. All transactions are recorded on a blockchain for transparency.