Golds nest Document

(Website & Mobile Application)

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

## 1. Buying Digital Gold (Instant Purchase)

### 1.1 One-Time Purchase

1. On the homepage, tap "Digital Gold".
2. Choose purchase method:-
   1. By Amount: Enter ₹ value (min ₹100, max ₹100000)
3. Click pay Now.
4. Select payment method:
   1. UPI (Recommended)
   2. Debit/Credit Card
   3. Net Banking
   4. Wallet
   5. Pay Later
5. GST- 3%
6. Platform charge (Rezozpay) - 2% +18% GST on Rezozpay
7. Confirm transaction
8. 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

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## **2. Add Coins in wallet**

1.On the homepage, tap "Wallet Balance".

2. Click “+ Add Coin”:

* 1. By Amount: Enter coins value (min 50 coins, max ₹100000)

3. Click pay now.

4.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. Coin credited instantly to your Wallet Balance.

## 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.s
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)
10. Also convert amount into coin as use-able coin and interest as unused-able coins.
11. Use-able coins are added in wallet balance.

Interest Rate :-

1-year= 6%

2-year= 7%

3-year= 8%

5-year= 10%

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

**Steps:**

1. Navigate to the Lock your Gold **Plans** section.
2. Click **Create New Plan**.
3. Choose investment Year Interval (1-4 Year).
4. Set amount in INR.
5. Click Pay Now
6. Select auto-debit method (UPI AutoPay / Bank Mandate).
7. Confirm the details and click **Start yearly** Subscription.
8. Yearly Subscription confirmation and schedule will be shown in Settings (Gold plan list)
9. Also convert amount into coin as unused-able coins(P+R) .
10. Unused-able coins are shown in “I icon” as unused coins.

Interest Rate :-

1-year= 6%

2-year= 7%

3-year= 8%

5-year= 10%

5.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.

## 6. Withdrawal from SIP/ Luck Gold plan Plans

### 6.1 SIP Withdrawal

1. Navigate to " Gold plan list"
2. Pause SIP (if ongoing):
   1. Go to " SIPs" → Select plan → Pause
3. Sell accumulated gold:
   1. Follow standard sell process
   2. No penalty for selling SIP gold
4. Break SIP (if ongoing)
5. Press Cancel SIP

a. If user cancel the SIP After 6 months, the interest (3%) will be credited .

b. If user cancel the SIP Before 6 months, the interest will not be credited.

### 6.2 Luck Gold plan Early Withdrawal

1. Navigate to " Gold plan list"
2. Select Luck Gold plan to withdraw
3. Pay early withdrawal penalty:
4. Break SIP (if ongoing)
5. Press Cancel SIP

a. If user cancel the SIP After 6 months, the interest (3%) will be credited .

b. If user cancel the SIP Before 6 months, the interest will not be credited.

1. Funds credited within 24 hours

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