

# Customer Declaration & Consent

I, [Full Name of Customer], aged [Age], resident of [Address], having valid identity proof [ID Type & Number], hereby declare and agree as follows:

## 1. Acknowledgment of Terms

- I have carefully read, understood, and agreed to the **Terms & Conditions** of the Gold Wallet Scheme operated by **[Jeweller's Name]** ("Jeweller").
- I understand that these Terms may be amended from time to time, and I agree to abide by the updated Terms as published in the mobile application.

## 2. Voluntary Participation

- I am voluntarily enrolling in the Gold Wallet Scheme and fully understand that it is a facility to purchase and accumulate digital gold **only for redemption against jewellery purchases** at the Jeweller's shop.
- I acknowledge that this is **not a financial investment scheme, chit fund, or deposit scheme**, and the Jeweller does not promise or guarantee any returns.

## 3. Payment & Wallet Usage

- I understand that all payments must be made through **Unified Payments Interface (UPI)** only.
- I acknowledge that the Wallet balance cannot be:
  - Converted into cash;
  - Transferred to any bank account;
  - Transferred to another individual, jeweller, or platform;
  - Exchanged for rewards or equivalents.

## 4. Redemption & Delivery

- I agree that redemption of gold is subject to a minimum balance of **1.0000 gms** in my Wallet.

- I shall submit a withdrawal request at least **one (1) day prior** to the intended delivery date.
- I understand that delivery will only be made at the Jeweller's shop during official business hours, and **no home delivery service** will be provided.

## 5. Gold Pricing & Risks

- I accept that the purchase and redemption prices of gold shall be based on the **prevailing rate decided by the Jeweller** at the time of transaction.
- I acknowledge that gold prices are subject to fluctuations in the market, and the Jeweller shall not be liable for any notional loss in my Wallet balance.

## 6. KYC & Compliance

- I confirm that I have provided accurate and valid identity and KYC documents as required.
- I understand that my membership may be cancelled or suspended if any information is found to be false or misleading.

## 7. Customer Queries

- I am aware that I can raise queries through the App at any time, which will be addressed by the Jeweller's support team during official working hours.

## 8. Consent

- By signing below / clicking "I Agree" in the App, I expressly consent to participate in the Gold Wallet Scheme under the stated Terms & Conditions.
- I confirm that I am above 18 years of age and legally competent to enter into this agreement.

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## Customer Details

- Full Name: \_\_\_\_\_
- Mobile Number: \_\_\_\_\_

- Email ID: \_\_\_\_\_
  - Address: \_\_\_\_\_
  - ID Proof Type & No.: \_\_\_\_\_
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**Signature of Customer:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

Note: Above content is for physical signature or with OTP confirmations below one liner can be used in the app for the "I Agree" button.

### **Option 1 (Formal)**

*"I have read and agree to the Terms & Conditions of the Gold Wallet Scheme, and I consent to participate accordingly."*

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### **Option 2 (Simpler for customers)**

*"I agree to the Gold Wallet Terms & Conditions and understand that my wallet balance is redeemable only against jewellery purchases at [Jeweller's Name]."*

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### **Option 3 (With legal emphasis)**

*"By registering, I confirm that I am 18+ years old, have provided valid details, and accept the Terms & Conditions of the Gold Wallet Scheme."*