

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.

Customer Details

- **Full Name:** _____
- **Mobile Number:** _____

- Email ID: _____
 - Address: _____
 - ID Proof Type & No.: _____
-

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.”*

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].”*

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.”*