

Risk Disclaimer Notice

Issued by: [Jeweller's Legal Name] ("Jeweller")

Applicable to: Gold Wallet Scheme

1. The Gold Wallet is a **facility for digital purchase and accumulation of gold** offered by the Jeweller, **exclusively for redemption against jewellery purchases** at the Jeweller's store.
2. The Gold Wallet is **not a financial investment, savings scheme, deposit, or chit fund**. The Jeweller does not offer or guarantee any interest, dividend, or return on the gold purchased through the Wallet.
3. **Gold prices are subject to market fluctuations.** The value of gold credited in your Wallet may increase or decrease depending on prevailing market conditions. The Jeweller shall not be liable for any notional loss arising from such price fluctuations.
4. Wallet balances **cannot be encashed, refunded, or transferred** to a bank account, third party, or other jewellers, except as specifically permitted under the **Refund & Cancellation Policy**.
5. Redemption of gold is strictly subject to the **Terms & Conditions**, including minimum redemption requirements, advance withdrawal requests, and store working hours.
6. The Jeweller shall not be responsible for delays or failures arising due to:
 - Banking or payment system errors,
 - Internet or mobile connectivity issues, or
 - Force majeure events beyond our reasonable control.
7. Customers are advised to read and understand the **Terms & Conditions, Refund & Cancellation Policy, Privacy Policy, and Cookie Policy** carefully before participating in the Gold Wallet Scheme.

By using the Gold Wallet, You acknowledge that You have read and understood this Risk Disclaimer Notice and agree to the inherent risks associated with gold price fluctuations.

Printed & framed in your shop.

Displayed as a pop-up in the mobile app before first purchase.

Included in brochures or customer handouts.