

## CUSTOMER POLICIES - TRANSPARENCY FIRST

### 1. Exchange Policy (Old Gold for New Gold)

- Gold from Vignaharta: We give 100% value of gold weight at the current prevailing rate.
- Gold from Other Jewelers: Accepted after a purity test (Karometer). Valuation will be based on the tested purity.

### 2. Buyback Policy (Cash for Gold)

- Gold Jewelry: 10% deduction on the current gold rate.
- Diamond Jewelry: 20% deduction on the current diamond value.
- Coin/Bars: 5% deduction on current gold rate.

### 3. Hallmarking Guarantee

- All gold jewelry sold at Vignaharta Gold is BIS Hallmarked (HUID compliant).
- Purity is guaranteed (22K for Gold, 18K for Diamond/Studded jewelry).

### 4. Return Policy

- Items can be exchanged within 7 days of purchase if unused and with the original tag intact.
- Customized or personalized orders cannot be returned or exchanged.