INDRIYA EXCHANGE PROGRAMME

1. Customers may be eligible to exchange products purchased from Indriya subject to the terms and conditions outlined in this programme.

Conditions for Exchange

2. Products sought for exchange must have been purchased from Indriya & accompanied with the original Tax Invoice or Certificate of Authenticity.

3. Indriva offers exchange to the customer on whose name the bill has been issued or to the authorised representative signing the Indriva Exchange/Buyback Programme Request Form.

4. Timeframe: Exchange of purchased jewellery must be initiated after 15 days from the date of purchase. Exchange of Gold Coins & Bars must be initiated after 2 days of purchase.

Definitions

5. Prevailing rates means the Company's city-wise rate prevailing on the metal or stone at the time of the transaction. Said rates are intra-day rates and depend upon a variety of factors including spot rate, freight, overheads etc.

6. Determined Exchange Value means the determined price at which the Company values the jewellery tendered by the Customer under this programme for the purpose of exchange. It is based on the prevailing rates of metals and stone in said jewellery and is subject to such deductions and exclusions as hereinunder.

Exchange Process

7. Indriva offers Lifetime Exchange Programme, subject to conditions herein, to their customers. Customers may request an exchange against another product of equal or higher value than the determined exchange value. If the new product is of a higher value than the determined exchange value, the customer will have to make up the shortfall.

8. The determined exchange value will be as per the prevailing rates of metal & stones at the time of exchange for the net weight of metal & stones brought for exchange. Said determined exchange value shall be non-negotiable.

9. The discounts offered during the original purchase will be deducted from the determined exchange value.

10. The making charges & taxes will not be considered for the determined exchange value.

11. Exchanges will be issued in the form of Credit Note equivalent to the determined exchange value of the jewellery which will be valid for the period of 30 days from the date of issuance.

12. No part of the determined exchange value will be transferred to the customer by or in cash/cheque/bank transfer.

Exclusions

13. Non-Exchangeable Items: Certain items may not be eligible for exchange, including but not limited to:

- Fixed price products.
- Solitaire higher than 6 Ct
- Products without original tax invoice or certificate of authenticity.

Damaged or Defective Items

14. Inspection: Indriva reserves the right to inspect the item(s) and determine whether an exchange is appropriate based on the circumstances.

15. Jewellery brought for Exchange having difference in original weight, count of stones & dimension compared to the Certificate of Authenticity will be sent to the service centre for evaluation. The company will evaluate and share valuation within 7 days of exchange request. Such evaluation will be at the customer's sole risk.

16. By bringing jewellery for exchange and submitting the Indriya Exchange/Buyback Programme Request Form as hereinunder to Indriya, the customer:

- Gives consent for the said jewellery to be sent to the service centre for evaluation if Indriya deems fit without prior notice of the same to the customer.
- Indemnifies Indriva for any damage or loss related to the said jewellery incurred in the course of transporting, storing, handling, evaluating, or inspecting said jewellery.

17. For such products having variance from the original weight, count & size as stated in the Certificate of Authenticity, Indriya will determine the exchange valuation post quality inspection.

Contact Information

18. For inquiries regarding returns, buybacks, refunds, or exchanges, please contact our customer service team at 1800-210-8383.

Modification of Programme

19. Indriva reserves the right to modify or update this exchange programme at any time without prior notice. Any changes will be effective immediately upon posting the revised programme on our website or in-store. Such changes will not apply to customers who had

initiated an exchange prior to the modified/updated programme and have yet to redeem all or part of the Credit Note that they received pursuant to said exchange.

Other Terms & Conditions

20. All customers seeking to exchange will have to fill & sign the Indriya Exchange/Buyback Programme Request Form & provide KYC (Photo Id proof with address).

21. Wherever the determined exchange value or redemption in part or full of the Credit Note is towards a purchase greater than or equal to Rs.2.0 Lakhs, the customer will have to provide self-attested PAN Card copy and would need to be physically available for completing the exchange/transaction.

22. Applicable Indian law shall govern the transaction. In case of any dispute, courts in Mumbai only shall have jurisdiction.

23. By filling and signing the Indriva Exchange/Buyback Programme Request Form, the customer indemnifies Indriva against any claims, losses, expenses, costs, damages, penalties arising out of the Customer's (i) deficient title, (ii) misrepresentation/fraud/forgery (iii) negligence (iv) unlawful action.

24. The value of customer's claims pursuant to any dispute arising out of this programme shall be limited to the determined exchange value.

25. The Terms and Conditions hereinunder are in addition to the Company's other terms and conditions that may be applicable to the transaction.

26. The exchange shall be at the discretion of Indriya which reserves all rights thereof.

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