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FIND A STORE

Or Call: 1800-266-0123
Now to enroll at your nearest Tanishq showroom.

Write to us at: tanishqcare@titan.co.in
Visit us at: tanishq.co.in

Download Tanishq App

RGA-BROCHURE-S1-DEC 23

Cover

YOUR GOLDEN STEP TOWARDS
HER GOLDEN FUTURE.

TANISHQ
RIVAĀH

Golden Advantage

17. The customer will be required to fill an enrolment form and submit necessary documents at the time of enrolment. Bank Account details and PAN card (for monthly payment value greater than Rs. 18000/-) are mandatory for enrolment under this Plan.

18. At the time of enrolment, the customer should ensure that the enrolment form is signed in the space provided, physically or electronically, as the case may be, accepting these Terms and Conditions. Notwithstanding the foregoing, as soon as the customer effects the first transaction under this Plan, it shall be deemed that the customer has accepted these Terms and Conditions.

19. The payments under this Plan may be made only by cash, credit / debit cards, NEFT/ RTGS. Payment/exchange through General Exchange Program or Tanishq Exchange Program are not permitted. International card/transfers for online payment will not be accepted. Payments can be made at the Tanishq stores or through the App as may be applicable.

20. Titan shall not be responsible for any online payment failure and money being debited from the customer's account. Customers are requested to check with their banks or other service providers for such payment failures.

21. Titan will not be responsible or liable to send reminders for payments.

22. Titan reserves the right to verify the identity of the customer by means of SMS and/or OTP generation or by any other means at any time, including at the time of enrolment and at the time of concluding purchase and taking the delivery of the jewellery. Titan also reserves the right to verify the authenticity of the documents provided by the customer.

23. The customer may appoint a nominee at the time of enrolment upon submission of relevant documentation. In the event of death of the customer where no nomination has been made, Titan may extend the benefits of the Plan only to the legal heirs of the customer, subject to such legal heirs submitting the required documentation and satisfying Titan of their heirship. The decision of Titan shall be final on sufficiency of any document in all such cases and the same shall be binding upon the claimants.

24. In case of any change in contact or address details or any other details that the customer may have furnished, the customer shall immediately contact customer care for effecting the changes. Such modifications made shall be subject to the satisfaction and discretion of Titan.

25. This is an exclusive plan for purchase of jewellery and not an investment scheme and apart from the special discount under this Plan, no other benefits or returns in cash or kind are applicable.

26. All jewellery purchased under this Plan will be subject to labour/ making charges/ wastage, goods and services tax, surcharges, gold/stone charges and any other charges as may be applicable.

27. In case of any change in existing laws, rules, notifications, etc. by any regulatory authority, Titan reserves the right to make such modifications/change/suspend/ discontinue the Plan suitable to the change in law and necessary requirements as per the same must be complied with by the customer. Titan also reserves the right to alter, amend, add, or delete part or whole of the privileges of the Plan without prior notice to the customer.

28. Titan reserves the right to suspend this Plan at any time.

29. Any conditions which are not explicitly covered above would be at the discretion of Titan at the time of transaction. The decision of Titan in this regard would be deemed as irrevocable and final.

30. Disputes, if any, shall be subject to the exclusive jurisdiction of the courts in Bengaluru.

Usher in a golden future for your golden one with

TANISHQ

RIVAĀH Golden Advantage

An exquisite purchase plan that gives you a whopping discount on the making charges of jewelry that you have been wish-listing forever.

Tier-1: Monthly Instalment: Rs. 2000 to Rs.9000

Gold Rate	Month	Monthly Payment (in INR)	Equivalent gold in grams accumulated	Plain Gold Jewellery	Studded Jewellery
				% of MC discount on purchase of plain gold jewellery	Applicable Discount Discount on total value of the product
5200	1	8000	1.54		
5250	2	8000	1.52		
5300	3	8000	1.51		
5450	4	8000	1.47		
5500	5	8000	1.45		
5350	6	8000	1.50	50% Discount on MC up to 7%	6%
5200	7	8000	1.54	50% Discount on MC up to 7%	7%
5350	8	8000	1.50	50% Discount on MC up to 10%	8%
5250	9	8000	1.52	50% Discount on MC up to 11%	9%
5300	10	8000	1.51	50% Discount on MC up to 12%	10%

Tier-2: Monthly Instalment: Rs. 10,000/- and above

Gold Rate	Month	Monthly Payment (in INR)	Equivalent gold in grams accumulated	Plain Gold Jewellery	Studded Jewellery
				% of MC discount on purchase of plain gold jewellery	Applicable Discount Discount on total value of the product
5200	1	10,000	1.92		
5250	2	10,000	1.90		
5300	3	10,000	1.89		
5450	4	10,000	1.83		
5500	5	10,000	1.82		
5350	6	10,000	1.87	50% Discount on MC up to 9%	6%
5200	7	10,000	1.92	50% Discount on MC up to 9%	7%
5350	8	10,000	1.87	50% Discount on MC up to 12%	8%
5250	9	10,000	1.90	50% Discount on MC up to 13%	9%
5300	10	10,000	1.89	50% Discount on MC up to 14%	10%

MC=Making charges

14. This Plan cannot be redeemed against advance booking and customer orders.

15. This Plan is applicable across India and the customer can conclude the purchase and take the delivery of the jewellery anywhere in the country. Redemption is not available at Mia by Tanishq and Zoya stores and the Tanishq, Zoya and Mia by Tanishq websites.

Additional Terms and Conditions

16. Only Indian citizens who have attained the age of majority and are competent to contract shall be eligible under this Plan and NRIs and other entities like companies, partnership firms or proprietorship concern or Trusts or Hindu Undivided Family (HUF) cannot participate in the same.

Tier-2: Monthly Instalment: Rs. 10,000/- and above					
Gold Rate	Month	Monthly Payment (in INR)	Equivalent gold in grams accumulated	Plain Gold Jewellery	Studded Jewellery
				% of MC discount on purchase of plain gold jewellery	Applicable Discount Discount on total value of the product
5200	1	10,000	1.92		
5250	2	10,000	1.90		
5300	3	10,000	1.89		
5450	4	10,000	1.83		
5500	5	10,000	1.82		
5350	6	10,000	1.87	50% Discount on MC up to 9%	6%
5200	7	10,000	1.92	50% Discount on MC up to 9%	7%
5350	8	10,000	1.87	50% Discount on MC up to 12%	8%
5250	9	10,000	1.90	50% Discount on MC up to 13%	9%
5300	10	10,000	1.89	50% Discount on MC up to 14%	10%

MC=Making charges

Illustration: If a customer pays Rs. 10,000/- every month for 10 months with gold rate as per the illustrative table given above, the customer accumulates total equivalent weight of 18.82 grams of gold as per the gold rate on the date of payment. At the time of purchase, the customer can buy jewellery of minimum 18.82 grams of gold accumulated and be eligible for 50% discount on Making Charges of the selected product up to 14% or whichever is lower. For the additional grammage in case of purchase over and above 18.82 grams, the store offer shall be applicable.

8. The customers are **mandatorily** required to make the purchase and take delivery of the jewellery against the equivalent grams of gold accumulated within the completion of **330 days** from the enrolment date. In the event the customer **does not conclude the purchase** and take delivery of the jewellery within the said time, the customer will be **invoiced 22 Karat gold coin(s) equivalent to the nearest lower round figure** (Eg.:15.06 grams will be taken as 15 grams or 18.82 grams will be taken as 18 grams) of equivalent grams of gold accumulated during the tenure and **the equivalent value of fractional grams of gold** on the date of redemption will be **refunded to the bank account** provided at the time of enrolment. Accordingly, **the account under this Plan shall stand closed.**

   Titan will deliver the Gold coin to the address provided by the customer in the enrolment form. In the event the product is returned to Titan undelivered, Titan will keep the custody of the said gold coin(s) for a period of Six (6) months from the end of the 330th day for the customer to collect it. Thereafter, the customer will have no claims whatsoever in this regard.

9. **The customer will have to purchase the jewellery for the total quantity of the equivalent grams of gold accumulated and partial purchase is not allowed.** The customer shall be eligible for availing the applicable discount on making charges only on the value of the equivalent grams of gold accumulated. **In cases of additional purchase, any running offer at the stores shall be applicable on the differential weight.**

10. The customer who wishes to discontinue this Plan prior to the completion of 6 months from the enrolment date will have the option to purchase jewellery for the equivalent weight accumulated during the tenure of the Plan. However, the customer will not be eligible for any discount.

11. **No cash refunds** will be provided under this Plan under any circumstance.

12. **The special discount under this Plan shall be applicable only for the purchase of jewellery and shall not be applicable for purchase of gold coins, gold bars, gift vouchers and silver items.**

13. The special discount availed pursuant to the Plan cannot be linked or clubbed with any other existing offers or any other plans offered by the Company and is not transferable under any circumstance.

BENEFITS OF RIVAAH GOLDEN ADVANTAGE

A Discount like no other

After your periodic monthly contribution, at the time of redemption, you will be eligible to get a special discount from Tanishq on the making charges of Gold jewelry.

Design Superiority

You have an eclectic, exquisite range of jewellery – both diamond and gold, to choose from. A range of designs that you would find nowhere else.

The Tata Trust

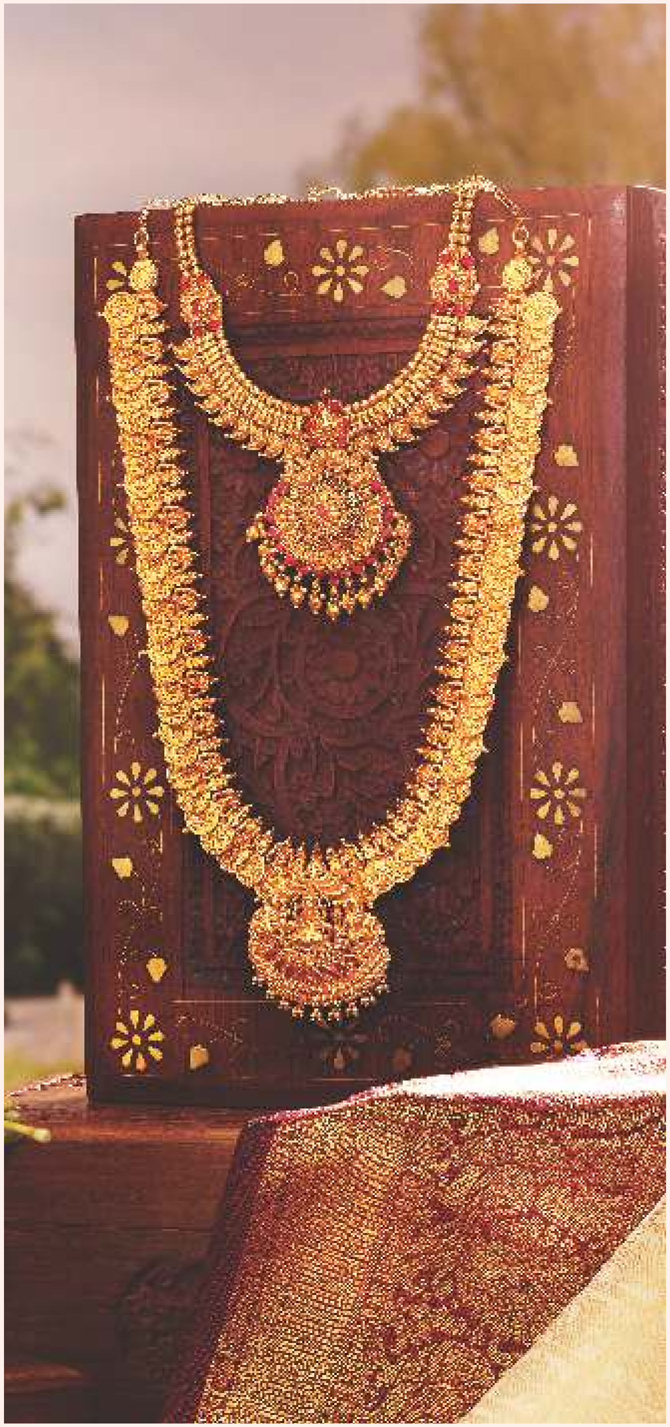
A purchase plan secured by the Tata Group name. Trust comes unsaid when in association with the label of the Tata Group.

A Widespread Network

With over 450+ showrooms in more than 240+ cities throughout India, you have easy access to your Rivaah Golden Advantage account from any Tanishq showroom - wherever you choose to be.

Ease of payment

You have the comfort of opting for a payment mode that is most convenient for you - cash, credit card, debit card, netbanking etc. Whatever works for you, works for us.



IMPORTANT TERMS & CONDITIONS

The Rivaah Golden Advantage Plan offered by Titan Company Limited ("Titan"/the "Company") facilitates customers to purchase Tanishq Jewellery by making monthly payments over a ten-month period and avail certain special discounts on making charges subject to these Terms and Conditions:

1. At the time of enrolment, the Customer shall have the option to choose from the following two tiers of monthly payments which have varying benefits as detailed hereinafter:

   i. **Tier 1:** Minimum of Rs. 2,000/- to maximum of Rs. 9000/- (to be in multiples of 1000 only)

   ii. **Tier 2:** Minimum of Rs. 10,000/- and above (to be in multiples of 1000 only)

2. The monthly payment amount is not subject to change once it has been fixed at the time of enrolment and the customer shall make the payment of the same amount as the monthly amount, every month for a period of ten months from the enrolment date.

3. **No payments shall be accepted beyond the completion of 300 days from the enrolment date.**

4. The payment of the monthly amount must be made within fifteen (15) days from the due date. For the purpose of this Plan, the due date shall be same date as the enrolment date for the subsequent months.

5. In the event of any default in making the payments as mentioned herein, the customer shall not be eligible to pay the same at a later date or club with any other payments for subsequent months. It shall be considered as a missed monthly payment.

6. Against each monthly payment made, Titan will reserve/accumulate the equivalent grams of gold for future purchase by the customer as per the prevailing store gold rate of the day for 22 Karat gold on which the monthly payment is made.

7. Under this Plan, the customer will be eligible for the purchase of 22 Karat gold jewellery for the equivalent grams accumulated during the tenure of the Plan and also be eligible for discount on making charges on purchase of jewellery in accordance with the number of monthly payments made, as per the illustrative table below:

Tier-1: Monthly Instalment: Rs. 2000 to Rs.9000

Gold Rate	Month	Monthly Payment (in INR)	Equivalent gold in grams accumulated	Plain Gold Jewellery	Studded Jewellery
				% of MC discount on purchase of plain gold jewellery	Applicable Discount (Discount on total value of the product)
5200	1	8000	1.54		
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5300	3	8000	1.51		
5450	4	8000	1.47		
5500	5	8000	1.45		
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5200	7	8000	1.54	50% Discount on MC up to 7%	7%
5350	8	8000	1.50	50% Discount on MC up to 10%	8%
5250	9	8000	1.52	50% Discount on MC up to 11%	9%
5300	10	8000	1.51	50% Discount on MC up to 12%	10%

Illustration: If a customer pays Rs. 8,000/- every month for 10 months with gold rate as per the illustrative table given above, the customer accumulates total equivalent weight of 15.06 grams of gold as per the gold rate on the date of payment. At the time of purchase, the customer can buy jewellery of minimum 15.06 grams of gold accumulated and be eligible for 50% discount on Making Charges of the selected product up to 12% or whichever is lower. For the additional grammage in case of purchase over and above 15.06 grams, the store offer shall be applicable.