

Thank you for shopping at VG Jewellers. We invite you to join our VG New Jewellery Purchase Plan -the easy way to buy jewellery of your choice.

VG JEWELLERS – TERMS & CONDITIONS

1. The term VG refers to Shah Virchand Govanji Jewellers Pvt. Ltd. This organization has been serving you since 1951.
2. As per Government regulations, PAN CARD is mandatory for all purchases exceeding ₹2,00,000/-, irrespective of any mode of payments.
3. For any transaction above ₹2,00,000/-, cash will not be accepted above ₹1,99,999/-.
4. Delivery of jewellery, for payments made by Cheque / NEFT / RTGS / Online payments, will be done only after the amount is credited in VG account.
5. Gold / Diamond / Platinum / Silver jewellery purchased from VG, can be exchanged within 7 days from the date of purchase in its original condition on submission of the original invoice, certificates etc. In no case the amount will be refunded.
6. Bullion / Coins and customised jewellery (including engraved jewellery / products) once purchased cannot be exchanged, only buy back will be done.
7. VG is not responsible for any loss or damage occurred in ornaments once sold, including breakage, chipping of enamel, scratches, rhodium polish or falling of stones. For more information, please refer to our VG JEWEL CARE GUIDE.
8. Please handle the screws / clasps of jewellery / ornaments and studded jewellery gently. These are delicate and can be damaged even if turned in wrong direction. Items damaged can only be repaired and not replaced.
9. Due to any circumstances if there is any breakage, VG will help to repair it to the extent possible. Under no circumstances will the jewellery be exchanged for full value.
10. Jewellery purchased from VG can be taken on a buy-back basis, subject to production of the original invoice and certificates along with photo ID of the customer and as per the company policy prevailing on the date of such buy-back. In case of payment for such buy-back, gold jewellery will be taken as per VG's prevailing purchase rate.
11. In case of any modifications, repairing and / or alterations in the jewellery done by VG or any other jeweller, the buyback / exchange will not be done as per VG Invoice specifications.
12. In case of exchange of Diamond, Polki, or Natural color stone jewellery for gold, silver jewellery / articles or Bullion, the exchanged jewellery shall be valued at the prevailing buyback rate (i.e., the purchase rate) on the date of exchange after deducting discount. However, if the customer purchases Diamond or Polki jewellery, the exchanged jewellery shall be valued at the exchange rate after deducting any sort of discounts given.
13. In case there is stone, enamel, dust, etc. on the jewellery, the same will be removed first. The cost for material will be calculated as per the company policy and prevailing VG purchase rate.
14. For Polki, Diamond and Colour stone jewellery, any buyback or exchange, the value will be determined at current purchase price after deduction of discounts, offers or concessions provided earlier at the time of sale.
15. Any payment to customers for amount of more than ₹10,000/- will be made only through an Account Payee Cheque or NEFT / RTGS within 7 working days.
16. The weight of stones / wax / Kundan etc. studded or hanging etc. in jewellery is estimated to nearest weight and the actual may vary. However, in all cases, the stone weight shown in the VG invoice will be considered for exchange or buyback value. Please retain the original invoice and certificates.

17. Any jewellery or article purchased from VG if oxidized / tarnished, will only be considered for re-polish up to 6 months from the date of purchase. No guarantee for the polish.
18. Products which are set with lacquer / wax and silver foil consisting of Kundan, Uncut Diamond, Ruby, etc. are sold in Gross or Net weight. These jewellery by nature has a colour-changing tendency and will look like antique jewellery, which can be re-polished. If the product is to be exchanged or returned it will be taken at the Net weight.
19. It is presumed that the customer has understood and consciously agreed to the product's feature before making the final decision to purchase and has also agreed to the rates charged and the method adopted in arriving at the final invoice value. Please take delivery of your jewellery only after ensuring and checking the same.
20. VG reserves the right to modify the terms and conditions as and when required without any information.
21. The customer can get the purity of hallmarked jewellery / artifacts verified from any of the BIS recognized Assaying & Hallmarking (A&H) Centre.
22. All disputes are subject to Jurisdiction of The Court in VALSAD Only.
23. Any errors or omissions in the bill are excused.

Category	7 days exchange provided unused and with all certificates & invoice and in original condition	Exchange after 7 days	Buy -Back
22kt and 18kt (Indo Italian) Jewellery	100% of invoice value	As per VG prevailing gold rate	2% deduction from VG prevailing gold rate
Diamond studded / Natural gemstones / Villandi (Polki) Jewellery	100% of invoice value	Gold as VG prevailing gold rate Diamonds → Polki / Diamond = 100% of VG prevailing rate. Diamonds → Gold / Silver / Bullion= 90% of VG prevailing rate. Polki → Polki / Diamond = 80% of VG prevailing rate. Polki → Gold / Silver / Bullion=70% of VG prevailing rate. Natural Gemstones → 60% of VG prevailing rate. (no value for synthetic stones)	Diamonds → 90% of VG prevailing rate. Polki → 70% of VG prevailing rate. Natural Gemstones → 50% of VG prevailing rate.
Bullion (Gold and Silver coins)	N/A	100% value of VG buy back prevailing rate	100% value of VG prevailing rate
Silver Articles / Jewellery (999/92.5%/80%)	100% of invoice value	100% value of VG buy back prevailing rate	2% deduction from VG prevailing Silver rate
Platinum Jewellery	100% of invoice value	100% value of VG buy back prevailing rate	5% deduction from VG prevailing Platinum rate
Silver MRP	100% of invoice value	As per net weight after stone deduction	5% deduction as per net weight after stone deduction

Note: - In all above cases amount will be considered after deducting discount.