

## Reliance My Gold Plan

Reliance My Gold Plan offers customers the unique opportunity to start accumulating physical gold using a daily average pricing methodology. A minimum subscription of **Rs.1000 per month translates to accumulation of gold for as low as Rs. 50 per day.**

The plan can be subscribed for a **tenure ranging from 1 year to 15 years.** Customer can avail their statement of holding on a daily basis detailing the amount of gold accumulated and the purchase price of gold in a transparent manner.

At the end of the selected term of the plan, customers have the option to **exchange their accumulated gold grams into 24 Karat gold coins or jewellery at designated fulfillment outlets across India.**

World Gold Council is the marketing partner for Reliance My Gold Plan while the product will be managed by RMPM.

### Features

<b>Daily Cost Averaging</b>	Clear funds from Monthly and Additional Subscriptions shall be split into 20 equal tranches which shall be utilized over 20 successive business days for allotment of Gold Grams as per the Daily Gold Price.
<b>Initial Subscription Amount</b>	Rs. 1000/- and in multiples of Rs. 100/- thereafter. Initial Subscription can be higher than the monthly subscription amount
<b>Monthly Subscription Amount</b>	Rs. 1000/- and in multiples of Rs. 100/- thereafter
<b>Additional Subscription Amount</b>	Rs. 1000/- and in multiples of Rs. 100/- thereafter. Initial Subscription can be higher than the monthly subscription amount
<b>Tenure</b>	1 year to 15 years with interval of 1 year
<b>Daily Gold Price</b>	<b>Daily Gold Price (up to 2 decimal points) in Rupees per gram for 24 Carat Gold of 995 fineness</b> shall be declared by RMPM on or before 11:00 am for all business days. The Daily Gold Price will be uploaded on <a href="http://www.reliancemgp.com">www.reliancemgp.com</a>
<b>Gold Grams Allotment</b>	Gold Grams of 24 Carat Gold of 995 fineness and upto 4 decimal points rounded down shall be allotted to the customers under the R-MGP Plan
<b>Lock-in period</b>	6 months from the date of initial subscription. Fulfillment of Gold Grams shall not be permitted during the Lock-in period.
<b>Payment Mode</b>	Cheque / DD / Pay Order / ECS / Direct Debit.
<b>Fulfillment Options</b>	24 Carat Gold of 995 fineness or more available in Gold Coins of denominations of 0.5 / 1 / 2 / 5 / 8/ 10 / 20 / 50 grams. Jewelry option also available through empanelled jewelers.
<b>Charges</b>	<p><b>1.5% Administrative charge.</b> This charge shall be levied on every Gold Grams Allotment by effecting a mark-up of 1.5% on the Daily Gold Price. This is a non-refundable fee paid towards setup/ administration costs</p> <p>No Pre-Termination charges post 1 year of subscription. Pre-mature termination charge of 2.5% of the cumulative subscription amount paid shall apply only on fulfillment within 1 year of Customer ID generation if the cumulative subscription amount is less than 12 times the monthly subscription amount.</p> <p>In case the customer doesn't take delivery of coins/jewellery during the validity period of the voucher then the customer will have to request for a new fulfillment voucher. The customer shall be liable to pay "Safekeeping Charge" (towards the cost of storage and Insurance) at the rate of 0.50% per annum on the Invoice amount. This charge shall become applicable from the date of issue of original voucher till the date of request for duplicate voucher.</p>
<b>Fulfillment related Payments</b>	<p>The customer will have to make the following payments at the time of Fulfillment</p> <ol style="list-style-type: none"> <li>1 Round-off payments to be made for the residual grams. The Daily Gold Price shall be applicable on the date the fulfillment process runs as described above</li> <li>2 Coin Making Charges as per the denomination of coins specified (only applicable for coins)</li> <li>3 Applicable Local Taxes and State levies like Octroi, Entry Taxes, etc which are calculated on the Pre-Tax Invoice Amount</li> <li>4 VAT on the Pre-VAT Invoice amount which shall be arrived at by totally the Pre-Tax invoice amount and local taxes and State levies as may be applicable</li> </ol>
<b>Statement of Holding</b>	Statement of Holding will be issued only by email on a monthly basis. Physical copy of the Statement of Holdings as on the 31st of March will be dispatched within 20 Business days.