

Kamala Jewellers Store Policy

1.0 Goods & Services

- 1.1 Kamala Jewellers offers goods and services of satisfactory quality as defined in the Sales of Goods Act S14 (2), Consumer Protection (Fair Trading) Act and Lemon Law.

2.0 Gold Fineness

- 2.1 All 999 and 916 gold jewellery items are tested by Proficiency Testing Providers (PTP) accredited by Singapore Accreditation Council (SAC) or SAC Mutual Recognition Arrangement partners to ensure that the actual gold fineness complies with the fineness marked on the items. Gold fineness is shown on the 999/916 gold jewellery.

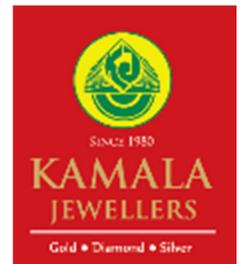
3.0 Warranty

- 3.1 The Company offers a one (1) month warranty only to the following manufacturing defects: broken jump ring, loosen clasp and broken clasp.
- 3.2 Any piece that has above mentioned manufacturing defects, confirmed by the Company's craftsman, will be repaired or replaced free of charge within one month from the date of purchase. The customer will bear the labour cost involved in any repair or replacement after the warranty period.
- 3.3 This limited warranty does not cover damages resulting from normal wear and tear, tampering or improper or abusive use, repairs and alterations work carried out by someone other than the Company, theft, disappearance or loss (including loss of gem stones), negligence or by failure to follow the Company's product care advice and any type of use causing damage or deterioration. The Company reserves the right to judge whether the jewellery has been subject to any of the above mentioned exclusions.

Labour and material charges may apply if evidence shown that the damage is not a manufacturing defect.

4.0 Exchange/ Refund

- 4.1 If there is a manufacturing defect, the jewellery item (s) can be exchanged within 7 days provided the jewellery is in unaltered condition and accompanied with original invoice/receipt for verification. No exchange for altered items, custom-made orders and on-sales items.
- 4.2 Jewellery sold at a special price due to existing defects cannot be exchanged or refunded. No refund of difference if price of the new item is lower than the original item.



4.3 The Company reserves the right to refund you the price of any jewellery which has been paid and received by Kamala Jewellers.

4.4 In the event of a refund, the refund will be given in the same mode of payment that was used in the original purchase within **Fifteen Days**. If the payment is paid by credit card, refund may take up to 30 days to appear on the customers' statement depends on the processing time of individual banks. Customers are required to bear the administrative fees charged by individual banks / The administrative fees charged by individual bank will be absorbed by the Company.

5.0 Weighing of Gold Jewellery

5.1 The weighing instrument used in the Company are calibrated and verified by SPRING Singapore with Valid Accuracy Label/Seal by approved vendors.

5.2 The price tag/label will be removed to ascertain the net weight of the gold jewellery in-front of customers upon request after confirmation of the purchase.

5.3 The weight shown on the price tag is the nett weight of the item and does not include the weight of the tag or gold loss.

5.4 In the event where the price tag/ label is attached for security concern, the weight of a similar tag/label would be taken in the presence of customers and deducted from total weight accordingly.

6.0 Gold Loss

6.1 Gold loss during manufacturing process by craftsmen is included under workmanship, it does not constitute part of the nett weight of the said jewellery article.

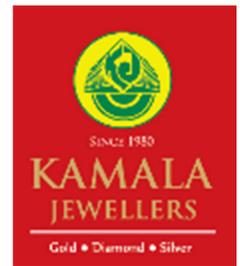
7.0 Deposits for Custom Orders & Reserved Items

7.1 All custom orders and reserved items shall remain the property of Kamala Jewellers until the balance is paid in full.

7.2 Deposits placed on custom orders and reserved items are not refundable but inventory on display can be exchanged for other jewellery items with same or higher value.

7.3 If the said item is not collected within the stipulated period of **three months** in case of reserved items and, in case of customs order as time period given to particular customer as per his/ her design requirements, from date of order, the deposit will be forfeited at our sole discretion.

7.4 The deposit is 100% refundable if order cannot be completed by the stipulated timeframe.



- 7.5 A deposit of 30% of the agreed price is required for all custom orders/reserved items.
- 7.6 Deposit made for reserved items is transferable for the reservation or purchase of other items within 7 days from the date of order.

8.0 Receipts

- 8.1 The receipt clearly states:
- Fineness and weight of 999 and/or 916 yellow gold jewellery items.
 - Final transaction price inclusive of 7% GST & workmanship and other additional charges, if any.
 - Type and fineness of other precious metal.
 - The trade name and weight of the precious gemstone.

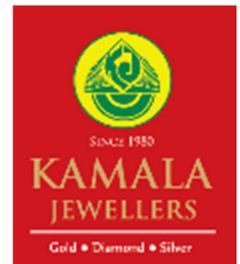
9.0 Payment

- 9.1 We accept Cash, all major credit cards e.g. Visa / MasterCard / AMEX, foreign currency, NETS and cheque payment as well as exchange for old gold.
- 9.2 We do not impose additional fees on credit cards payment or other checkout options.

10.0 Pricing

- 10.1 Pricing of 999 and 916 gold jewellery is determined by the following formula:
Nett Gold Weight x Prevailing Retail Gold Price Rate + Workmanship + GST
- 10.2 Prices of other products are inclusive of GST except for Investment Precious Metal which is GST exempt.
- 10.3 The selling price of all jewellery items does not include the cost of alteration, if any.
- 10.4 The discounted price of all products on **major festivals and promotions** are clearly indicated and prominently displayed showing the clear validity period.
- 10.5 An additional charge to be incurred for the following services.

No	Service Description	Labour Charges /item (\$) <i>Price varies based on the complication of the work</i>
1	Polishing	Ranging from S\$10 to S\$150
2	Ring Alteration	Ranging from S\$15 to S\$85
3	Bracelets / Chains Alteration	Ranging from S\$15 to S\$65
4	Repairing of gold & fine jewellery	Ranging from S\$5 to S\$200



5	Engraving Services	Ranging from S\$10 to S\$75
6	Customisation Services	Ranging from S\$05 to S\$150
7	Gift Wrapping	We don't offer this service.

Note: a) If the jewellery item is purchased from Kamala Jewellers there will be no above charges.

b) Prices are quoted in writing before repair/setting as clause 11.1

11.0 Repair / Setting / Alteration / Customization

- 11.1 Customers are advised on the cost and time required (in writing) before repair or setting with the description of the jewellery clearly stated in the job order form/receipt.
- 11.2 Customers are required to endorse on the receipt to confirm the information stated is true and accurate.
- 11.3 Customers are notified on the status of the repair if there are any changes.
- 11.4 For any loss or damage, the Company will compensate the customer with a sum mutually agreed upon. However, if the loss or damage is caused by act of God, restitution will not be granted.

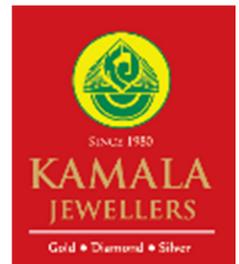
12.0 Personal Data Protection

- 12.1 Customers' personal particulars collected from Gold Tree Jewellery Saving Scheme are solely for the purpose of completing sales transactions and will be treated confidentially and used exclusively for the interest of marketing purposes to facilitate our operational requirements. Our practice is in compliance with the Personal Data Protection Act 2012 (PDPA) in Singapore.

13.0 Feedback

- 13.1 Should you feel unhappy with our products & services, please call **66356488** or email us via **mail@kamalajewellers.com** will attend to your enquiry within **One Week**.

14.0 Cash Transaction Reporting Regime



14.1 Kamala Jewellers abides by the requirement as defined in the Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act. The Company is required to submit a Cash Transaction Report (CTR) to the Suspicious Transaction Reporting Office (STRO) when he conducts any cash transaction with a value, or any 2 or more related cash transactions in a single day with a total value exceeding SGD \$20,000 (or its equivalent in foreign currency) with a customer for the sales of any precious stones, precious metal or precious products.

15.0 Delivery and Shipping

15.1 Kamala Jewellers doesn't provide any delivery and shipping services.

16.0 Gift Voucher

16.1 Gift voucher is redeemable at all Kamala Jewellers outlets for all products but not exchangeable for cash.

16.2 Gift voucher is valid for only **30 Days** from the date of issue.

16.3 Gift voucher is valid for one time use only and any unutilised amount will not be refunded.

16.4 No replacement will be made for damaged or lost vouchers.