

CUSTOMER CHECKLIST

Selling your gold to AuFluence

Everything you need to bring, and what happens from the moment you arrive until the money is in your bank account. Tick each item off before you leave home.

In front of you

Your gold is counted, weighed, tested and melted in your presence.

Same-day payment

Paid by bank transfer to your own account on the day of melting.

Your choice till melting

Until the gold is melted, you can stop and take everything back.

1 What to bring

MUST BRING

- ☐ **Your gold ornaments**
All the pieces you want to sell, together.
- ☐ **Aadhaar card** **ORIGINAL**
And the mobile phone linked to your Aadhaar, for the OTP.
- ☐ **PAN card** **ORIGINAL**
No PAN card? You will sign Form 97 (the no-PAN declaration) at the counter instead.
- ☐ **Bank account in your own name**
Your payment goes only to this account. We check it online first.
- ☐ **Cancelled cheque or bank passbook**
Needed if the online bank check does not go through. Best to carry one.
- ☐ **A family member's Aadhaar card and date of birth**
Both sides of the card are photographed. You and this relative must both be 18 or older.

BRING IF YOU HAVE

- ☐ **Bills or invoices for the ornaments** **HELPFUL**
Shop name and date help show where the gold came from.
- ☐ **Photos of you wearing the ornaments** **HELPFUL**
From a wedding, festival or other family occasion.
- ☐ **Family on the phone** **SOMETIMES NEEDED**
If the ornaments are not only yours, or for higher-value sales, we make a short recorded video call with the owners or family to confirm the sale.
- ☐ **A reference** **OPTIONAL**
Name and mobile number of someone who knows you.

IS YOUR GOLD PLEDGED WITH A BANK OR GOLD-LOAN COMPANY?

We can pay you an advance so you can release it and sell it to us the same day.

- ☐ **Pledge card(s) from your lender**
One advance covers cards from one lender. Gold at two lenders is sold as two separate purchases.
- ☐ **Two cheques, each for the advance amount**
Held safely at our Head Office as security and returned to you once the sale is settled.
- ☐ **Come back the same day with the lender's release receipt**
One receipt for each pledge card, together with the released gold.

2 How your sale works

1 Welcome and counting

Two of our staff handle your sale together. Each ornament is counted, photographed and weighed in front of you, with the scale display photographed too.

2 Purity testing

Each ornament is tested on a touchstone and on our XRF machine, which reads the gold's purity.

3 Your estimate

You see an offer for each ornament and a range for the total amount you will receive. If you accept, today's gold rate is locked for your sale.

4 Identity, bank check and forms

We take a live photo of you, verify your ID and bank account, and you sign the KYC form, the ownership declaration and your consent to test and melt. Forms are printed in English and your language.

5 Head Office approval

Our Head Office reviews your documents before any melting.

6 Stone removal and melting

Stones are taken out and weighed, then the ornaments are melted into one piece of gold in front of you. **This is the point of no return.**

7 Final purity test

We first test a known 22K reference coin to show the machine reads correctly. The melted gold is then tested at three spots and the readings averaged. You get the printouts.

8 Final amount and agreement

You see the final amount and sign the purchase agreement and receipt. Your stones are handed back to you.

9 Payment

The money is sent by bank transfer to your verified account the same day. We never pay in cash.

3 How your amount is worked out

Net weight

gross weight less stones and non-gold parts

×

Purity

from the final test of the melted gold

×

Customer rate

locked when you accept the estimate

—

Processing charge

fixed fee for melting and testing, plus 18% GST

The amount paid is rounded down to the whole rupee. Weights are measured to 0.001 g. A tax invoice is given for the processing charge.

4 Good to know

- **Come early in the day.** Melting happens only before a fixed cut-off time, so the whole sale is completed and paid the same day.
- **Before melting,** you can change your mind at any point and take all your ornaments back.
- **After melting,** if you do not accept the final amount, the melted gold and stones are returned to you and you pay only the processing charge.
- **Original documents only.** Our staff photograph them and return them to you straight away.
- **Your data is protected.** Only the last 4 digits of your Aadhaar are kept, and document photos are stored privately.
- **Coming back?** If your documents were checked recently, your next sale can be quicker.

Your branch

Phone

Your contact person