

## **FAQs for GOLDRUSH**

### **What is GoldRush?**

GoldRush is a method of purchasing gold for the personal needs of the customer. Customer can buy gold under their plan according to their wish.

The customer has complete freedom to seek physical delivery of gold or bars anytime and on as many occasions as he/she wants. Minimum quantity

for which the delivery kept as low as 1 gram. The gold would be purchased on behalf of the customer, net of taxes on availability of clear funds. Gold

in grams up to 3 decimal places rounded down shall be credited to the customer's account on T +1 business day ('T' being the day of credit of funds to StockHolding account).

### **What is the Purity of Gold offered under GoldRush?**

GoldRush offers 24 Karat fine gold 999.9

### **What is the eligibility criteria for GoldRush?**

Any adult Resident Indian, Non Resident Indian ("NRI") or Minors (wherein parents/ lawful guardians are applying on behalf of Minors) can enrol for GoldRush.

### **Can a customer have a joint account for their plan?**

No. A customer cannot have a joint account for GoldRush

### **Is nomination mandatory for GoldRush?**

Yes, Nomination is mandatory for all applicants except minor

### **What documents the applicant needs to submit for opening GoldRush account?**

- Proof of Identity, Proof of address, cancelled bank cheque need to be submitted alongwith the application form
- If the applicant is existing SHCIL Demat client they may submit application form alongwith Client Master Report

### **Can a minor enrol into GoldRush?**

#### **If the applicant is minor then whose documents will be required?**

Yes, an account can be opened in the name of the minor. In case the applicant is minor then, guardian has to submit their proof of identity and proof of address with the minor's date of birth document.

**Is it possible to open and operate my GoldRush account online?**

Yes. Customers can open and operate their GoldRush account online by visiting our website [www.goldrushonline.co.in](http://www.goldrushonline.co.in).

**How do I open my account online?**

Login to [www.goldrushonline.co.in](http://www.goldrushonline.co.in)

Click on Register . Enter pincode... if not servisable messsege will pop up ..if servisable will take you further to enter your details.

**Whose signatures will be required on the form?**

Signatures of the applicant and nominee would be required on the form. In case of applicant being minor, guardian's signature will be required.

**What is the minimum & maximum amount for their plan?**

The minimum amount for their plan at the time of application is Rs. 100/- and in multiples of Re. 1/- thereafter. There is no limit on the

maximum amount. Pan card copy will be required if the amount is equal to or more than Rs 50,000/-.

**Do I need to make a monthly contribution towards the plan? Can I increase/decrease or stop monthly contribution during the tenure of GoldRush?**

Customer is not obligated to make fixed or periodic payments except if the client has opted for ECS/NACH. IF ECS opted client can increase/decrease/stop the

ECS, they may do so by submitting the necessary form atleast 1 month in advance from the ECS debit date.

**Is the gold purchased by the customer kept in safe custody?**

The gold purchased on behalf of the customer shall be stored at MPIPL (MMTC-Pamp India Pvt Ltd) on a consolidated basis i.e. daily purchase across all the customers.

**How can I get my holding statement?**

The holding statement would be emailed to the customers monthly /quarterly.

Customer may also put a request for holding statement on e-mail id [Customercare.Services@stockholding.com](mailto:Customercare.Services@stockholding.com).

**Can I add/change nominee details or change my personal details like address, bank details, email id, mobile no etc during the tenure?**

Yes. Customer needs to submit Change Request Form with the required proofs to modify nomination/ address/ bank details/ contact numbers

during the tenure of GoldRush by submitting the following proofs at designated points of acceptance:

\*Proof of Identity: PAN, UID(Aadhar), Passport, Voter ID or Employee ID Card (PSU/Govt. Cos.)

\*Proof of Address: Passport, Ration Card, Voter ID card, Bank A/C Statement, Passbook, Telephone bill (Only Landline), Electricity Bill or Letter from Employer (PSU/Govt. Cos.)

**Are there any charges levied for withdrawal of gold?**

Yes, customer has to pay the minting charges as per denomination requested, delivery charges and taxes (as applicable)

**How will the gold be delivered to me in case of withdrawal?**

Delivery of GoldRush consignment will be delivered directly to the customer at their registered address as per GoldRush records. In case the registered address falls outside the serviceable areas list or client is unavailable to take delivery, the delivery of gold has to be collected from the servicing StockHolding branch.

**What is the procedure if customer holds less than 1 gram in their GoldRush account and wants to take delivery?**

In GoldRush the minimum delivery is of 1 gram, thus the customer will have to do top-up for the balance quantity.