



*Excel Overseas*

**Diamonds from Russia**

What is **'DIAMOND'** ?

Apart from:

✓ Prestige

✓ Luxury

✓ Status

✓ Fashion

✓ \_\_\_\_\_ ?

Turn page to get the ANSWER.

Diamond is also an

# INVESTMENT

In August 2012, we announced a 100% Buyback Guarantee Scheme to the industry where we accept any return of sales made under the scheme, within 30 days, and give full refund of the invoice value to the customer irrespective of changes in Rapaport price list or fluctuations in exchange rate. Growing further with customer confidence and trust we added a new investment feature to the existing scheme.

**ANY CERTIFIED POLISHED DIAMOND PURCHASED FROM EXCEL OVERSEAS, UNDER THE SCHEME, IS ENTITLED FOR 3% RETURNS ON THE INVOICE VALUE UPON RETURN OF GOODS DURING THE 13<sup>TH</sup> MONTH (ONLY), FROM THE DATE OF INVOICE.**

**\* For terms & conditions please refer the next page.**

# 100% Buyback with Investment Guarantee

## Terms & Conditions

1. Buyback scheme is valid for all Certified Polished Diamonds.
2. Buyback scheme is applicable against immediate advance payment only.
3. Buyback scheme is valid for the 1<sup>st</sup> month or on 13<sup>th</sup> month only, from the date of order placed, after that goods will be considered as sold.
4. 2% discount will be given for early confirmation of sale within 15 days from the date of order placed.
5. 3% investment return will be given on the invoice value during the 13<sup>th</sup> month (only), from the date of purchase, upon return of the goods.
6. In case of Buyback, within 30 days, refund value will be same as invoice value (irrespective of changes in Rapaport price list or fluctuations in exchange rate).
7. Refund will be made within 15 days from the date of receipt of goods.
8. Returned goods will be verified by our Quality Control Division, if any goods found damaged, altered, loss of original certificate or no stamp of Buyback on invoice, it will be considered as sold.
9. Taxes, shipment & bank charges will be borne by the customer.
10. Under Buyback scheme, no Commission or Brokerage will be given.
11. Buyback scheme is available to authorized customers only.



Excellence from Rough to Polished

*Excel Overseas Pvt. Ltd.*

Diamonds from Russia

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