

Terms and conditions – Kalyan Jewellers EPP:

1. A valid Deem Finance LLC (Deem) Card must be used for payment at any of the Kalyan stores across UAE.
2. Only Card transactions of one thousand Dirhams (AED 1,000) and above shall be eligible for the 0% interest Easy Payment Plan (EPP).
3. Customers can choose a term of 3, 6 or 12 months for converting a transaction into a 0% EPP.
4. Cardholders shall not be charged for converting the transaction amounts to 0% EPP.
5. The EPP is not valid for Gold coin and Gold bar purchases. In case the transaction involves a purchase of a Gold coin or a Gold bar, Deem at its sole discretion has the right to cancel the EPP for such a purchase.
6. To convert your transaction into a 0% EPP, customers will have to call the Deem customer care on 800-3366 and place a request for converting the transaction into a 0% EPP.
7. The Customer may be required to submit a copy of the Merchant's invoice to Deem to be eligible for the 0% EPP, upon request from Deem.
8. The terms and conditions of this Offer are subject to change by Deem without prior notice.
9. Kalyan and Deem reserve the mutual right to withdraw the Offer anytime at the sole discretion of their management.
10. The terms and conditions of this Offer are subject to change by Deem without any prior notice.
11. Deem Transaction EPP terms and conditions shall apply, which are available on <https://deem.io/terms>.
12. Early closure fees apply as mentioned on <https://deem.io/fees>.