

### Terms and Conditions – Kalyan Jewellers:

- Customers must use a valid Deem Credit Card for payment at the Kalyan Jewellers stores across UAE to be eligible for the EPP Offer.
- Only card transactions of AED 1,000 and above are eligible for the 0% interest Easy Payment Plan (EPP).
- Customers can choose a term of 3, 6 or 12 months for converting a transaction into a 0% EPP.
- Cardholders will not be charged any processing fee for 0%EPP plan with Kalyan Jewellers.
- Pay using your Deem Credit Card and convert your purchase transaction into an Easy Payment Plan with 0% interest and 0% processing fee by contacting Deem Customer Care at 600 525550.
- 0% Easy Payment Plan offer is not available for gold coin, gold bar & loose diamonds purchases
- Customer is required to submit a copy of the Merchant's invoice to Deem to be eligible for the 0% EPP
- The terms and conditions of this offer are subject to change by Deem without prior notice.
- Kalyan Jewellers and Deem reserve the mutual right to withdraw the offer anytime at the sole discretion of
- Deem Transaction EPP terms and conditions shall apply, which are available on [www.deem.io/terms](http://www.deem.io/terms)
- Early closure fees apply as mentioned on [www.deem.io/fees](http://www.deem.io/fees)