

[Company Legal Name]

Returns and Refunds Policy

Public policy for Stock, Service, and Agricultural Sectors.

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| Document Code | POL-RR-001 |
| Version | 1.0 (Draft) |
| Draft Date | 17 February 2026 |
| Effective Date | [DD Month YYYY] |
| Applies To | Customers, visitors, and anyone engaging with our Stock Sector, Service Sector, or Agricultural Sector. |
| Contact | [Support Email] [Support Phone] [Business Address] |

Important notice: This document is a template and should be reviewed by qualified legal counsel in Trinidad and Tobago before publication. Where any term conflicts with mandatory law, mandatory law prevails.

1. Purpose

This Returns and Refunds Policy explains when you may request a return, exchange, credit, or refund for goods and services supplied by [Company Legal Name] across our **Stock Sector**, **Service Sector**, and **Agricultural Sector**.

We aim to be fair and transparent. However, some items and services (especially digital items, access-based services, auctions, and perishable agricultural products) have stricter rules or may be non-refundable once delivered.

1.1 Relationship to our Terms and Conditions and other documents

This Policy should be read together with our **Terms and Conditions**, warranty/repair terms, and any written agreement you sign with us. If there is a conflict, the Terms and Conditions generally prevail, unless this Policy provides you a greater right or mandatory law requires otherwise.

2. At a glance

The following is a simplified summary. The detailed rules below apply.

- Keep your receipt/invoice, order confirmation, or signed agreement.
- Inspect physical items at delivery or pickup whenever possible.
- Digital goods (codes, gift cards, in-app purchases) are generally not refundable once purchased or delivered, except where required by law.
- Streaming access is generally non-refundable once access has been provided or activated.
- Auction sales are generally final and sold 'as is', except where required by law.
- Live plants, seeds, crops, and seasonings are time-sensitive and may be non-returnable unless damaged, incorrect, or otherwise required by law.
- Plant Applications (grow-to-order) are custom services; cancellation fees may apply once work has started.

3. Definitions

- **"Stock Sector"**: The business area where we sell physical items (e.g., Appliances, Devices, Gaming items, Health products, Machinery, Gadgets).
- **"Service Sector"**: The business area where we provide services (e.g., Streaming access, BX-Change, eCommerce digital purchasing, Finance agreements, Auctions).
- **"Agricultural Sector"**: The business area providing agricultural items and services (Seeds, Plants, Crops, and Plant Applications).
- **"CCC (Currency Conversion Chart)"**: Our published pricing framework used to convert foreign-currency costs (e.g., USD) into Trinidad and Tobago dollars (TTD) for certain eCommerce services.
- **"DOA"**: Dead on arrival. A product that is not functional on first use when received.

- **"Digital goods"**: Non-physical items such as activation codes, top-ups, gift cards, software licenses, in-app or in-game purchases, and similar.
- **"Access"**: Credentials or entitlements that allow a customer to use a third-party streaming platform or similar service.
- **"Private agreement"**: A written agreement signed between parties. Some arrangements may be between a customer and an agent personally; others may be between a customer and the business. The signed document governs.

4. General return conditions

4.1 Proof of purchase

To process a return/refund request, we normally require proof of purchase such as a receipt, invoice, order confirmation, or signed agreement.

4.2 Condition of returned goods

Returned items must generally be in the same condition as supplied (including accessories, manuals, and original packaging where applicable), unless the return is due to a defect, incorrect item supplied, or damage in transit.

4.3 Inspection and decision

We may inspect returned items to verify eligibility. If an item is ineligible (for example, due to misuse, tampering, missing parts, or hygiene concerns), we may refuse the return or offer an alternative remedy (e.g., repair) where appropriate.

4.4 Return windows

Return windows vary by category. Where a specific written agreement sets a different window, the written agreement applies unless prohibited by law.

Standard windows (unless stated otherwise)

| Category | Typical window | Notes |
|---------------------------|--|---|
| New sealed physical goods | 7 days | Unopened/unused; some categories excluded |
| Defective/DOA claims | 48 hours | Report quickly with photos/video where possible |
| Used / refurbished goods | As stated on invoice | Often limited; may be 'as is' unless stated |
| Digital goods | Usually no returns | Once purchased/delivered/used, non-refundable except where required |
| Streaming access | Usually no refunds after access provided | Issues must be reported promptly |

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| Agricultural perishables | Same day / 24 hours | Time-sensitive; inspect on receipt |
| Auctions | Final | Generally sold 'as is' |

5. Non-returnable and limited-return items

Unless required by law, the following are generally non-returnable or subject to stricter conditions:

- **Health products** (supplements, drinks) once opened, used, or unsealed (hygiene and safety reasons).
- **Digital goods** (gift cards, codes, top-ups, in-app purchases) once purchased or delivered.
- **Streaming access** once access has been provided, credentials delivered, or the service activated.
- **Auction items** (generally final; sold 'as is').
- **Perishable agricultural items** (fresh crops/seasonings) after the applicable inspection window.
- **Live plants** after handover, except where the plant was supplied in visibly poor condition or incorrect, and you notify us within the inspection window.
- Any item damaged due to misuse, improper handling, accidental damage, water damage, power surges, or unauthorized repair/tampering.

6. Stock Sector policy (physical goods)

The Stock Sector includes these departments: Appliances, Devices, Gaming, Health, Machinery, and Gadgets. Unless otherwise stated on your invoice, the rules below apply.

6.1 New physical goods (general)

- Return requests should be made within the stated return window.
- Items must include all accessories, manuals, and (where applicable) original packaging.
- If the item was delivered, keep the delivery packaging until you confirm the item is acceptable.

6.2 Devices and electronics (phones, laptops, consoles, gaming equipment)

- We recommend recording an unboxing video for high-value electronics.
- DOA/defect claims should be reported within 48 hours with clear description of the issue.
- Where diagnostics are required, we may test the unit. If no fault is found, the item may be returned to you without refund.
- Tamper indicators, liquid damage indicators, or evidence of unauthorized repair may void return eligibility.

6.3 Health department (supplements, drinks)

Due to hygiene and safety concerns, we generally do not accept returns of consumables once opened. We may consider refunds or replacements for items that are expired, recalled, damaged in transit, or incorrectly supplied.

6.4 Machinery/tools

- Items must be returned clean and complete where practicable.
- If a tool was used in a manner inconsistent with manufacturer guidance, returns may be refused.
- Warranty or repair may be offered instead of refund where appropriate.

7. Service Sector policy

7.1 Streaming (access)

Streaming services are access-based. Once access has been provided according to your request, charges may be non-refundable because we have delivered the service.

- If you experience access issues, notify us promptly and provide any requested verification so we can troubleshoot.
- We are not responsible for outages, suspensions, or changes imposed by the third-party platform (but we will assist where reasonably possible).
- Refunds may be considered for clear non-delivery (e.g., we did not provide access at all), subject to verification.

7.2 eCommerce (digital purchasing, gift cards, in-app/in-game purchases)

eCommerce services often involve purchasing third-party digital items on your instructions. Once a digital purchase is completed, it may be irreversible.

- Confirm the correct platform, region, username/email, and product before approving a purchase.
- We generally do not refund mistaken purchases made according to your confirmed instructions.
- If a code is invalid or not delivered, we will investigate and may replace or refund where appropriate.
- **CCC pricing:** Your charge is based on our CCC at the time you confirm the purchase, plus any disclosed fees.

7.3 BX-Change (private rental/trade-in/pawning/upgrade arrangements)

BX-Change engagements may be documented as private agreements. The signed document governs cancellation, default, and refunds. Where the agreement is with an agent personally (and not the business), the agent is the responsible party.

7.4 Finance (public and private agreements)

Personal Loans and Hire Purchase agreements are public offerings (where available). All other finance forms may be private negotiation documents. Refunds, fees, and cancellation rights depend on the signed agreement and applicable law.

7.5 Auctions

Auction sales are generally final. Items are sold 'as is' and you should inspect items where possible before bidding. If a specific auction event advertises a limited guarantee, that guarantee applies only as stated.

8. Agricultural Sector policy

8.1 Seeds

Seed viability can vary due to storage conditions and natural factors. Returns are generally accepted only if seeds are unopened, stored properly, and returned within the applicable window, or where required by law.

8.2 Plants

- Inspect plants at pickup/delivery.
- Notify us within 24 hours if the plant arrived visibly damaged or incorrect.
- After handover, plant health depends on care, environment, pests, and other factors outside our control.

8.3 Crops and seasonings

Crops and seasonings may be perishable. Returns are typically limited to same-day or 24-hour issues (damaged, contaminated, or incorrect items).

8.4 Plant Applications (grow-to-order service)

Plant Applications are custom service orders. Cancellation rules depend on whether cultivation work has started and the inputs already used.

- If you cancel before cultivation starts, we may refund payments minus any reasonable administrative costs (if applicable).
- If you cancel after cultivation starts, you may be responsible for costs incurred (e.g., seeds, soil, pots, labor).
- If a plant fails due to natural causes, we may offer (at our discretion) replanting, substitution, or partial refund depending on the circumstances and agreement terms.

9. How to request a return, refund, or remedy

To start a request, contact us using the details on your invoice or on our website/social channels and provide:

- Your full name and contact number
- Receipt/invoice number (or order confirmation)
- Item/service description
- Reason for request
- Photos/videos if applicable (damage, defect, incorrect item)
- Preferred remedy: refund, exchange, repair, credit

10. Refund method and timing

- Where approved, refunds are usually returned to the original payment method where possible.
- Some refunds may be provided as store credit if agreed with you or where the original method is unavailable.
- Refund timing depends on verification/testing and payment provider processing times.

11. Policy updates

We may update this Policy from time to time. The version posted or provided at the time of your transaction generally applies, unless a change is required by law or relates to safety/security.

12. Contact

Returns and refunds are handled by: **[Support Email]** | **[Support Phone]**. Business hours: **[Business Hours]**.

13. Legal and regulatory context (non-exhaustive)

This Policy is intended to support transparent business operations in Trinidad and Tobago. Depending on the transaction type, applicable laws and regulations may include (among others):

- Consumer Protection and Safety Act, Chap. 82:34
- Sale of Goods Act, Chap. 82:30
- Hire Purchase Act, Chap. 82:33 (where hire purchase arrangements apply)
- Value Added Tax Act, Chap. 75:06 (where VAT applies)
- Electronic Transactions Act, Chap. 22:05 (where electronic records/signatures apply)

If any part of this Policy conflicts with mandatory law, mandatory law prevails. For regulated activities (including lending, investment-related arrangements, or auctions), professional advice and/or licensing may be required.