

[Company Legal Name]

[Trading Name if different]

Company Policies

Stock Sector | Service Sector | Agricultural Sector

[Effective Date: DD Month YYYY] | Version 1.0

[Registered/Business Address, Trinidad and Tobago]

[Phone] | [Email] | [Website/Social]

This document is a policy template intended for public transparency and internal consistency. It should be reviewed and adapted to your exact operations before publication.

Document control

This policy manual sets out how the business operates across the Stock Sector, Service Sector and Agricultural Sector. It is designed to support transparency for customers and consistency for staff and agents.

Policy owner and governance

- Policy Owner: [Role/Name, e.g., Managing Director].
- Compliance Lead: [Role/Name].
- Data Protection/Privacy Lead: [Role/Name].
- Customer Support Lead: [Role/Name].
- Approved by: [Role/Name].
- Next scheduled review: [DD Month YYYY] (or earlier if operations or laws change).

Version history

Version	Effective date	Summary of changes	Approved by
1.0	[DD Month YYYY]	Initial release.	[Name/Role]

1. Purpose and scope

These policies explain how we sell products and provide services across three business sectors: (1) Stock Sector (physical items and stock-driven sales), (2) Service Sector (service delivery and agreements), and (3) Agricultural Sector (plants, seeds, crops and plant-growing services).

These policies apply to all customers, staff members, contractors, and any agents acting on our behalf. Where a signed agreement exists (for example, a finance or BX-Change agreement), the signed agreement governs if it conflicts with a general policy.

2. Key definitions

Customer: Any person or business purchasing goods or services from us.

Order: A request by a customer for goods or services, confirmed by us in writing (receipt, invoice, email, or message).

Stock Sector: The sector that sells physical items and stock-based products through departments such as Appliances, Devices, Gaming, Health, Machinery and Gadgets.

Service Sector: The sector that provides services, access provisioning and agreements through Streaming, BX-Change, eCommerce, Finance and Auctions.

Agricultural Sector: The sector that provides seeds, plants, crops/seasonings and plant-growing services via a Plant Application.

CCC: Currency Conversion Chart used to price and charge for certain digital/eCommerce purchases; includes our internal USD-TTD rates and service charges.

Access: Provisioning or enabling a customer's use of a third-party service (for example, streaming platform access) according to a selected plan.

Private agreement: A documented arrangement negotiated with a customer or counterparty that may be signed and stored; examples include certain finance, sponsorship or collaboration forms.

Agent: A representative or facilitator who may assist a customer in arranging a private transaction. Depending on the service, the agent may act with limited authority and may not bind the company unless the company signs or confirms in writing.

Auction event: A time-bounded event in which listed items are offered for bidding under defined rules, and the highest compliant bid wins.

Plant Application: A service order form used to request that we grow a plant for the customer over a period of time, with tracking and final delivery/pickup.

3. Operating principles

We aim to operate transparently, fairly and safely. These principles guide our decisions across all sectors.

- **Transparency:** prices, fees, timelines and limitations are communicated before commitment wherever practical.
- **Consistency:** we use standardized processes, receipts and forms to reduce misunderstandings.
- **Safety:** we avoid selling prohibited or unsafe goods and we support product safety notices and recalls.
- **Privacy and security:** we use reasonable safeguards for customer data and records.
- **Compliance:** we operate in line with applicable laws and regulations of Trinidad and Tobago, including consumer protection, e-transactions, taxation, anti-money laundering (where applicable), and any licensing requirements relevant to our activities.

4. Sector and department overview

To keep operations clear, our offerings are organized into sectors and departments. Departments are named according to their category, and items or services within each department match the category name.

4.1 Stock Sector departments

- **Appliances** - household items.
- **Devices** - phones, laptops and related hardware.
- **Gaming** - games, consoles and gaming equipment.
- **Health** - supplements and drinks.
- **Machinery** - tools, equipment and machines.
- **Gadgets** - accessories (personal, office, outdoor, device, car).

4.2 Service Sector departments

- **Streaming** - providing access to streaming platforms via customer-selected plans and pricing.
- **BX-Change (Barter X-Change)** - rental agreements, trade-in, item pawning, and upgrade arrangements, often recorded as private agreements.
- **eCommerce** - digital purchase support, gift cards, and in-app/in-game purchases priced using the CCC.
- **Finance** - public offerings (personal loans and hire purchase) and private negotiation forms (sponsorships, collaborations, investments).
- **Auctions** - auction events for bidding on physical items listed by us.

4.3 Agricultural Sector departments

- **Seeds** - plant seeds.
- **Plants** - live plants.
- **Crops** - seasonings, crops, vegetation.

- Plant Growing Service - growing plants to order through Plant Applications, with optional delivery/pickup.

5. Customer communication and records

We communicate with customers through channels such as in-person, phone, messaging apps, email and social media pages. Important terms (price, timeline, scope, and any special conditions) should be confirmed in writing for clarity.

5.1 Receipts, invoices and confirmations

- We issue receipts or invoices for sales where feasible. Digital receipts may be provided by message or email.
- An order is considered confirmed when we provide written confirmation and/or accept payment or a deposit.
- Customers should review confirmations promptly and report any errors as soon as possible.

5.2 Quotes and validity

- Quotes may be time-limited due to supplier pricing, exchange rate changes, stock levels or seasonal factors.
- Quotes for digital and eCommerce requests may depend on the CCC and may change if the CCC is updated before payment is received.
- Where a quote includes delivery, it may depend on destination, size/weight and delivery method.

5.3 Customer identification and verification

For certain services (especially Finance, BX-Change, high-value orders or fraud prevention), we may request identification and/or verification details before proceeding. If verification is not provided, we may refuse or delay service for safety and compliance reasons.

6. Pricing, fees and taxes

We aim to publish or disclose prices and fees clearly. Some offerings are not fixed-price because they depend on third-party pricing, exchange rates, availability or negotiated terms.

6.1 General pricing rules

- All prices are communicated in Trinidad and Tobago Dollars (TTD) unless stated otherwise.
- Promotions and discounts may be time-limited and may exclude certain items or services.
- We reserve the right to correct obvious pricing errors before accepting an order.
- Where Value Added Tax (VAT) applies, we will treat VAT according to our tax registration status and applicable rules. If VAT is included or excluded, we will communicate this in the quote or receipt.

6.2 CCC policy for eCommerce and certain digital purchases

The CCC is an internal chart used to estimate and charge for services involving foreign currency pricing (for example USD-priced digital items). It may include: (a) a conversion rate, (b) payment processing estimates, and (c) a service charge for our time and risk.

- The CCC can be updated without notice due to exchange-rate movements, supplier pricing changes or payment processing costs.
- If the CCC changes after a quote but before payment, the updated CCC applies unless we confirm otherwise in writing.
- Where possible, we will show the customer how the CCC total is calculated (base cost, conversion, and service charge).
- If a third-party platform changes the final price (for example, taxes, regional pricing, or dynamic pricing), we will notify the customer before completing the purchase where feasible.

6.3 Fees and surcharges

- Delivery fees depend on destination and item size/weight.
- Service fees may apply for urgent requests, complex sourcing, or specialist handling (for example, installation or troubleshooting).
- Late fees, storage fees or default fees may apply only where a signed agreement allows it (for example, some BX-Change or Finance arrangements).

7. Payments, deposits and chargebacks

We accept payment methods as communicated at the time of sale (for example cash, bank transfer, card payments, or other approved methods). For high-risk or high-value transactions we may restrict payment methods.

7.1 Deposits

- Deposits may be required to reserve stock, start a service, place a special order, or begin a Plant Application.
- Deposit amounts and refundability will be communicated before payment is taken.
- If a customer cancels after we have incurred costs (for example supplier orders or platform purchases), deposits may be partially or fully non-refundable depending on the circumstances and what was agreed.

7.2 Fraud prevention and failed payments

- We may delay or cancel an order if we reasonably suspect fraud, unauthorized payment use, or policy breaches.
- If a payment fails or is reversed after delivery of a digital item or access, the customer remains responsible for payment and we may suspend services or pursue recovery according to law.

7.3 Chargebacks and disputes

If a customer initiates a chargeback, we will cooperate with the payment provider process and provide relevant records (receipts, delivery proof, messages and agreements). We encourage customers to contact us first so we can try to resolve issues quickly.

8. Order processing, delivery and pickup

Delivery and pickup processes vary by sector and department. We aim to give realistic timeframes, but delays may occur due to supplier timelines, weather, courier issues or unforeseen events.

8.1 Stock Sector fulfillment

- In-stock items: fulfilled from available inventory, subject to confirmation.
- Special orders: may require deposits and extended timelines.
- Customer pickup: available at designated pickup points during business hours.

8.2 Service Sector fulfillment

- Streaming: access is provisioned after payment and required details are provided.
- eCommerce: purchases are completed after payment and instructions are confirmed.
- Finance/BX-Change: services may require signed agreements and verification before activation.
- Auctions: items are collected after auction close and payment clearance.

8.3 Agricultural Sector fulfillment

- Seeds/plants/crops: availability may be seasonal; quality checks are performed prior to handover.
- Plant Growing Service: timelines depend on species, season and growing conditions; customer updates may be provided as agreed.

8.4 Delivery terms and risk transfer

- Delivery dates are estimates unless explicitly stated as guaranteed in writing.
- Risk of loss transfers at handover: (a) to the customer at pickup, or (b) at delivery confirmation at the provided address, unless otherwise required by law.
- Customers must provide accurate delivery information; additional charges may apply for re-delivery due to incorrect details or missed delivery attempts.

8.5 Digital delivery

- Digital items, access credentials or codes are delivered via agreed channels (message/email) after payment confirmation.
- Customers are responsible for keeping codes and credentials secure once delivered.
- Where a platform marks a code as redeemed, we treat the delivery as completed unless evidence shows a system error.

9. Returns, exchanges and refunds

We handle returns and refunds in a way that is fair, practical and consistent with the nature of the product or service. Some categories are limited or non-refundable due to hygiene, perishability, or irreversible digital consumption.

9.1 General eligibility rules

- Proof of purchase is required (receipt, invoice, or order confirmation).
- Items must be returned with original accessories and packaging where reasonably possible.
- Returns may be refused if an item is damaged due to misuse, unauthorized repairs, or physical damage not present at delivery.
- We may offer repair, replacement, exchange, store credit or refund depending on the situation and applicable consumer rights.

9.2 Category-specific rules

- Health products (supplements/drinks): generally non-returnable once opened; defective items handled case-by-case.
- Devices/electronics: returns may require testing and may be subject to manufacturer warranty processes.
- Digital items (gift cards, codes, in-app purchases): generally non-refundable once delivered or redeemed, except where required by law or where we made an error.
- Streaming access: generally non-refundable once access is provisioned, except if we cannot provide the service as agreed.
- Auction items: sold as-is; returns are generally not accepted except for misdescription or as required by law.
- Seeds/plants/crops: perishable; issues must be reported promptly (typically within 24 hours of delivery/pickup) with photos where possible.

9.3 Refund processing

- Refunds are processed to the original payment method where possible; otherwise another method may be used by agreement.
- Processing times depend on payment providers and banks.
- Service fees may be non-refundable where the service has already been performed (for example, time spent sourcing or processing a digital purchase).

10. Warranty, repairs and after-sales support

Where applicable, products may be covered by manufacturer warranties and/or our own limited support policies. Warranty coverage varies by product category and supplier.

10.1 Defective on arrival and early faults

- Customers should test devices and key functions as soon as reasonably possible after delivery/pickup.
- If a product is defective on arrival, customers should report promptly with supporting details.
- We may request the item be inspected to confirm the fault and determine remedy options.

10.2 Repairs and third-party service

- Repairs may be performed by us or an authorized third party depending on the item.
- Unauthorized repairs or tampering may void warranty support.
- Parts availability can affect repair timelines.

11. Product safety and authenticity

We take reasonable steps to avoid counterfeit or unsafe goods and to support safety notices and recalls.

- We source from suppliers we believe to be legitimate and keep basic procurement records where feasible.
- If we learn of a safety recall affecting a product we sold, we will attempt to notify customers using available contact information.
- Customers should follow manufacturer instructions and age restrictions where applicable.

12. Service Sector policies

12.1 Streaming access policy

We provide access to third-party streaming platforms by provisioning access according to the plan requested by the customer. We do not control third-party platform availability, content libraries, account rules or outages.

- Access is provisioned after payment and after the customer provides required details (profile name, email, device type, etc.).
- We may provide access via credentials, invitation links, profiles, vouchers or other method depending on the platform and plan.
- Customers must follow the platform's rules; misuse (for example, prohibited sharing) may result in platform enforcement, which is outside our control.
- If access cannot be provisioned due to platform restrictions, we will offer a reasonable remedy such as switching plan/platform or refunding the unfulfilled portion, subject to costs already incurred.

12.2 BX-Change (Barter X-Change) policy

BX-Change supports private arrangements such as rentals, trade-ins, pawning-style item holding, and upgrades. These arrangements may involve a signed form and may be facilitated by an agent. Terms vary based on the specific agreement.

- Ownership and lawful possession: customers must have legal right to trade, pawn or rent the item.
- Identity verification may be required to reduce fraud and support recordkeeping.
- Valuation: item values are estimates and may depend on condition, demand and verification testing.
- Prohibited items: we do not accept illegal items, suspected stolen goods, or items restricted by law.
- Storage and care: we use reasonable care for items held, but customers should understand risks such as wear, depreciation or unforeseen damage; specific liability limits may be set in the signed agreement.
- Default and non-recovery: if an agreement allows it, items may be sold or forfeited after a default period to recover amounts owed.

12.3 eCommerce and digital purchase support policy

We provide assistance with online purchases, gift cards, and in-app/in-game purchases. Because many digital purchases are irreversible once completed, we operate with clear approvals and confirmations.

- Customers must confirm the exact product, account, region and quantity before we execute a purchase.
- We price using the CCC and will explain calculations upon request.
- Once a digital code is delivered or a purchase is completed to a customer's account, refunds are generally not available unless we made an error or the platform provides a reversal.
- We are not responsible for third-party platform bans, region locks, or account restrictions caused by platform rules.

12.4 Finance policy (public and private agreements)

Our Finance department supports documented agreements. Only certain products may be offered publicly (for example, personal loans and hire purchase), and only if compliant with applicable legal and licensing requirements.

- Eligibility: we may assess affordability, repayment history, collateral and verification information.
- Documentation: signed agreements govern repayment, interest, fees, default, repossession (if any) and dispute handling.
- Private negotiation forms (sponsorships, collaborations, investments): these are not public offers and are used to record discussions and terms if parties agree. Additional due diligence may be required.
- Collections: if amounts are overdue, we may send reminders and pursue lawful recovery methods as stated in the agreement.
- AML/KYC: we may request additional information for high-risk transactions or where required by law.

12.5 Auctions policy

Auctions may be hosted as public events or scheduled sessions. Auction items are offered under defined bidding rules.

- Registration: bidders may need to register and receive a bidder number.
- Inspection: items are available for inspection as announced; bids are placed based on the item's condition at that time.
- As-is sales: auction items are generally sold as-is; significant misdescription issues are handled case-by-case.
- Winning bid: the highest compliant bid wins when the item is declared sold.
- Payment deadlines: payment must be made within the stated timeframe; failure may result in forfeiture and/or re-auctioning.
- Conduct: disruptive or fraudulent bidding may lead to removal and disqualification.

13. Agricultural Sector policies

Agricultural goods are influenced by nature, seasonality and perishability. We aim to provide healthy seeds and plants, and quality crops/seasonings, while being transparent about natural variability.

13.1 Seeds

- Seeds are stored to preserve viability as reasonably possible, but germination rates can vary due to conditions outside our control.
- Where germination expectations are relevant, we may provide guidance on planting and care.
- Seed returns are typically limited due to storage and contamination risks.

13.2 Plants

- Plants are living items and may show natural variation in size, color and maturity.
- Customers should inspect plants at pickup/delivery and notify us promptly of issues.
- We may provide basic care guidance; ongoing care is the customer's responsibility after handover.

13.3 Crops and seasonings

- Crops and seasonings are perishable; quality concerns should be reported promptly (typically within 24 hours).
- Storage and handling after pickup/delivery can affect freshness; customers should follow any care instructions.

13.4 Agricultural delivery

- Delivery methods may be chosen to reduce heat and handling stress (especially for plants).
- If delivery is delayed due to customer unavailability, plant condition may be affected; we will try to mitigate but cannot guarantee outcomes.

14. Plant Growing Service and Plant Applications

The Plant Growing Service allows customers to request that we grow a plant for them over a specified period of time using a Plant Application form. This is a service order and may be paid after the application process is completed, unless we agree on a deposit or staged payments.

14.1 Application process

- Customer completes the Plant Application (digital or physical) with plant type, timeline preferences, and delivery/pickup preferences.
- We review feasibility (season, availability, growth duration, required care).
- We confirm acceptance of the application and provide estimated timelines and pricing.
- We may provide progress updates as agreed (photos, milestones, notes).

14.2 Payment timing and pricing

- Payment terms will be stated on the Plant Application or confirmation message.
- If no upfront payment is required, the customer must pay at completion before delivery/handover, unless otherwise agreed.
- Delivery fees, if requested, are quoted separately or included where stated.

14.3 Natural variability and failure handling

Growing plants includes natural risks (pests, disease, weather, germination failure). We will apply reasonable care, but outcomes are not guaranteed.

- If a plant fails due to natural causes, we may offer options such as regrowing, substituting a similar plant, extending the growing period, or adjusting price - depending on stage and costs.
- If a plant fails due to customer-supplied constraints or instructions (for example unrealistic timelines or refusal of required care), we will discuss options but may not be able to refund service effort already spent.
- Customers should respond promptly to requests for decisions (for example substitution approval) to avoid further losses.

14.4 Handover, delivery and pickup

- Pickup: customer inspects at pickup; once accepted, ongoing care is the customer's responsibility.
- Delivery: we package plants for transport, but transport conditions can impact plant health; customers should unpack promptly and follow care instructions.
- If a customer does not collect within the agreed time, additional care/storage fees may apply or the plant may deteriorate; we will attempt to contact the customer before taking further steps.

15. Privacy and data handling (summary policy)

We collect and use personal data to provide our products and services, maintain records, prevent fraud, and comply with legal obligations. We aim to handle data responsibly and securely.

15.1 Data we may collect

- Identity information for agreements and verification (name, address, ID details).
- Contact details (phone, email, delivery address).
- Transaction records (orders, receipts, messages, agreements).
- Service delivery details (for example platform usernames needed for eCommerce purchases or streaming access).

15.2 How we use data

- To process orders, deliver goods, and provide services.
- To manage agreements (BX-Change, Finance, Plant Applications).
- To handle customer support, complaints and disputes.
- To prevent fraud, enforce policies, and comply with law.
- Marketing only where consent is obtained or where permitted; opt-out options should be provided.

15.3 Data retention and security

- We retain records for as long as needed for business and legal purposes, then securely dispose of them.
- We use reasonable safeguards such as access control, secure storage and limited sharing.
- If we use third-party tools (payment providers, couriers, messaging platforms), those providers may process data according to their own policies.

16. Anti-fraud, AML/CFT and KYC (summary)

Depending on the transaction type and risk, we may apply verification and monitoring steps to reduce fraud and support compliance.

- We may request identification for Finance agreements, BX-Change arrangements, and high-value transactions.
- We may refuse to proceed with transactions that appear suspicious, unlawful or inconsistent with our policies.
- We may keep records of verification steps and transaction communications.

17. Customer support, complaints and dispute handling

We encourage customers to contact us first if there is any issue. We aim to resolve concerns fairly and promptly.

17.1 How to submit a complaint

- Contact us via: [Support Email] / [Support WhatsApp] / [In-store].
- Provide: order reference, date, issue description, and supporting evidence (photos/screenshots).
- We will acknowledge receipt and provide an estimated response timeline.

17.2 Escalation

- If a customer is not satisfied with the initial response, they may request escalation to management.
- For agreement-based disputes (Finance/BX-Change), we may refer to the signed agreement terms and may propose mediation or other lawful resolution options.

18. Prohibited items, restricted conduct and refusal of service

We may refuse service, cancel orders, or exclude customers from auctions/events if policies are breached, if safety risks exist, or if we reasonably suspect unlawful activity.

18.1 Prohibited or restricted items (examples)

- Illegal goods, stolen property, or goods suspected to be stolen.
- Items restricted by law or requiring licensing we do not have.
- Counterfeit goods or items infringing intellectual property rights.
- Hazardous items where we cannot safely store or transport them.

18.2 Customer conduct

- Harassment, threats or abusive behavior toward staff or other customers is not tolerated.
- Fraudulent bidding, payment abuse or repeated cancellations may result in restrictions.

19. Staff and agent conduct

We expect staff and agents to act honestly, respectfully and professionally. Conflicts of interest must be managed.

- Agents must not misrepresent authority or make promises that are not confirmed by the company.
- All agreements should be documented using approved forms where required.
- Bribery, kickbacks, or improper inducements are prohibited.
- Customer information must be handled confidentially and only used for legitimate business purposes.

20. Electronic signatures and recordkeeping

Where permitted, we may accept electronic signatures and digital submission of forms. We keep records of agreements and communications to support transparency and dispute resolution.

- Customers should ensure digital forms are accurate before signing or submitting.
- We may store signed forms electronically and may provide copies upon request.
- Customers are responsible for keeping their own copies of key documents.

Appendix A. Quick reference: refund and return matrix

This matrix is a plain-language summary. If a signed agreement applies, the signed agreement controls.

Category	Typical return/refund position	Notes / examples
Physical stock items (Appliances, Devices, Gaming Consoles, Mistifiers)	Generally non-refundable	Items may be replaced/reworked if defective. Packaging does not affect returnability.
Health (supplements, drinks)	Limited: generally no returns if opened; defects	Hygiene and safety restrictions may apply.
Streaming access	Limited: generally no refund after provisioning;	Terms of service/contract may apply outside our control.
eCommerce digital purchases (codes, gift cards, in-app purchases)	Generally non-refundable after completion/delivery	Exceptions for non-compliance or platform reversal.
Finance agreements (loans, hire purchases)	Governed by signed agreement.	Interest, fees, defaults and repossession (if any) depend on contract.
BX-Change arrangements (rental/travel, car hire)	Governed by signed agreement.	May include storage, default, and forfeiture rules.
Auctions	Generally as-is; limited remedies for material misdescription	Opportunities are important.
Agricultural goods (seeds/plants/crops)	Limited due to perishability; report issues promptly	Condition depends on handling and environment.
Plant Growing Service (Plant Application)	Governed by Plant Application and confirmation	Options may include replace/substitute/extend timeline.

Appendix B. Contact and escalation

For orders, support, complaints, and policy questions, contact us using the details below.

- Customer Support: [Support Email] | [Support Phone/WhatsApp]
- Business hours: [Days/Times]
- Address for returns/pickup: [Address]
- Escalation contact: [Manager Name/Role]

Important: This policy template does not replace legal advice. You should have a Trinidad and Tobago attorney review the final version, especially for Finance, auctions, and any activity that may require licensing or regulatory approval.