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### Payments



We accept most major credit cards, personal checks in USD, money orders, and wire transfers!

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### Purchase Overview

Consumers commonly use the phrase "place an order", when they intend to purchase one or more items. As this is a normal, easily understood term, we too will follow with the terminology.

However, when consumer/buyer "places an order" with Crystal Exchange America, the consumer/buyer is actually confirming an "intent to purchase" item(s) listed by a seller(s) assuming that the specified item(s) is accurately depicted by the owner/seller on our site. "Placing an order" is not a promise or guarantee that Crystal Exchange America will deliver a product(s) at a specified price shown on the site.

Confused????? Some things can be better explained with case-and-point examples.

Nearly all items on our site are pre-owned. When owners/sellers have items to sell, they list them with our service 'for sale'. We rely on the owners/sellers and are at the mercy of the owners/sellers for accurate representation of the products that they have for sale.

Sometimes, sellers sell items privately, and forget to tell us. Though we do initiate and require updates from sellers twice a year, we do find that items are not always available from the seller who listed the item, and this may ultimately result in item(s) being deleted from the Buyer's Order.

Sometimes, sellers mis-identify items. This is more common when sellers are not knowledgeable about Swarovski products and do not realize the many sizes and variations of some Swarovski pieces. For example, a seller may list a "Large Mouse" for sale, and when it arrives here, we find it to be a "Medium Mouse". The Large Mouse may have to be deleted from the Buyer's Order since it was mis-identified.

Also, we find a number of items represented by the seller as MINT, will fail our inspection. Sellers do not always see nicks/chips that our trained eye will find. In this case, the seller has falsely represented the condition of the item, and it may be deleted from the Buyer's Order.

While we do our best to avoid these scenarios, they do occur. These scenarios are not isolated or rare; they occur frequently. If an identical product at an identical price is available from an alternate seller, we will quietly continue working on the order, with the buyer completely unaware anything has gone awry. This is very common.

When items are not available from the owner, the buyer is notified and advised of other products, if any, that are available at the time, most likely at higher prices (as the buyer would naturally attempt to purchase the least expensive one like it)

Naturally, a buyer will be disappointed, or even angry that they might have to make a decision to pay a higher price for an item(s), they believe was previously secured in an order. Buyers are not under any obligation to purchase a more expensive item. If a buyer does not wish to purchase a more expensive item, Crystal Exchange America will cancel the order. If buyer agrees to purchase the other item at a different price, buyer is then bound to follow through on that purchase.

Whatever the reason (of those mentioned above), Crystal Exchange America reserves the right to delete items from the order or cancel an order when item(s) not available or not accurately represented.

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### **Payment Information**

- ◆ When you place your order, you pay a deposit and the balance due BEFORE we ship.
- ◆ The deposit is subtracted from the balance due; IT IS NOT A SEPARATE FEE.
- ◆ Deposits are NOT REFUNDABLE unless your entire order cannot be filled.
- ◆ Please note that if you "change your mind" on any of the items in your order, the deposit is NOT REFUNDABLE.
- ◆ Once we have your entire order here ready for shipping, the remaining balance due will be billed to your credit card 24-48 hours prior to shipping.

### **Deposit Rates**

- ◆ For orders \$300+, the non-refundable deposit is 10% of the entire order including shipping.
- ◆ For orders < \$300, the non-refundable deposit is \$30.

### **Exceptions to Deposits**

- ◆ Deposits do not apply to orders for auction memberships, software only, or books only. The entire balance is billed in a single transaction.
- ◆ You are paying with a personal checks and money orders. You send us the money for your order immediately and there is a 10-day clearance on checks before we ship.
- ◆ You are paying via Wire transfer. There is a \$20 fee for this service to cover our bank fees. You send us the money for your order immediately. We will ship your order as soon as it is ready.

### **Why Do We Charge Deposits?**

In our business, every order is a "special order" or "custom order". We are getting our customers products that most likely cannot be obtained by simply walking into a store, picking up merchandise, paying for it and walking out.

Our business is more like asking your jewelry store to "special order" that certain ring, with that certain stone, in your size because you have not been able to locate it anywhere else. The store will probably require a down-payment (aka non-refundable deposit) when you place your order. And if for some reason you cancel or never come back to pick up and pay for your ring, the jeweler is probably not going to give you back your down-payment as it may prove difficult to sell that item to anyone else in a reasonable period of time.

We use the non-refundable deposit in the same way. This helps us to validate credit card information when the order is placed. It also covers our cost of business in the event we cannot collect the balance prior to shipping. And lastly, it also covers our cost of business if a customer deletes item(s) from their order or returns item(s) for reasons not related to the quality of the product.

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## Our Inspection

We do our very best to ensure that items are accurately represented by the sellers to ensure that our buyers are getting exactly what they want and have agreed to purchase.

In most cases, it takes 7-10 days to get items in from sellers and get them inspected.

For items that the sellers represent as MINT, items will be rejected for nicks, chip, scratches on the crystal as well as improper repairs and alterations that could occur during a repair process.

We do NOT reject pieces for...

- ◆ bubbles or mold marks. These occur naturally during the manufacturing process. If the Swarovski company shipped the product to a store, it obviously met their standards of perfection, and would have to be considered MINT.
- ◆ variations that occur as a result of being hand-assembled. If the Swarovski company shipped the product to a store, it obviously met their standards of perfection, and would have to be considered MINT.
- ◆ any other type of factory flaw that occurs during the manufacturing process. If the Swarovski company shipped the product to a store, it obviously met their standards of perfection, and would have to be considered MINT.
- ◆ condition of box/cylinder, generic product booklet, certificate, or identification sticker.

For Non-Annual Editions/Limited Editions...

- ◆ If a seller states that the generic booklet (sometimes called the certificate) is included, we will make sure it is there.
- ◆ If a seller states that the identification sticker is attached to the box/cylinder, we will make sure it is there.
- ◆ If the seller states "unknown" for the generic booklet or identification sticker, they may or may not be included. So if you purchase items where it does not specifically state they are included, be prepared to accept the items without the booklet or identification sticker.

During the inspection, we put our mark on the piece. This mark is removable and **MUST** be on the piece for us to accept it as a 'return' from the buyer. To protect the sellers, we will **NOT** accept it back for a refund or return it to the seller if our original mark has been removed.

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## Return Policy

We have VERY, VERY FEW returns, largely due to the thorough inspections we do in-house. Nonetheless, we do feel it is important for our purchasing customers to "accept" the items before the sellers are paid.

Books, Software, Empty Boxes, Certificates, Gloves, Collector Publications, and NOT-MINT Crystal CANNOT be returned for any reason.

For crystal items, represented as MINT, the buyer has a 48-hour inspection period that begins when UPS (or assigned shipping company) delivers the order.

For orders that are delivered by private courier, sales are considered FINAL at the time the private courier leaves following buyer inspection.

If the buyer is not satisfied with a piece in the order, the piece can be returned only IF:

- ◆ You have our authorization. No problem... just Contact Us.
- ◆ The piece is in its original condition. We don't want you to drop and break it then tell us it is not mint!
- ◆ VERY IMPORTANT... Our original mark has not been removed.
- ◆ We do not accept returns for "box condition" or "foam style / condition" or "certificate/paperwork condition".

**Items that are "not what the customer expected" are considered a CANCELLED ORDER.** In short, this means that some of all of the non-refundable deposit will be forfeited if returned. It is expected the customer is fully aware of the product being purchased, including size and Swarovski design.

**All returns require our authorization and must be shipped within 3 days of our authorization using a "traceable" method of shipping.** Buyer is expected to fully insure the item(s). The cost of return shipping is the buyer's responsibility.

**There are no replacements and no refunds for unauthorized returns, late returns, or items that are damaged during the return transit.** For items damaged en route to us from the buyer, buyer should file insurance claim with the carrier.

Upon receipt back and verification that it is the same piece sent to the buyer, we will attempt to locate and re-ship ONE replacement at no additional cost. If we are unable to do so, we will refund the full price of the piece.

If the item is damaged during shipping or the order is missing contents, you need to contact us during the 48-hour inspection period that begins when UPS (or assigned shipping company) delivers the order.

- ◆ You MUST retain all the packing materials including the box that the order is shipped in.
- ◆ We will file an insurance claim with the shipping carrier to launch an investigation.
- ◆ During the investigation, the carrier may retrieve the parcel for inspection
- ◆ At the end of the investigation, we need the damaged item back to provide a replacement or refund
- ◆ Discarding ANY of the packing materials or box will void the insurance claim. We will not provide a replacement or refund
- ◆ Failure to cooperate during the investigation will void the insurance claim. We will not provide a replacement or refund

**When the inspection period expires, we consider the sale to be complete.**

If the buyer cancels the transaction at any time, please be reminded that the deposit and any shipping fees are NOT REFUNDABLE.

***There will be NO EXCEPTIONS to this policy.***

### **UPS Shipping Rates**

- ◆ \$15: UPS Ground (order < \$1000)
- ◆ \$30: UPS 2 Day Service (order < \$3499)
- ◆ \$85: UPS 2 Day Service (order \$3500+)
- ◆ \$40: UPS Standard Overnight Service (order < \$1000)
- ◆ \$50: UPS Standard Overnight Service (order > \$999 and < \$3499)
- ◆ \$125: UPS Standard Overnight Service (order \$3500+)
- ◆ All international orders: custom quote based on items in the order and final destination.

### **FedEx Shipping Rates**

- ◆ \$17: FedEx Express 3 Day Service (order < \$300)
- ◆ \$23: FedEx Express 3 Day Service (order \$300- \$700)
- ◆ \$27: FedEx 2 Day Service (order < \$700)
- ◆ \$37: FedEx Standard Overnight Service (order < \$700)All international orders: custom quote based on items in the order and final destination.

### **Our delivery requirements are based on the value of your order:**

- ◆ USA Orders over \$700 cannot ship using FedEx service
- ◆ International Orders over \$2500 cannot ship using FedEx service.
- ◆ We ship crystal orders \$1000+ for delivery within 2 business days.  
(This may be using a 2-day service or Ground Service, depending on your location).

If you require faster delivery, ask for a price quote to upgrade your shipping!

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### **Avoid Additional Shipping Charges!**

**UPS and FedEx bill the shipper (Crystal Exchange America) for address changes. We WILL BILL the buyer \$15 for EACH address change. Two examples of address changes are below:**

- ◆ You have provided us with incorrect or incomplete information on your address
- ◆ You change the delivery address (i.e. from your home address to your work address after we have shipped your order)

### **International Orders:**

- ◆ Customs and duties are additional and must be paid by the buyer. We cannot quote or estimate these fees.
- ◆ If a recipient refuses to pay the customs, all fees associated from the cost of the return will be deducted from any refund that may be due. Refusal to pay customs results in a cancelled order, hence the deposit is non-refundable.

(Web site may contain updates in shipping rates or other policy changes. Consult Terms and Conditions on web site when actual order is placed.)