



Oaks Pawn and Jewelry Return and Exchange Policy

Customer satisfaction is very important to us. We strive to make each transaction a positive experience for our buyers. If you have any questions or concerns, we ask that you contact us immediately so we can help to resolve the issue. **All returns or exchanges must be accompanied by the original sales receipt.** Merchandise should be returned to the location purchased whenever possible. We offer the following return or exchange options for your purchases:

Jewelry –

We offer a 30 day exchange policy on jewelry items purchased in-store. No refunds are offered on jewelry items. Some jewelry items may include a security tag. An exchange will only be offered if this tag remains attached to the item. Additionally, an exchange is only valid on merchandise that is in the same condition as when purchased. Charges for customizations, including but not limited to sizing, engraving, or custom orders will be deducted from the exchange value. If you are not ready to make another purchase, you may receive your exchange in the form of a merchandise credit on your account. We reserve the right to charge a restocking fee of 10-50% of the original purchase price on jewelry that is not in resalable condition, or jewelry that is outside of the 30 day exchange window. All original boxes must be included with the exchange.

Watches –

We offer a 30 day exchange policy on all UNWORN watches purchased in-store. No refunds are offered on watches. Watches will have a security tag that must remain attached to be eligible for an exchange. All original boxes, and/or paperwork must accompany the watch when being exchanged.

Handbags and Sunglasses –

We offer a 30 day exchange policy on any handbag. Your handbag may contain a security tag. The tag must remain attached for the handbag to be eligible for exchange. Sunglasses must be in the same condition as purchased to be eligible for exchange. All original boxes, or cases must accompany the items. We reserve the right to refuse an exchange if it is obvious that the item has been worn or used beyond the condition when purchased.

Electronics –

We offer a 15 day return policy for defective merchandise and a 15 day exchange policy for any other reason. Items must be returned in the same condition as when they were purchased. We reserve the right to charge a restocking fee if the item is not in original condition. Any NEW items purchased must still be in NEW condition. Any and all warranty stickers must still be intact, and any item that was new in

plastic wrapping must remain in plastic wrapping for a full exchange. All original boxes, paperwork, cables/power cords, and any other accessories must accompany an item for return or exchange.

Musical Instruments –

We offer a 15 day return policy for defective instruments and a 15 day exchange policy for any other reason. Musical instruments must include the case, and any accessories to be eligible for exchange.

Firearms and ammunition –

We offer a 30 day return policy for any DEFECTIVE firearms. Firearms and ammunition are not eligible for return or exchange for any other reason.

Other –

Any other item, not specifically mentioned above, is eligible for a 15 day return if defective, and a 15 day exchange policy for any other reason. All items must be in the same condition as purchased and must be accompanied by the original sales receipt.

Oaks Pawn and Jewelry Limited Warranty

Jewelry –

All jewelry items are guaranteed to be free from defects in workmanship and materials for one year after the date of purchase. In order to maintain this warranty, jewelry must be inspected at one of our locations every 4 months. This warranty does not cover normal wear and tear caused by the client. This warranty is limited to repair or replacement of the item at the discretion of Oaks Pawn and Jewelry. If work is performed by another company or jeweler, this warranty is void completely. It is important to remember that this warranty is not a substitute for an insurance policy.

Watches –

Rolex watches are guaranteed to be free from mechanical defects for two years after the date of purchase. In order to maintain this warranty, your Rolex watch must be inspected at one of our locations one year after purchase. This warranty does not cover normal wear and tear caused by the client.

Electronics and other items –

We strive to inspect and test all items. Occasionally, an item slips through the cracks or a specific feature is not tested. We offer a 15 day warranty on all items. If you find a defect after your 15 day warranty period, please call the store where you purchased the item and speak directly with an associate. We will always do our best to repair, exchange, or refund your purchase if it is due to our error in testing.

Oaks Pawn and Jewelry Layaway Policy

All items –

We offer a three to six month layaway policy on any item in our stores. Payments are due every 30 days. Payments may be made in store or over the phone with a credit card. Please note that any payment made over the phone will require a copy of your photo ID and the credit card used over the phone when picking up the item.

Oaks Pawn and Jewelry Upgrade Policy

We have a wonderful upgrade program for jewelry* items purchased at Oaks Pawn and Jewelry. We will offer you the full value of your purchase price for any jewelry item to put towards any jewelry or watch purchase at least two times your previous purchase price.

For example, if you purchased a diamond ring for \$500, you will receive an upgrade credit of \$500 towards your jewelry purchase of \$1000 or more.

Due to material properties of pearls, stainless steel, rubber, leather, or other non-precious metals, we are unable to accept these items for upgrade. Watches eligible for upgrade include, Rolex, Breitling, TAG Heuer, and Cartier. These watches may be subject to a servicing and refinishing fee of \$250 or more depending on the condition of the watch. All original paperwork and boxes must accompany any watch being assessed for upgrade.

Your sales receipt will indicate if your purchased jewelry item is not eligible for the upgrade program for any other reason.

*Jewelry items eligible for upgrade include jewelry constructed of precious metal, with or without diamonds and gemstones, which are still in saleable condition.