

# Oaks Pawn Return and Exchange Policy

All returns and exchanges require that the original sales receipt accompany the item, any and all boxes, packaging, and paperwork provided at the time of the sale. Cash refunds will be issued to the original purchaser only with the original sales receipt. Credit card charges will be issued to the original purchaser on the card to which the item was charged. Items purchased using a store credit or gift card will be reissued onto a new gift card. Gifts being returned without the original receipt will be handled on a case-by-case basis. Oaks Pawn reserves the right to refuse the refund or exchange if the original sales receipt is not presented. Coins, bullion, and rounds are excluded from the return, exchange and upgrade policies at Oaks Pawn.

Any items outside of the terms and conditions of this return policy will be handled on a case-by-case basis. It is our intention to treat our customers fairly and honestly, and we will do our best to present options that are fair for both parties involved.

## New and Pre-owned Electronics

We offer a hassle-free 15 day return and 30 day exchange option for any pre-owned electronic item purchased at our stores. New items that remain unopened, and factory sealed are eligible for a 30 day return. If a new item has been opened, including removal of exterior plastic, warranty stickers or any other alteration from the condition as purchased, the refund or exchange options will be handled on a case-by-case basis. Items must be returned in the same condition as when they were purchased. We reserve the right to charge a restocking fee if any item being presented for return or exchange is not in original purchased condition. All original boxes, paperwork, cables/power cords, and any other accessories must accompany an item for return or exchange.

## Musical Instruments

We offer a hassle-free 30 day return or exchange option for any musical instrument purchased at our stores. Musical instruments must include the case, and any accessories to be eligible for return or exchange.

## Firearms and ammunition

We guarantee the firearm to fire, we do not guarantee your ability to hit a target. We offer a 30 day return option for any DEFECTIVE firearms. Defective firearms are those items that will not fire. 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 30 day return or exchange option. All items must be in the same condition as purchased, include any boxes or accessories that were included at the time of sale, and must be accompanied by the original sales receipt.

## New and Estate Jewelry

Please see our return and exchange policy for new and pre-owned jewelry at <https://oaksjewelry.com/pages/returns-and-exchanges> . You can also find the details for our layaway, warranty and upgrade policies, <https://oaksjewelry.com/pages/returns-and-exchanges>, <https://oaksjewelry.com/pages/layaway> .

## Sunglasses and Handbags

Please see our return and exchange policy for handbags and sunglasses at <https://oaksjewelry.com/pages/returns-and-exchanges>.

# Oaks Pawn Layaway Policy

Oaks Pawn offers a 30-90 day layaway plan on any item in our stores. We require a deposit of 10% to initiate a layaway plan. Payments are due every 30 days. Not receiving a payment each period may result in the cancellation of the layaway agreement, and we reserve the right to charge a restocking fee on the payments made.

Payments may be made in-store or over the phone with a credit card. Please note, if you make any of your layaway payments over the phone you will need to present your photo ID and the credit card used when picking up the item.

We understand that you may change your mind after making the decision to layaway an item. A layaway deposit is eligible for refund 30 days from the initiation of the layaway plan, and is eligible for exchange 60 days from the initiation of the layaway plan.

Outside of these dates, we will handle return and exchange requests on a case-by-case basis.