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### **Standard Terms and Conditions:**

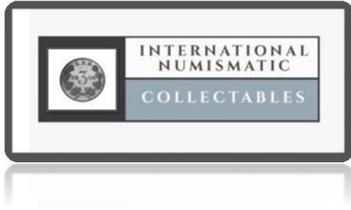
*International Numismatic Collectables (Pty) Ltd is hereunder referred to as "INC".*

**1. Payment in Full.** Title does not pass until payment has been received in full by INC. INC reserves the right to require payment in full prior to delivering merchandise. You have no power to sell, pledge, hypothecate, or otherwise dispose of this merchandise until paid in full. INC has the right to offset any sums due to INC, and to make such offset from any past, current, or future consignment, or purchases that are in the possession or control of INC; or from any sums due to you by INC. Failure to remit payment in full shall grant INC with a lien against the purchased merchandise.

**2. Payment Methods.** All prices offered are in ZAR currency unless otherwise stated. Orders may be paid by EFT Transfer (South African Residents) or via PayPal (International). PayPal fees of 4.5% apply to every PayPal transaction.

**3. Grading.** Grading is an art and not a science. The condition, grade or description of any numismatic item sold is not a warranty of any kind. The price for which the merchandise is sold represents the price that INC has offered and you have paid, independent of any description by INC. You hereby assume all risks concerning and related to the grading, quality, description, condition and provenance of all merchandise. All coins are guaranteed genuine for life. Certified coins are not eligible for authenticity claims if they are removed from their third party certification holder. Please contact us with any authenticity concerns while retaining the coin in its third party holder. Certification does not guarantee protection against the normal risks associated with potentially volatile markets. The degree of liquidity will vary according to general market conditions and the particular item involved. For some items there may be no active market at all at certain points in time.

**4. Return Policy.** Items purchased on the internet, by telephone or in any manner that has not been inspected by you or your agent in person shall be shipped to you and are eligible for a refund for any reason with no questions asked; however such items must be shipped back within seven (7) business days of receipt. If the items are shipped within seven (7) business days of receipt, we will refund the full purchase price of the coin. All shipping and handling and insurance fees are non-refundable. We do not insure the shipping on returned items and you are responsible to fully insure any items you return to us. After the seven (7) business day period, no items may be returned for any reason, except for authenticity. Certified or encapsulated "slabbed" coins may only be returned to us in their original holders. If the certified or "slabbed" coins have been removed from their original holder the warranty is void and no refund will be given. There is no return privilege for items purchased and/or inspected in person, even if the purchased items are mailed to you after an in-person purchase or inspection, except in questions of authenticity. Proof of purchase shall be required for a refund. Refunds shall be issued using the same method of payment that was used to purchase the item(s). In some cases, a credit may also be permitted for a return, the value of which may be applied to a future purchase.



**INTERNATIONAL NUMISMATIC COLLECTABLES (PTY) LTD**

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**5. Risk of Loss.** INC will bear any risk of loss on all domestic shipments, until the shipping carrier's confirmation of delivery to the address of record in your file or delivery by INC to your designated third-party shipper.

**6. Disclaimer and Warranties.** No warranty of merchantability or fitness for a particular purpose is made or implied on any item. No warranty, whether express or implied, is made with respect to any item except for warranty of title, and in the case of title, INC is selling only that right or title to the item that you may have as of the sale date. All items are sold "AS IS" and with all faults. You hereby assume all risks concerning and related to the grading, quality, description, condition and provenance of an item. All oral and written statements made by INC and its employees (including affiliated and related companies) are statements of opinion only, and are not warranties or representations of any kind, unless stated as a specific written warranty. Any alteration to these Terms and Conditions shall only be effective if in writing and signed by an officer of INC authorized to do so. INC reserves the right to vary or alter these Terms and Conditions, either generally or with respect to specific persons or circumstances, in its sole discretion.

**7. Miscellaneous.** All terms of this contract are binding regardless of prior transactions. You agree to pay all costs, including attorney's fees and expenses and court costs, incurred by INC or its affiliates or assignees in enforcing any part of this contract. INC's sole liability for any claim shall be no greater than the purchase price of the merchandise referenced in the claim after such merchandise is returned to INC. INC's liability shall not include consequential damages. INC reserves the right to assign its interest to any third party. To the extent that any purchaser consists of more than one person or entity, each such person or entity is jointly and severally liable for all obligations of the purchaser, regardless of the title or capacity of such person or entity. You, your heirs, agents, successors and assignees, generally and specifically waive and release, and forever discharge INC, and its respective affiliates, parents, shareholders, agents, subsidiaries, employees, members of their respective boards of directors, and their respective successors and assignees from any and all claims, rights, demands and causes of actions and suits, of whatever kind or nature, including but not limited to claims based upon INC's negligence, whether in law or equity, whether known or unknown, suspected or unsuspected (a "Claim"), which you may assert with respect to and/or arising out of, or in connection with any challenge to the title to or authenticity of any goods purchased or the sale itself, except where such Claim is otherwise expressly authorized in these Terms and Conditions. You consent to the jurisdiction of the Republic of South Africa, for any action arising from this transaction.