

SAINT

Collection

SAINT COLLECTION – RETURN, REFUND & EXCHANGE POLICY

1. Introduction

This Return, Refund and Exchange Policy (“Policy”) governs, regulates, and applies to all purchases, orders, transactions, reservations, exchanges, replacements, returns, refunds, claims, and customer interactions relating to products sold, supplied, distributed, marketed, or otherwise provided by Saint Collection (“Saint Collection”, “we”, “our”, or “us”). This Policy applies to every customer, purchaser, account holder, recipient, gift recipient, authorised representative, and end user (“customer” or “you”) who acquires, receives, possesses, uses, or attempts to return any product purchased from Saint Collection through any authorised sales or distribution channel.

This Policy applies to all purchases made through our official website and online store, social media platforms, direct message orders, WhatsApp orders, mobile transactions, retail locations, exhibitions, pop-up stores, authorised retail partners, third-party resellers, promotional campaigns, affiliate channels, corporate or wholesale arrangements, and any other sales platform operated directly or indirectly by or on behalf of Saint Collection. The Policy further applies to all products sold at full price, discounted prices, promotional prices, clearance prices, bundled offers, and limited-edition collections unless expressly stated otherwise in writing by Saint Collection.

By placing an order, making payment, accepting delivery, collecting a product, gifting a product, retaining possession of a product, or otherwise using any Saint Collection product, the customer expressly confirms that they have read, understood, accepted, and agreed to be legally bound by this Policy in its entirety together with any related terms and conditions, notices, disclaimers, warranties, care instructions, delivery terms, and any other policies communicated or published by Saint Collection from time to time. This Policy forms an integral and binding part of the contractual agreement between Saint Collection and the customer and shall take effect immediately upon completion of a transaction or acceptance of a product, whichever occurs first.

Customers who do not agree with this Policy, or any part of it, must refrain from purchasing, ordering, accepting, or using any products supplied by Saint Collection. Continued possession, use, or retention of any product after purchase shall constitute acceptance of this Policy and all related terms and conditions.

Saint Collection reserves the exclusive and absolute right to approve, reject, deny, suspend, investigate, limit, or cancel any request for a return, refund, replacement, repair, exchange, or store credit where the request does not comply with this Policy or where Saint Collection reasonably suspects fraud, abuse, dishonesty, misuse, negligence, tampering, unauthorised modification, excessive wear and tear, accidental damage, commercial misuse, or any conduct inconsistent with the intended use of the product. Saint Collection further reserves the right to refuse any request where insufficient information or proof is provided by the customer or where the product falls within a category designated as non-returnable or non-refundable under this Policy.

Customers acknowledge and agree that due to the nature of jewellery, fashion accessories, handmade products, plated materials, customised items, and photographic marketing, slight variations may occur between advertised images and the final delivered product. Such variations may include differences in colour tone, shine, texture, finish, dimensions, engraving placement, packaging, or overall appearance resulting from lighting conditions, editing, device display settings, material characteristics, manufacturing processes, or handcrafted detailing. Such minor differences shall not constitute defects, faults, damage, or misrepresentation and shall not automatically qualify a product for a return, refund, or exchange.

Saint Collection may require customers to provide proof of purchase, receipts, order confirmations, payment confirmations, identification documents, photographs, videos, packaging materials, written explanations, or any other information reasonably necessary to assess, verify, investigate, or process a request made under this Policy. Failure to provide requested information within the timeframe specified by Saint Collection may result in delays, suspension, rejection, or closure of the request without further liability on the part of Saint Collection.

This Policy applies equally to purchases made for personal use, gifts, promotional purposes, resale arrangements, corporate gifting, influencer collaborations, and bulk or wholesale transactions unless separate written agreements expressly provide otherwise. Any

additional terms agreed between Saint Collection and a corporate, wholesale, or commercial customer shall supplement this Policy and, where applicable, may prevail in the event of inconsistency.

Nothing contained in this Policy shall be interpreted as excluding, limiting, or waiving any mandatory rights or protections granted to consumers under any applicable laws to the extent that such rights cannot legally be excluded or restricted. However, to the maximum extent permitted by law, Saint Collection expressly limits its liability and reserves all rights not expressly granted under this Policy.

Saint Collection further reserves the right to amend, revise, update, replace, suspend, or withdraw this Policy at any time without prior notice. Any amendments or updates may be published through official communication channels, including our website or social media platforms, and shall take effect immediately unless otherwise stated. The version of the Policy in force at the time the customer placed the order shall generally govern that transaction unless otherwise required by law or expressly determined by Saint Collection.

2. Eligibility for Returns

Returns are accepted strictly within seven (7) calendar days from the date the customer, recipient, authorised representative, courier agent, or designated collection point receives or takes possession of the product. The date of receipt shall be determined based on delivery confirmation records, courier tracking information, signed delivery acknowledgements, collection records, or any other delivery verification maintained by Saint Collection or its delivery partners. Any request submitted after the expiration of the seven (7) calendar day period shall automatically be considered late and may be rejected at the sole discretion of Saint Collection.

A return request shall only qualify for consideration where the product is proven to be defective, materially damaged at the time of delivery, incorrectly supplied, incomplete, or significantly different from the item expressly ordered or described by Saint Collection. For the purposes of this Policy, a product shall be considered “defective” only where there exists a genuine manufacturing fault, structural defect, broken component, faulty clasp, detached element, or other material defect affecting the intended functionality or reasonable use of the item under normal conditions. Minor imperfections, slight finishing inconsistencies, natural material variations, packaging differences, or subjective dissatisfaction with appearance, colour, texture, size, or style shall not automatically constitute defects.

A product shall be regarded as “materially damaged upon delivery” only where substantial physical damage occurred prior to or during delivery and not as a result of the customer’s handling, misuse, improper storage, negligence, accidental damage, exposure to liquids, chemicals, perfumes, cosmetics, excessive force, heat, moisture, or general wear and tear after receipt. Customers are encouraged to inspect all products immediately upon delivery or collection and to report any visible damage without delay.

A claim that a product is “significantly different” from the item ordered or described shall only be considered where the delivered item materially differs in category, design, quantity, or core identifying characteristics from the confirmed order. Minor differences resulting from lighting conditions, photography, image editing, screen resolution, handcrafted detailing, manufacturing tolerances, or updates to packaging shall not constitute grounds for return. Customers acknowledge that colours and finishes may appear differently across mobile devices, computer monitors, and printed promotional materials.

To initiate a return request, the customer must contact Saint Collection within the prescribed return period and provide all information reasonably required to assess the claim. Such information may include proof of purchase, payment confirmations, receipts, order numbers, delivery confirmations, photographs, videos, written descriptions of the issue, packaging images, unboxing footage, identification documents, or any additional supporting evidence requested by Saint Collection. The burden of proving the existence of a defect, delivery damage, or incorrect supply rests with the customer.

Photographs and videos submitted in support of a claim must clearly show the alleged defect, damage, discrepancy, packaging condition, shipping label, and overall condition of the product at the time the issue is reported. Saint Collection reserves the right to request additional evidence, higher-quality images, further clarification, or physical inspection of the product before making a determination on the claim.

All products submitted for return consideration must be returned in substantially the same condition in which they were delivered, including original packaging, tags, protective coverings, inserts, accessories, certificates, promotional items, and any accompanying materials where applicable. Products showing signs of wear, usage, alteration, tampering, resizing, repair attempts, cleaning, damage caused after delivery, or removal of protective elements may be deemed ineligible for return, refund, replacement, or exchange.

Saint Collection reserves the absolute and sole discretion to inspect, assess, verify, test, authenticate, and determine whether a product qualifies for return eligibility under this Policy. Submission of a return request does not guarantee approval of a return, refund, replacement, or exchange. Saint Collection may reject any request where:

- insufficient evidence is provided;
- the claim is inconsistent with the condition of the returned product;
- the request is submitted outside the permitted return period;
- the product has been damaged due to customer misuse or negligence;
- fraud, abuse, manipulation, or dishonesty is suspected; or
- the request otherwise fails to comply with this Policy.

Where a claim is found to be false, misleading, fraudulent, exaggerated, abusive, or intentionally deceptive, Saint Collection reserves the right to refuse future service, reject subsequent claims, suspend customer privileges, report unlawful conduct to relevant authorities where applicable, and pursue any remedies available under applicable law.

For hygiene, safety, quality control, and resale protection reasons, certain products may be designated as non-returnable or non-exchangeable, including but not limited to earrings, customised or personalised jewellery, engraved items, clearance products, intimate accessories, products sold as final sale, and products showing signs of wear or use, except where required otherwise by applicable law or where the product is confirmed to be defective upon inspection.

Customers are strongly advised to retain all original packaging materials, receipts, proof of delivery, and communication records relating to their purchase until the expiration of the applicable return period and final resolution of any claim. Failure to retain such records may affect the customer's ability to establish eligibility for a return under this Policy.

3. Condition of Returned Products

All products submitted for return, refund, replacement, store credit, or exchange consideration must be returned in their original, unused, unworn, unaltered, and resaleable condition exactly as delivered by Saint Collection. Returned products must not display any signs of personal use, handling beyond reasonable inspection, damage caused after delivery, or deterioration resulting from improper care, storage, or exposure to external elements. The customer bears full responsibility for ensuring that the product remains in substantially the same condition in which it was originally supplied pending assessment and return approval.

Customers must return the product together with all original packaging materials and accompanying items provided at the time of purchase or delivery, including but not limited to boxes, jewellery pouches, protective wrapping, tags, labels, authenticity cards, certificates, warranty materials, promotional inserts, cleaning cloths, instruction materials, branded packaging, accessories, complimentary items, and any other components forming part of the original purchase presentation. Saint Collection reserves the right to reject any return request where packaging or accompanying materials are missing, damaged, defaced, substituted, or materially incomplete.

Any item showing evidence of wear, use, mishandling, misuse, accidental damage, negligence, unauthorised repair attempts, resizing, stretching, bending, scratching, denting, discolouration, oxidation, tarnishing caused by improper care, exposure to moisture, exposure to chemicals, perfumes, lotions, oils, cosmetics, cleaning substances, excessive heat, or improper storage shall be deemed ineligible for return, refund, or exchange unless the issue complained of is determined by Saint Collection to have arisen directly from a verified manufacturing defect or fault existing at the time of delivery.

Products shall further be considered ineligible for return where there are visible or detectable signs of use including, but not limited to, fingerprints, makeup residue, perfume residue, skin oils, stains, stretched chains, loose fittings caused by use, broken clasps caused by mishandling, chipped coatings, damaged plating, altered engravings, removed tags, damaged packaging seals, missing protective coverings, or evidence that the item has been worn for personal, commercial, photographic, promotional, social media, or event purposes.

Customers are strictly prohibited from attempting to clean, polish, repair, resize, alter, repackage, or otherwise modify any product before returning it to Saint Collection. Any unauthorised cleaning attempt, restoration effort, repair work, or modification conducted by the customer or any third party may automatically void eligibility for return, refund, exchange, replacement, or any other remedy under this Policy. Saint Collection shall not be liable for any additional damage caused by improper handling, repair attempts, or third-party intervention after delivery.

For hygiene, quality assurance, authenticity verification, and consumer protection purposes, Saint Collection reserves the right to conduct a detailed physical inspection of all returned products before approving or rejecting any request. Such inspection may include examination of packaging integrity, signs of wear, product authenticity, structural condition, material integrity, and consistency between the reported issue and the actual condition of the returned product. Customers acknowledge and agree that approval of a return request remains conditional until the returned item has been physically received and inspected by Saint Collection.

Where a returned product is found to have been used, worn, damaged, tampered with, altered, incompletely returned, or otherwise rendered unsuitable for resale, Saint Collection reserves the right to reject the return entirely, refuse any refund or exchange, return the product to the customer at the customer's expense, deduct reasonable restoration or repackaging costs where legally permissible, or offer only a partial remedy where appropriate at its sole discretion.

Notwithstanding the foregoing, where Saint Collection determines upon inspection that the defect, damage, or issue complained of was directly caused by a verified manufacturing fault, packaging error, fulfilment error, or other act or omission attributable solely to Saint Collection, the customer shall not be disqualified from receiving an appropriate remedy solely because the product was reasonably handled for inspection purposes after delivery.

4. Non-Returnable Items

For hygiene, health protection, safety, quality assurance, and resale integrity reasons, certain categories of products are strictly designated as non-returnable and non-refundable under this Policy of Saint Collection. These categories include, but are not limited to, earrings and all pierced jewellery items, due to direct skin contact and hygiene sensitivity, as well as customised, personalised, engraved, altered, resized, or otherwise modified products that have been produced specifically to a customer's specifications or have been subject to any post-production changes.

In addition, all sale items, clearance items, promotional items, discounted stock, limited-time offers, gift-with-purchase items, promotional bundles, and similar marketing or campaign-based products are strictly non-returnable and non-refundable, except where a verified manufacturing defect is identified and confirmed by Saint Collection upon inspection. Gift cards, store credit vouchers, and any digital or physical value-based instruments are also non-refundable and cannot be exchanged for cash or reversed once issued or purchased, unless otherwise required by applicable law.

Worn, used, handled, or visibly tampered-with jewellery items are likewise strictly excluded from eligibility for return, refund, or exchange under any circumstances, except where the defect or fault is proven to have existed at the time of delivery and is attributable solely to Saint Collection. Any signs of wear, use, or handling that affect resale condition or hygiene standards shall render the product ineligible for return, regardless of whether the item was lightly used or used only once.

Saint Collection reserves the exclusive and sole discretion to determine whether a product has been worn, used, altered, or otherwise compromised in condition. Such determination may be based on physical inspection, packaging condition, hygiene assessment, product testing, photographic evidence, customer submission records, and any other reasonable verification methods deemed necessary. The decision of Saint Collection regarding whether an item qualifies as "used" or "worn" shall be final, binding, and not subject to dispute, except where otherwise required by applicable law.

Customers acknowledge and agree that the classification of items as non-returnable is a fundamental condition of purchase and is implemented to ensure hygiene safety, product integrity, and fairness to all customers. Accordingly, by completing a purchase, the customer expressly accepts that such items cannot be returned or refunded under any circumstances other than where a confirmed manufacturing defect is established.

5. Customer Responsibility for Shipping Costs

The customer shall bear full, exclusive, and unconditional responsibility for all costs, charges, and expenses arising from or connected to the return of any product to Saint Collection, without limitation. This includes, but is not limited to, all courier and shipping fees, postal charges, packaging costs, handling fees, insurance premiums, customs declarations, import duties, export duties, clearance charges, brokerage fees, inspection fees, and any other governmental or third-party levies or logistical costs incurred in the return process, whether domestic or international.

All costs associated with packaging and preparing the item for return shall be solely borne by the customer, and the customer is solely responsible for ensuring that the product is adequately and securely packaged in a manner that prevents damage, loss, tampering, or deterioration during transit. Saint Collection shall not be responsible for advising on packaging methods, nor shall it be liable for any damage resulting from inadequate, inappropriate, or insufficient packaging by the customer or any third-party courier service acting on the customer's behalf.

Saint Collection shall not, under any circumstances, reimburse, refund, compensate, offset, or credit any shipping, logistics, or return-related expenses incurred by the customer, unless such reimbursement is expressly agreed to in writing by an authorised representative of Saint Collection or is strictly required under applicable mandatory consumer protection legislation. Any informal assurances, verbal communications, or implied understandings shall not be binding unless formally confirmed in writing.

Customers are strongly advised and encouraged to use reputable, established, insured, and trackable courier services when returning products. It is the customer's sole responsibility to ensure that a valid tracking number is obtained, retained, and communicated to Saint Collection upon dispatch of the return. Customers are further advised to retain all receipts, proof of postage, airway bills, shipping invoices, and insurance documentation as evidence of dispatch and for dispute resolution purposes. Failure to obtain tracking or insurance shall be entirely at the customer's risk.

Saint Collection shall not be held liable or responsible for any loss, theft, misdelivery, misrouting, delay, seizure, confiscation, damage, destruction, or failure of delivery of any returned item once it has been handed over to a courier, postal service, or any third-party logistics provider, whether selected by the customer or otherwise. The risk of loss or damage shall remain with the customer until the returned item is physically received, signed for, and officially recorded as received by Saint Collection at its designated return address.

Proof of dispatch, shipment, or tracking initiation shall not constitute proof of delivery, receipt, or acceptance of the returned product. A return shall only be deemed valid and officially received once Saint Collection has physically inspected and confirmed receipt of the item in acceptable condition in accordance with this Policy. Any delay in transit, customs clearance, or courier processing shall not extend or suspend the return eligibility period unless expressly agreed in writing by Saint Collection.

In the event that a returned item is lost in transit, seized by customs authorities, returned to sender, held by courier services, or otherwise not delivered to Saint Collection for any reason whatsoever, the return request shall be considered incomplete and may be rejected without liability on the part of Saint Collection. The customer shall be required to pursue any recovery, insurance claim, or dispute directly with the relevant courier or logistics provider, and Saint Collection shall not be obligated to intervene or provide compensation.

For international returns, customers acknowledge and accept that additional risks may apply, including but not limited to customs delays, import/export restrictions, border inspections, taxation assessments, prohibited goods classifications, and regulatory compliance requirements. Any such risks, delays, confiscations, or additional charges arising from cross-border logistics shall be entirely borne by the customer, and Saint Collection shall have no responsibility or control over such processes.

Saint Collection reserves the right to reject or refuse any returned parcel that is not clearly identifiable, lacks proper documentation, is returned without prior notification or return authorisation (if applicable), or is delivered in a manner that prevents proper verification or inspection. Any such rejected returns may be returned to the customer at their expense or disposed of in accordance with applicable handling procedures where return is not feasible.

By completing a purchase, the customer expressly acknowledges and agrees that all return shipping and logistics risks rest solely with the customer, and that Saint Collection's obligations only commence upon successful receipt and verification of the returned product at its designated return facility.

6. Return Approval Process

Customers seeking to initiate a return must formally contact Saint Collection within seven (7) calendar days from the date of delivery, receipt, or collection of the order, whichever is applicable. Any return request submitted after this seven (7) day period shall be considered time-barred and may be automatically rejected without further consideration, unless otherwise required under applicable mandatory consumer protection legislation.

To initiate a return request, the customer must provide complete and accurate information, including but not limited to the valid order number, full name, contact details used at the time of purchase, delivery address, date of receipt, and a clear and detailed explanation of the reason for the return. The customer must also submit supporting evidence where applicable, including photographs, videos, unboxing footage, screenshots, or any other documentation reasonably required to demonstrate the issue being reported.

All information submitted by the customer must be truthful, accurate, and not misleading. Saint Collection reserves the right to reject any request where the information provided is incomplete, inconsistent, unverifiable, or suspected to be false or intentionally misleading. Failure to provide sufficient detail or evidence may result in delays, additional verification requests, or outright rejection of the return request.

Submission of a return request, including acknowledgment of receipt by Saint Collection, does not in any way constitute acceptance, approval, or confirmation of eligibility for return, refund, exchange, or replacement. A return request shall be considered only as a preliminary notification subject to review and assessment, and no rights or entitlements shall arise until formal approval has been granted in writing by Saint Collection.

Saint Collection reserves the exclusive right to inspect, investigate, evaluate, and verify all return requests prior to issuing any return authorisation or further instructions. This may include internal review of order records, delivery confirmations, product specifications, photographic comparisons, and any other relevant information deemed necessary to assess the validity of the claim. Saint Collection may also request additional supporting documentation or clarification from the customer at any stage of the assessment process.

The company further reserves the right to physically inspect the returned product (where applicable) before making a final determination on whether the request qualifies for a refund, exchange, replacement, or any other remedy. Approval or rejection shall be made strictly at the sole discretion of Saint Collection based on compliance with this Policy and the condition of the product as received and assessed.

Saint Collection may, at its discretion, reject any return request where the reason provided does not fall within the eligible return criteria, where the product is deemed non-returnable under this Policy, where evidence is insufficient, or where there is reasonable suspicion of misuse, fraud, abuse, or misrepresentation. In such cases, the customer may be notified of the rejection decision, and no further obligation shall arise on the part of Saint Collection unless otherwise required by law.

Customers acknowledge and agree that compliance with this initiation process is mandatory, and failure to follow the prescribed procedure may result in forfeiture of the right to return the product. All return requests must therefore be submitted in accordance with the timelines, requirements, and verification standards set out in this Policy.

7. Inspection and Verification

Upon receipt of any returned item, Saint Collection shall conduct a full and thorough inspection of the product to determine whether it meets the eligibility requirements for a return, refund, exchange, replacement, or any other remedy under this Policy. No return shall be automatically accepted upon delivery, and all items shall remain subject to verification and assessment prior to any final decision being made.

The inspection process may include, without limitation, a detailed physical examination of the product's condition, structural integrity, packaging condition, and overall presentation. Saint Collection may assess the item for any indications of wear, usage, handling beyond reasonable inspection, tampering, alteration, modification, resizing, or repair attempts carried out by the customer or any third party. The inspection may also include verification against original order details, product specifications, and delivery records to confirm authenticity and consistency with the reported claim.

Saint Collection shall further evaluate whether the product shows any signs of exposure to substances or environmental conditions that may compromise its quality or resaleability. This includes, but is not limited to, exposure to perfumes, lotions, cosmetics, oils, moisture, water, humidity, sweat, heat, chemicals, cleaning agents, or any other external elements that may affect the appearance,

durability, plating, or structural integrity of the item. Any such evidence may render the product ineligible for return, refund, or exchange.

The inspection may also identify signs of improper handling or misuse, including scratching, denting, bending, stretching, breakage, tarnishing, discolouration, loosening of components, or any damage inconsistent with normal product preservation and intended use. Saint Collection reserves the right to determine whether such conditions existed prior to delivery or occurred after the customer received the product.

Customers acknowledge that jewellery and similar products are sensitive items requiring careful handling, and any deviation from appropriate care standards may impact eligibility under this Policy. Saint Collection shall not be responsible for deterioration resulting from customer handling, storage conditions, or failure to follow care instructions provided at the time of purchase or thereafter.

Following inspection, Saint Collection shall determine, in its sole discretion, whether the returned item qualifies for a refund, exchange, replacement, repair, store credit, or whether it is ineligible for any remedy under this Policy. The determination shall be based on consistency with return eligibility criteria, product condition, evidence provided, and compliance with all applicable requirements set out in this Policy.

Saint Collection's findings, conclusions, and final decision regarding the condition and eligibility of the returned product shall be final, conclusive, and binding on the customer, except where otherwise required by applicable mandatory law. No dispute, disagreement, or objection by the customer shall invalidate or suspend the company's determination unless formally upheld through a legally recognised dispute resolution mechanism.

In cases where a return is rejected following inspection, Saint Collection may, at its discretion, return the item to the customer at the customer's expense, dispose of the item where return is not feasible, or offer an alternative resolution such as partial credit or repair consideration, strictly subject to the company's internal policies and applicable legal obligations.

8. Refund Processing

Approved refunds shall be processed within fourteen (14) business days after Saint Collection has received, verified, and completed a full inspection of the returned product in accordance with this Policy. The refund processing period shall commence only once the returned item has been physically received, assessed, and formally approved for refund eligibility. Any delays in delivery, customs clearance, or return transit shall not form part of this processing timeline.

All approved refunds shall be issued strictly to the original payment method used at the time of purchase. Saint Collection does not permit refunds to alternative accounts, third-party payment methods, cash refunds (unless expressly required by law), or substitutions of refund methods unless otherwise agreed in writing or required under applicable financial or consumer protection regulations. Customers are responsible for ensuring that their original payment method remains valid and able to receive funds at the time of refund processing.

Refund timelines provided under this Policy are indicative of internal processing only and do not include external processing times required by banks, card issuers, mobile money providers, payment gateways, or other financial institutions. Once Saint Collection has initiated the refund, the actual time for funds to reflect in the customer's account may vary depending on the operational procedures, settlement cycles, and internal policies of the relevant financial service provider.

Saint Collection shall not be responsible or liable for any delays, failures, reversals, partial processing, or administrative holds imposed by third-party financial institutions. Customers acknowledge that such institutions operate independently of Saint Collection, and any delays arising from their systems, verification procedures, fraud checks, compliance reviews, or processing backlogs are beyond the control of Saint Collection.

In cases where refunds are delayed due to banking errors, incorrect account details, expired cards, closed accounts, or technical issues with the customer's financial provider, it shall be the customer's responsibility to liaise directly with the relevant institution to resolve the matter. Saint Collection may provide reasonable assistance, such as proof of refund initiation, but shall not be required to reprocess or duplicate refunds unless funds are returned or reversed to Saint Collection.

Partial refunds, where applicable and permitted under this Policy, may be processed proportionally based on the outcome of the inspection, condition assessment, or agreed resolution. Any deductions or adjustments shall be clearly determined in accordance with this Policy and communicated to the customer where required.

Once a refund has been successfully processed by Saint Collection, the company shall be deemed to have fully discharged its refund obligation, regardless of the time taken by external financial institutions to complete the transfer to the customer's account. Any subsequent disputes regarding receipt of funds must be directed to the relevant payment provider or financial institution.

Saint Collection reserves the right to withhold or delay refunds where further verification is required, where fraud or abuse is suspected, where additional investigation is ongoing, or where compliance obligations necessitate temporary suspension of payment processing. Such withholding shall not constitute a breach of this Policy where conducted in good faith and in accordance with applicable law.

9. Exchanges

Where approved, exchanges may be offered at the sole and absolute discretion of Saint Collection and may include replacement of the same product, substitution with an equivalent product of similar design, style, or value, or issuance of store credit of equivalent value, depending on stock availability, product condition, and internal assessment outcomes.

All exchange requests are strictly subject to product availability at the time the exchange is approved and processed. In the event that the exact same product is unavailable, Saint Collection reserves the right to offer an alternative product that is reasonably comparable in design, category, aesthetic, and value, or to issue store credit for future purchases. Customers acknowledge that availability may change without notice due to sales activity, limited-edition stock, or discontinuation of certain items.

The approval of any exchange is not automatic and remains subject to full inspection of the returned item and compliance with all eligibility requirements set out in this Policy. Saint Collection reserves the right to deny any exchange request where the returned product does not meet required condition standards, shows signs of wear or damage, is incomplete, or otherwise fails to comply with return conditions.

Customers shall remain fully responsible for all costs associated with the exchange process, including but not limited to shipping fees for returning the original product, courier charges, packaging costs, insurance, customs duties (where applicable), and all expenses related to the delivery of the replacement item or alternative product. Saint Collection shall not be liable for or obligated to reimburse any such costs unless expressly agreed in writing prior to the exchange being processed.

Where an exchange involves the dispatch of a replacement product, the replacement shall only be shipped after the returned item has been received, inspected, and approved by Saint Collection in accordance with this Policy. Any timelines for delivery of replacement items shall be subject to stock availability, processing schedules, and courier service timelines, and may vary depending on location and logistical conditions.

Store credit issued in lieu of an exchange shall be valid for a specified period determined by Saint Collection and may be subject to additional terms and conditions, including limitations on usage, exclusions on promotional items, and restrictions on transferability, unless otherwise stated in writing. Store credit shall not be redeemable for cash unless required by applicable law.

Saint Collection reserves the sole discretion to determine the most appropriate resolution method for each exchange request, including whether to offer a replacement product, equivalent item, repair (where applicable), or store credit. The company's decision shall be final, subject only to mandatory legal rights that cannot be excluded.

Customers acknowledge and agree that all exchange requests are conditional, non-guaranteed, and subject to verification, and that compliance with this Policy is a prerequisite for consideration of any exchange outcome.

10. Packaging Requirements

Customers are solely responsible for ensuring that all returned products are securely, safely, and appropriately packaged prior to dispatch to Saint Collection in order to prevent any form of damage, deterioration, loss, tampering, or contamination during transit. Returned items must be packaged in a manner that is suitable for fragile, delicate, and high-value goods such as jewellery, and must

include adequate protective materials such as boxes, cushioning, padding, pouches, or any other suitable packaging materials necessary to maintain the product in its original condition.

Customers acknowledge that improper, insufficient, or careless packaging significantly increases the risk of damage during transit, and therefore assume full responsibility for any consequences arising from such failure. Saint Collection shall not be liable for any loss, breakage, scratching, bending, denting, deformation, tarnishing, discolouration, or other damage sustained by returned products as a result of inadequate or inappropriate packaging by the customer or any third-party acting on the customer's behalf.

In the event that a returned item arrives damaged due to poor or insufficient packaging, Saint Collection reserves the right, at its sole discretion, to reject the return request in full, deem the product ineligible for refund, exchange, or replacement, or classify the item as non-resaleable and therefore outside the scope of this Policy. Any such determination shall be based on the condition of the product upon receipt and inspection.

Where partial damage is identified and it is reasonably determined that the product was otherwise eligible for return prior to transit damage caused by inadequate packaging, Saint Collection may, at its discretion, apply a reduced refund value or partial credit adjustment to reflect the diminished condition and resale value of the product. Such reduction shall be calculated based on the extent of damage, loss of commercial value, and restoration feasibility as determined solely by Saint Collection.

Customers further acknowledge that the responsibility for safe transit of returned goods rests entirely with them until the item is physically received and accepted by Saint Collection. This includes ensuring that packaging is durable, sealed, properly labelled, and suitable for the selected courier service and expected shipping conditions. Failure to meet these requirements shall be considered a breach of this Policy.

Saint Collection strongly recommends that customers retain photographic or video evidence of the packaging process prior to dispatch, as such evidence may be requested during the assessment of any return-related dispute. However, the absence of such evidence shall not relieve the customer of their responsibility for packaging integrity.

Under no circumstances shall Saint Collection be responsible for advising, supervising, or guaranteeing the adequacy of customer packaging methods, nor shall it assume liability for third-party courier handling, environmental exposure, or transit-related incidents resulting from packaging deficiencies.

11. Incorrect Delivery Information

Saint Collection shall not be held responsible or liable for any failed deliveries, delivery delays, misdeliveries, losses, seizures, returns to sender, or any additional charges, costs, or expenses arising directly or indirectly from incorrect, incomplete, inaccurate, or outdated delivery information provided by the customer at the time of ordering or thereafter. This includes, but is not limited to, errors in the recipient's name, contact number, physical address, postal code, delivery instructions, or any other information required to successfully complete delivery.

It is the customer's sole responsibility to ensure that all delivery information provided to Saint Collection is accurate, complete, and up to date prior to dispatch of the order. Once an order has been processed or shipped, Saint Collection shall not be obligated to modify, redirect, or intercept the shipment, and any attempt to do so shall be subject to feasibility, courier policies, and additional administrative charges where applicable.

Where a product is returned, delayed, or undelivered due to customer error, including incorrect address details, insufficient delivery instructions, failure to collect from a designated point, or unavailability of the recipient, the customer shall remain fully liable for all associated costs. These costs may include return shipping fees, re-delivery charges, courier penalties, storage fees, customs or clearance charges, and any additional logistical expenses incurred as a result of the failed delivery.

In such cases, Saint Collection reserves the right to require full payment of re-delivery costs prior to attempting any subsequent shipment. No re-dispatch or replacement shall be processed until all outstanding logistical or courier-related charges arising from the customer's error have been settled in full.

Where a parcel is returned to Saint Collection due to incorrect or incomplete address details, refusal of delivery, failure to collect, or inability of the courier to complete delivery, the order may be held for a limited period pending customer instructions. If the customer

fails to respond, provide corrected details, or arrange payment for re-delivery within a reasonable timeframe, Saint Collection reserves the right to cancel the order, issue store credit, or process a refund (where applicable and less any applicable deductions), at its sole discretion.

Customers acknowledge that accurate delivery information is a fundamental requirement for successful fulfilment and agree that Saint Collection shall not be liable for any resulting inconvenience, delay, financial loss, or consequential damages arising from customer-provided errors or omissions.

12. Risk and Title

Risk in all products passes to the customer upon successful delivery of the order to the address provided by the customer at checkout (or upon collection by the customer or their authorised representative, where applicable). Delivery shall be deemed to have occurred once the product has been handed over to the specified delivery address, signed for, left at a secure location as instructed, or otherwise confirmed as delivered by the relevant courier or logistics provider engaged in the fulfilment of the order by Saint Collection.

From the moment of delivery, the customer assumes full responsibility for the product, including all risks relating to loss, theft, damage, deterioration, or misuse, whether caused by the customer, third parties, or environmental factors. Saint Collection shall not be liable for any loss or damage occurring after successful delivery, except where such loss or damage is proven to be directly caused by Saint Collection prior to dispatch.

Where a customer initiates a return, the risk in the product shall remain entirely with the customer until the returned item is physically received, signed for (where applicable), and formally accepted and recorded by Saint Collection at its designated returns facility. Transit of returned goods shall therefore be undertaken entirely at the customer's own risk, including the period during which the product is in the custody of courier or postal service providers.

Saint Collection shall not be responsible or liable for any returned products that are lost, stolen, delayed, misdirected, seized, or damaged while in transit back to its premises, regardless of the courier service used or the shipping method selected. The customer bears full responsibility for ensuring that the return shipment is properly arranged, appropriately packaged, and adequately secured for transit.

Customers are strongly advised to retain all proof of shipment, including courier receipts, tracking numbers, airway bills, dispatch confirmations, and insurance documentation relating to the return. Such documentation may be required by Saint Collection for verification, investigation, or resolution of any disputes relating to the return process. However, possession of tracking information or proof of dispatch shall not constitute confirmation of receipt by Saint Collection.

Risk shall only transfer back to Saint Collection once the returned product has been physically received and accepted following inspection in accordance with this Policy. Until such acceptance is confirmed, the product shall remain entirely at the customer's risk, and no liability shall attach to Saint Collection for any occurrence affecting the product during transit or prior to receipt.

13. Product Variations

Customers acknowledge and agree that due to the nature of jewellery manufacturing, materials, finishing processes, and digital representation, slight variations may occur between the product as displayed in marketing materials and the product received in person. These variations may include, but are not limited to, differences in colour tone, texture, size, weight, surface finish, gemstone patterning, plating shade, engraving depth, reflective quality, and overall appearance.

Such variations may also arise from factors beyond the control of Saint Collection, including lighting conditions during photography, studio enhancements, post-production editing, screen resolution differences, device display settings, and natural inconsistencies in materials used in jewellery production such as stones, metals, and coatings. Customers expressly acknowledge that no two natural or handcrafted items are entirely identical, and minor deviations are an inherent characteristic of such products.

Accordingly, these minor or reasonable variations shall not be considered defects, faults, misrepresentation, or non-conformity, and shall not, on their own, constitute valid grounds for return, refund, exchange, or replacement. A product shall be deemed compliant where it substantially matches the core design, description, category, and essential characteristics as advertised at the time of purchase.

Customers further acknowledge that product imagery is provided for illustrative and representational purposes only, and may not perfectly reflect the exact size, proportion, colour intensity, or finish of the physical product received. Any expectations based solely on visual presentation without reference to product descriptions, specifications, or measurements shall not override the actual characteristics of the delivered item.

Saint Collection shall not be held responsible for subjective dissatisfaction arising from perceived differences in appearance that fall within reasonable manufacturing tolerances or natural material variations. Determinations as to whether a variation is material, substantial, or constitutes a defect shall be made solely by Saint Collection upon inspection of the returned product, where applicable, in accordance with this Policy.

Customers are encouraged to review all product descriptions, specifications, and available details carefully prior to purchase, and to seek clarification where necessary, as acceptance of these natural and reasonable variations forms part of the terms of sale.

14. Manufacturing Defects

A manufacturing defect refers strictly and narrowly to faults, errors, or failures that arise directly from the original production, fabrication, assembly, or quality control process of the product by Saint Collection. A manufacturing defect exists only where the product, at the point of delivery, deviates from its intended design, structure, or functional integrity due to an identifiable production-related fault.

For the avoidance of doubt, a manufacturing defect does not include, and shall expressly exclude, any damage, deterioration, or imperfection arising after delivery as a result of ordinary wear and tear, usage over time, or natural ageing of materials. Jewellery products may naturally experience gradual changes in appearance or condition through regular use, and such changes shall not constitute defects under this Policy.

A manufacturing defect shall further exclude any form of accidental damage, including but not limited to scratches, dents, chips, breaks, deformation, stretching, or impact-related damage occurring after the product has been delivered to the customer. Any such damage shall be deemed to have arisen from external handling and not from the production process.

Additionally, tarnishing, discolouration, fading, or alteration of plating or metal finish caused by environmental exposure shall not be considered a manufacturing defect. This includes, without limitation, exposure to moisture, humidity, air pollutants, sweat, perfumes, lotions, cosmetics, oils, cleaning agents, chemicals, or any other substances or conditions that may affect the appearance or integrity of the product over time.

Improper use, misuse, neglect, or failure to follow care instructions provided by Saint Collection shall also categorically exclude a product from being classified as defective. This includes, but is not limited to, wearing jewellery during activities not intended for such items, improper cleaning methods, inadequate storage, exposure to water where not recommended, or handling beyond reasonable use conditions.

Any issues arising from improper storage, including exposure to heat, sunlight, damp environments, or abrasive surfaces, shall likewise fall outside the definition of a manufacturing defect. Customers are responsible for ensuring that products are stored and maintained in accordance with any care guidelines provided at the time of purchase or thereafter.

Saint Collection reserves the exclusive right to determine, upon inspection and assessment, whether an issue qualifies as a manufacturing defect. Such determination shall be based on product evaluation, evidence provided, and inspection findings, and shall be final and binding, except where otherwise required by applicable law.

15. Jewellery Care Responsibility

Customers acknowledge that they are solely responsible for the proper care, maintenance, and handling of all jewellery purchased from Saint Collection. Jewellery is a delicate product and requires careful use in order to preserve its appearance, finish, and structural integrity over time.

Customers are expressly advised that exposure to certain substances and environmental conditions may significantly affect the quality and longevity of jewellery. Such substances and conditions include, but are not limited to, water (including bathing, swimming, and

washing), sweat, perfumes, lotions, body oils, cosmetics, detergents, cleaning agents, chlorine, saltwater, chemicals, and any other corrosive or reactive substances. Prolonged or repeated exposure to these elements may cause tarnishing, fading, discolouration, weakening of components, or deterioration of plating and finish.

Customers further acknowledge that external factors such as excessive heat, humidity, friction, impact, or rough handling may also negatively affect the condition of jewellery items. This includes activities that place unnecessary stress on the product, improper storage methods, or failure to store jewellery in a dry, safe, and protected environment when not in use.

Accordingly, any damage, deterioration, or change in appearance arising from improper care, negligence, misuse, or failure to follow reasonable jewellery care practices shall not be considered a manufacturing defect and shall not qualify for any refund, replacement, exchange, or repair under this Policy.

Saint Collection shall not be liable for any loss, damage, or reduction in value resulting from customer handling, environmental exposure, or failure to adhere to recommended care practices. Customers are responsible for ensuring that jewellery is used appropriately and in accordance with its intended purpose as a fashion accessory rather than a durable, maintenance-free item.

By purchasing from Saint Collection, customers expressly accept that proper care is essential to maintaining product quality, and that failure to do so may permanently affect the condition of the item without entitlement to remedy under this Policy.

16. Fraud Prevention

Saint Collection reserves the absolute right, acting in good faith and in accordance with the applicable laws of the Republic of Zambia, to refuse, reject, suspend, investigate, or cancel any return, refund, exchange, store credit request, or any related transaction where there is reasonable suspicion of fraud, abuse, misrepresentation, unlawful conduct, or any improper use of this Policy.

This includes, without limitation, any conduct that appears to involve fraudulent purchasing activity, false or exaggerated claims regarding product condition, intentional misrepresentation of defects, abuse of chargeback mechanisms, payment reversals without valid cause, or coordinated attempts to manipulate financial or banking systems to obtain goods or refunds unlawfully. It also includes repeated or excessive return behaviour, pattern abuse of the returns process, or any conduct suggesting that the customer is exploiting this Policy in a manner inconsistent with good faith consumer use.

Saint Collection further reserves the right to refuse any transaction or claim where there is reasonable suspicion of reselling abuse, including but not limited to the purchase of goods for unauthorised resale, commercial exploitation of return rights, or use of multiple accounts or identities to circumvent policy limitations or controls. Any activity that undermines the fairness, integrity, or intended purpose of this Policy may result in immediate disqualification from return, refund, or exchange eligibility.

In order to verify the legitimacy of any transaction or claim, Saint Collection may require customers to provide additional supporting documentation, including but not limited to valid identification documents, proof of purchase, payment confirmation records, bank or mobile money transaction evidence, courier tracking details, delivery confirmations, correspondence records, photographs or videos of the product, and any other information reasonably necessary to assess the validity of the claim.

Where verification is requested, the customer agrees to cooperate fully and provide such information within a reasonable timeframe. Failure to provide adequate verification, or submission of inconsistent, incomplete, or suspicious documentation, may result in the immediate rejection of the claim, suspension of processing, or permanent refusal of future claims related to the same transaction.

Saint Collection may also, where necessary, liaise with relevant third parties including payment processors, banking institutions, mobile money operators, courier services, logistics providers, and other service partners in order to confirm transaction authenticity, delivery records, and return histories. Such verification is conducted in line with applicable data protection principles and relevant laws of the Republic of Zambia.

All actions taken by Saint Collection under this clause shall be governed by, interpreted in accordance with, and enforced under the laws of the Republic of Zambia, including applicable consumer protection, contract, electronic transactions, and fraud prevention laws. Nothing in this Policy shall be interpreted as limiting Saint Collection's right to pursue any legal remedies available under Zambian law in the event of fraud, attempted fraud, theft by deception, chargeback abuse, or any unlawful conduct.

Where fraudulent, abusive, or unlawful conduct is identified or reasonably suspected, Saint Collection reserves the right to take appropriate action, which may include cancellation of the order, refusal of service, permanent restriction of future purchases, recovery of costs, and reporting the matter to relevant authorities where appropriate under Zambian law.

Customers acknowledge that these safeguards are necessary to ensure fairness, protect legitimate customers, and maintain the integrity of commercial transactions, and agree that Saint Collection's determination regarding suspected fraud or abuse shall be final and binding, subject only to mandatory rights that cannot be excluded under applicable Zambian law.

17. Promotional Purchases

Products purchased during promotional campaigns, clearance sales, flash sales, giveaways, bundled promotions, influencer campaigns, discounted events, seasonal offers, or any limited-time marketing activations conducted by Saint Collection may be subject to separate return, refund, exchange, or store credit conditions that differ from standard purchase terms.

In many cases, and where expressly stated at the point of sale, such promotional items may be classified as final sale items, meaning they are not eligible for return, refund, or exchange under any circumstances except where a confirmed manufacturing defect is identified in accordance with this Policy and applicable Zambian consumer protection laws. Customers acknowledge that promotional pricing is often offered on a reduced-margin or limited-availability basis, and therefore additional restrictions may apply to such transactions.

Where promotional or discounted conditions apply, Saint Collection shall endeavour to clearly communicate such terms at the time of purchase through product listings, checkout notifications, marketing communications, in-store signage, campaign disclosures, or written confirmations. Customers are responsible for reviewing and understanding any such conditions prior to completing a purchase, as completion of the transaction shall constitute acceptance of all applicable promotional terms.

Saint Collection reserves the right to vary, limit, or restrict return eligibility for promotional items on a case-by-case or campaign-by-campaign basis, depending on stock availability, pricing structure, product exclusivity, and commercial considerations. Such restrictions may include, but are not limited to, non-returnability, exchange-only policies, store-credit-only resolutions, or shortened return periods where applicable and clearly disclosed.

Customers further acknowledge that bundled promotions, discounted sets, influencer collaborations, and giveaway items may be subject to special conditions due to their promotional nature, and individual components of such bundles may not be independently returnable or refundable unless expressly stated otherwise. Where a bundle is returned and accepted, Saint Collection may assess the return on a full-package basis rather than on individual item valuation.

In all cases, Saint Collection will apply promotional return conditions in accordance with fairness principles and in compliance with applicable laws of the Republic of Zambia, including relevant consumer protection regulations. However, where promotional terms are clearly disclosed and accepted at the time of purchase, such terms shall prevail over standard return provisions to the extent permitted by law.

By participating in or purchasing under any promotional campaign, customers expressly agree that they have read, understood, and accepted any additional return limitations associated with that specific promotion, and that such conditions form an integral part of the contract of sale.

18. International Orders

International customers acknowledge and agree that all cross-border purchases and return transactions involve additional regulatory, financial, and logistical considerations that are outside the control of Saint Collection. Accordingly, international customers shall remain solely and fully responsible for all customs duties, import taxes, export taxes, VAT or equivalent levies, brokerage fees, clearance charges, inspection fees, and any other governmental or administrative costs imposed by the destination or transit country in connection with the purchase or return of products.

Customers further acknowledge that they are solely responsible for ensuring compliance with all applicable local laws, import regulations, product restrictions, and customs requirements in their respective jurisdiction prior to placing an order or initiating a

return. Saint Collection makes no representation or guarantee that any product will be eligible for import, export, resale, or return in any foreign jurisdiction, and the customer assumes full responsibility for confirming such eligibility.

Any delays, refusals, seizures, confiscations, destruction, or rejection of goods by customs authorities or other governmental agencies, whether at the point of export, transit, or import, shall be entirely at the customer's risk. Saint Collection shall not be liable for any loss, damage, delay, or additional costs arising from such actions, regardless of the reason for enforcement by such authorities.

In addition, customers acknowledge that international transactions may be subject to currency conversion fees, foreign exchange fluctuations, bank charges, intermediary processing fees, and payment gateway deductions imposed by financial institutions. All such charges shall be borne exclusively by the customer, and Saint Collection shall not be responsible for any discrepancies between the amount paid and the amount received after conversion or processing by third-party financial providers.

Where a product is returned from an international destination, the customer shall also remain responsible for all associated return shipping costs, customs documentation requirements, re-import duties (where applicable), and any additional costs arising from cross-border logistics. Saint Collection shall not be obligated to facilitate customs clearance or intervene in disputes between the customer and customs authorities.

Customers further agree that Saint Collection shall have no liability for delays caused by international courier services, customs inspections, border control procedures, or regulatory compliance checks, as such processes are governed by independent authorities and logistics providers beyond the company's control.

By completing an international purchase, customers expressly accept that all risks associated with cross-border delivery and returns rest solely with them, and that Saint Collection's obligations are limited to dispatching the product in accordance with the order details provided at the time of purchase, subject to applicable Zambian law and any mandatory consumer protection provisions that may apply.

19. Store Credit

Where Saint Collection elects, at its sole discretion, to issue store credit in place of a monetary refund, such store credit shall be subject to such terms and conditions as may be determined and communicated at the time of issuance. These conditions may include, but are not limited to, validity or expiry periods, minimum spend requirements, partial usage limitations, restrictions on promotional applicability, category exclusions, and any other operational or commercial conditions deemed necessary by Saint Collection.

Customers acknowledge that store credit is a form of conditional value issued for use exclusively within Saint Collection's purchasing ecosystem and does not constitute legal tender, cash equivalent, or a bankable financial instrument. Accordingly, store credit may not be exchanged, transferred, assigned, resold, or otherwise disposed of to any third party unless expressly authorised in writing by Saint Collection.

Store credit shall only be redeemable for goods or services offered by Saint Collection at the time of redemption and shall be subject to product availability, pricing changes, and applicable store policies in effect at the time of use. Any attempt to convert store credit into cash, payment reversals, or external financial instruments shall be strictly prohibited unless such conversion is required by applicable law in the Republic of Zambia or any other jurisdiction where mandatory consumer rights apply.

Saint Collection reserves the right to amend or impose additional reasonable conditions on the use of store credit where necessary for fraud prevention, system integrity, operational efficiency, or compliance with applicable legal or regulatory requirements. Such conditions shall be communicated at the time the store credit is issued or updated through official channels.

Customers further acknowledge that expiry of store credit shall result in automatic forfeiture of any remaining balance, unless otherwise extended at the sole discretion of Saint Collection or required by law. It is the customer's responsibility to monitor and utilise store credit within the applicable validity period.

In all cases, the issuance and use of store credit shall be governed by the laws of the Republic of Zambia, and shall be interpreted in accordance with applicable consumer protection, contract, and electronic commerce regulations. Saint Collection shall not be liable for any loss arising from expired, unused, or improperly utilised store credit where such loss occurs in accordance with this Policy and applicable law.

20. Limitation of Liability

To the maximum extent permitted under the applicable laws of the Republic of Zambia, Saint Collection shall not be liable, responsible, or otherwise held accountable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or in connection with the purchase, use, misuse, inability to use, or performance of any product, or arising from any transaction, communication, or interaction governed by this Policy.

Such excluded damages include, without limitation, loss of profits, loss of income, loss of business opportunities, loss of goodwill, reputational harm, loss of anticipated savings, emotional distress (to the extent permitted by law), inconvenience, business interruption, or any other commercial or non-commercial loss that is not directly and immediately attributable to a proven breach by Saint Collection.

Saint Collection further excludes liability for any losses arising from delayed deliveries, failed deliveries, courier or logistics failures, customs delays, border seizures, payment processing delays, banking errors, third-party system failures, rejected return or refund requests made in accordance with this Policy, or any dissatisfaction arising from subjective expectations that do not align with the product description or specifications as provided at the time of sale.

In all circumstances where liability is not excluded under applicable Zambian law, the total aggregate liability of Saint Collection, whether in contract, tort (including negligence), strict liability, or otherwise, shall be strictly limited to an amount not exceeding the actual purchase price paid by the customer for the specific product that is the subject of the claim or dispute. Where multiple claims arise from the same transaction, the total liability shall remain capped at the total value of that transaction.

Customers acknowledge that this limitation of liability is a fundamental basis of the commercial agreement between the parties and is reflected in the pricing, risk allocation, and availability of products offered by Saint Collection. Without these limitations, the terms and pricing structure of products would necessarily differ.

Nothing in this clause shall operate to exclude or limit any liability that cannot lawfully be excluded or limited under the laws of the Republic of Zambia, including mandatory consumer protection rights that apply irrespective of contractual limitation provisions. However, to the fullest extent permitted by law, all other liabilities are hereby expressly excluded or limited as set out above.

21. Force Majeure

Saint Collection shall not be held responsible, liable, or in breach of this Policy for any delay, interruption, suspension, failure, or inability to perform any of its obligations where such delay or failure arises directly or indirectly from events, circumstances, or causes beyond its reasonable control.

Such force majeure events include, but are not limited to, natural disasters (including floods, earthquakes, storms, or extreme weather conditions), epidemics, pandemics, public health emergencies, strikes, labour disputes, lockouts, or industrial action, courier or logistics disruptions, transport network failures, customs delays or clearance restrictions, and any governmental, regulatory, or administrative actions, restrictions, or interventions imposed by competent authorities within or outside the Republic of Zambia.

This exclusion of liability further extends to failures or interruptions caused by infrastructure or utility breakdowns, including but not limited to power outages, internet or telecommunications failures, system downtime, banking system disruptions, payment gateway failures, or any breakdown in digital, financial, or operational platforms required for order processing, communication, or fulfilment.

Saint Collection shall also not be liable for any disruption caused by cyber incidents, including hacking attempts, data breaches, ransomware attacks, malware, distributed denial-of-service (DDoS) attacks, or any other form of malicious or unauthorised digital interference affecting its systems, service providers, or third-party platforms relied upon for business operations.

Additionally, Saint Collection shall not be responsible for delays or failures caused by civil unrest, riots, war, terrorism, political instability, or any other similar unforeseen socio-political events that materially affect the ability to operate, deliver products, or process transactions in a normal manner.

Where any force majeure event occurs, Saint Collection shall be entitled, without liability, to suspend, delay, modify, or cancel any affected obligations for the duration of such event and for a reasonable recovery period thereafter. The company shall use reasonable

efforts to resume normal operations as soon as practicable, but shall not be required to take measures that would expose it to unreasonable cost or risk.

Customers acknowledge that such events are outside the control of Saint Collection and agree that no compensation, damages, refunds, or penalties shall be payable for any delay or non-performance arising from force majeure circumstances, except where otherwise required by mandatory applicable law in the Republic of Zambia.

22. Customer Conduct

Customers are expected to engage with Saint Collection and its representatives in a respectful, lawful, and good-faith manner throughout the entire returns, refunds, exchanges, and complaints process. All communications must be honest, accurate, and free from any form of intimidation, coercion, or misrepresentation.

Any conduct that is abusive, threatening, defamatory, harassing, or otherwise inappropriate towards staff, representatives, agents, or partners of Saint Collection shall not be tolerated. This includes verbal abuse, written abuse, repeated aggressive communications, unsolicited harassment through multiple channels, or any behaviour that creates a hostile, unsafe, or unreasonable working environment for staff handling customer service matters.

Customers are strictly prohibited from making fraudulent, exaggerated, or knowingly false representations regarding product condition, delivery status, or eligibility for return, refund, or exchange. Any attempt to mislead Saint Collection, manipulate evidence, or otherwise deceive the company in relation to a claim shall be treated as a serious violation of this Policy.

Customers further agree not to misuse social media platforms, public forums, or online review channels to exert undue pressure, intimidate, or coerce Saint Collection into approving returns, refunds, or exchanges outside the terms of this Policy. While customers retain the right to express genuine feedback in accordance with applicable law, any coordinated harassment campaigns, defamatory statements, or malicious public allegations intended to influence outcomes improperly may be treated as abusive conduct.

Where such misconduct is identified or reasonably suspected, Saint Collection reserves the right, acting reasonably and in accordance with applicable laws of the Republic of Zambia, to refuse service, suspend or terminate ongoing transactions, reject return or refund requests, restrict future purchases, or permanently block access to services where necessary to protect its business, staff, and operations.

In appropriate cases, Saint Collection may also escalate matters involving threats, fraud, harassment, defamation, or attempted extortion to relevant law enforcement authorities or pursue civil legal action to protect its legal rights and interests. Customers acknowledge that such actions may be taken where conduct is deemed unlawful, abusive, or damaging to the business or its personnel.

Saint Collection reserves all rights to determine, at its sole discretion and acting in good faith, whether customer conduct violates this clause, subject to any non-excludable rights under applicable law.

23. Chargebacks and Payment Disputes

Customers are strongly encouraged to contact Saint Collection directly and in good faith to resolve any concerns, disputes, or issues relating to purchases, deliveries, returns, refunds, or product satisfaction before initiating any chargeback, reversal request, or payment dispute through a bank, card issuer, mobile money provider, or any other financial institution.

The chargeback process is intended to be a measure of last resort, and customers are expected to first engage Saint Collection's customer service channels to allow reasonable opportunity for investigation and resolution in accordance with this Policy. Failure to do so may be considered unreasonable conduct, depending on the circumstances, and may be taken into account in any subsequent dispute resolution or assessment process.

Where a customer initiates a chargeback, payment reversal, or dispute without reasonable grounds, or in circumstances where the customer has not first made a genuine effort to resolve the matter directly with Saint Collection, the company reserves the right to fully contest such claim through the relevant payment processor, financial institution, or dispute resolution mechanism.

In the event of a chargeback being initiated fraudulently, abusively, or without valid justification, Saint Collection further reserves the right, to the maximum extent permitted under the applicable laws of the Republic of Zambia and relevant payment network rules, to recover any and all losses arising from such action. This may include, without limitation, the value of the disputed transaction, administrative handling fees imposed by payment processors or financial institutions, investigation costs, courier or logistics expenses, reversal penalties, and any other reasonable costs incurred in responding to or defending the chargeback.

Customers acknowledge that fraudulent or abusive chargebacks may result in additional consequences, including restriction of future purchases, suspension of customer accounts, refusal of future service, or escalation of the matter to relevant authorities or legal proceedings where appropriate. Saint Collection reserves the right to retain and present all relevant evidence, including order records, delivery confirmations, communication logs, and product inspection findings, in defending any such disputes.

Nothing in this clause shall limit any rights that customers may have under applicable mandatory consumer protection laws or payment scheme regulations. However, to the fullest extent permitted by law, Saint Collection shall be entitled to protect its commercial interests and recover legitimate costs incurred as a result of unjustified or bad-faith dispute activity.

24. Governing Law

This Policy, including all matters relating to its interpretation, validity, enforcement, and application, shall be governed by and construed in accordance with the laws of the Republic of Zambia. Saint Collection operates under Zambian law, and all transactions, including purchases, returns, refunds, exchanges, store credit issuance, and related customer interactions, shall be deemed to have been entered into within the jurisdiction of the Republic of Zambia.

Any dispute, claim, or disagreement arising out of or in connection with this Policy, or any purchase or transaction with Saint Collection, including but not limited to issues relating to product condition, delivery, eligibility for return, refund processing, exchange decisions, liability limitations, or alleged breach of contract, shall be subject to the exclusive jurisdiction of the competent courts of Zambia, unless otherwise required by mandatory provisions of applicable consumer protection legislation.

Customers expressly agree that any legal proceedings, enforcement actions, or dispute resolution processes shall be brought before and determined by the courts of the Republic of Zambia, and that such courts shall have proper jurisdiction over all contractual and non-contractual matters arising from or relating to this Policy and any associated transactions.

Nothing in this clause shall operate to limit or exclude any rights that a customer may have under mandatory consumer protection laws or any other applicable legislation that cannot be waived by agreement. In such cases, Saint Collection shall comply with any binding legal requirements applicable in the relevant jurisdiction.

Customers acknowledge and agree that by purchasing from Saint Collection, they submit to the legal framework of Zambia as the governing law for all commercial relations, and accept that Zambian courts shall be the primary forum for resolving disputes, ensuring consistency, fairness, and legal certainty in the enforcement of this Policy.

25. Amendments to Policy

Saint Collection reserves the right, at its sole discretion and without prior notice, to amend, revise, update, replace, or otherwise modify this Policy at any time as may be necessary to reflect changes in operational requirements, legal obligations, commercial practices, or regulatory developments.

Any such amendments shall take effect immediately upon being published or communicated through Saint Collection's official channels, including its website, social media platforms, retail outlets, or any other authorised communication medium. Customers are responsible for reviewing the most current version of this Policy prior to making any purchase or initiating any return, refund, or exchange request.

Unless otherwise required by applicable law in the Republic of Zambia, the version of the Policy that is in effect and published at the time the customer completes a purchase shall generally govern and apply to that specific transaction. Saint Collection shall not be obligated to apply subsequent amendments retrospectively to completed transactions unless such application is required by mandatory legal provisions.

Where changes to this Policy are required for compliance with applicable laws, consumer protection requirements, or regulatory directives, such changes may apply immediately, including to existing transactions where necessary to ensure legal compliance. In such circumstances, Saint Collection shall not be liable for any resulting adjustments to rights, procedures, or remedies arising from such mandatory updates.

Customers acknowledge that continued use of Saint Collection's services, website, or purchasing channels following any update to this Policy constitutes acceptance of the revised terms, to the extent permitted by law. It is the customer's responsibility to remain informed of the current Policy governing their transactions.

26. Entire Agreement

This Policy constitutes the entire agreement between the customer and Saint Collection with respect to all matters relating to returns, refunds, exchanges, store credit, and any associated remedies or procedures arising from the purchase of products. It sets out the complete and exclusive terms governing such matters and is intended to define the full scope of rights, obligations, and limitations applicable to both parties in relation to these issues.

Accordingly, this Policy supersedes, replaces, and extinguishes all prior and contemporaneous communications, representations, negotiations, understandings, discussions, marketing statements, social media content, verbal assurances, email correspondence, or any other form of express or implied statement relating to returns, refunds, or exchanges, whether made by Saint Collection, its employees, representatives, agents, or affiliates.

Customers acknowledge that no oral statement, informal communication, or prior written representation shall have any legal effect in relation to return, refund, or exchange rights unless expressly incorporated into this Policy or otherwise confirmed in a formal written amendment issued and authorised by Saint Collection.

Any reliance by the customer on prior representations or informal assurances not reflected in this Policy shall be at the customer's sole risk. Saint Collection shall not be bound by any terms, promises, or expectations not expressly set out in this Policy, except where such obligations cannot be excluded under applicable mandatory laws of the Republic of Zambia.

In the event of any inconsistency between this Policy and any other communication or document relating to returns, refunds, or exchanges, the terms of this Policy shall prevail to the maximum extent permitted by law. Customers agree that this Policy represents the complete and final expression of the agreement between the parties on these matters.

27. Contact Information

To initiate a return or request further information regarding this Policy, customers must contact Saint Collection through the official communication channels provided on its website or authorised business pages within the applicable return period. Customers may reach Saint Collection via email at info@saintcollection.shop or through the official telephone number published on the Saint Collection website and verified communication platforms.

Failure to contact Saint Collection within the required seven (7) calendar day return period, or failure to use the designated official communication channels, may result in the return, refund, or exchange request being rejected as out of time or improperly submitted. Customers are responsible for ensuring that all communications are sent to accurate and officially recognised contact details and that proof of communication (including emails sent, call logs, or message records) is retained for their records.

Saint Collection shall not be responsible for any delays, non-receipt, or misdirection of communications sent through unofficial, incorrect, or unverified channels.

Saint Collection reserves all rights available to it under the applicable laws of the Republic of Zambia in relation to product returns, refunds, exchanges, customer claims, shipping arrangements, dispute resolution, transaction verification, and any other matters arising out of or connected to the sale and supply of its products.

Customers acknowledge and agree that jewellery and related fashion accessories are sensitive goods that require strict compliance with applicable return and handling procedures due to considerations including, but not limited to, hygiene standards, product integrity, quality assurance, authenticity verification, fraud prevention, misuse prevention, and operational and logistical constraints

inherent in the handling of such items. These requirements are fundamental to ensuring fairness, safety, and consistency in all customer transactions.

Accordingly, customers accept that full compliance with this Policy is a condition of purchase and that failure to adhere to any of its terms may result in the refusal of returns, refunds, exchanges, or other remedies, subject always to any non-excludable rights under Zambian law.

Customers further acknowledge that Saint Collection may, from time to time, update, revise, or amend its policies to reflect changes in business operations, regulatory requirements, or industry practices. Continued access to, use of, or purchase from Saint Collection's services, whether through its website, social media platforms, retail outlets, or any authorised sales channel, shall constitute ongoing acceptance of this Policy as amended from time to time, to the extent permitted by law.

Nothing in this clause shall operate to exclude or limit any rights that cannot be waived under applicable consumer protection legislation in the Republic of Zambia.