

Submission of Goods:

When you entrust your valuables to Prestige Asset Finance Limited, you're accepting our Terms and Conditions (T&C's), whether or not you've signed a Customer Declaration. These can be found in your complimentary Prestige Asset Finance Limited Pack. To sell items to us, you must be at least 18 years old and the rightful owner of the items you're submitting.

Verification Process:

At Prestige Asset Finance Limited, we may ask for documentation to ensure compliance with our T&C's. By submitting items, you confirm they haven't been acquired illegally, and you assure us that our business won't breach any laws.

Shipping and Insurance:

For the safety of your items, we require all submissions to be sent via Royal Mail Special Delivery, unless otherwise agreed. While in transit, items are insured up to £750 by Royal Mail. If you believe your items are worth more, you can increase the insurance at the Post Office. We'll refund the additional fee upon sight of the original receipt. However, if we don't purchase your items, we can't refund this extra fee.

Gemstones:

While we do accept gemstones within settings, they usually don't hold significant value. However, we take any valuable pieces into account when making offers.

Valuation and Offer:

Once received, our experts meticulously evaluate your items based on current market values. This evaluation process may involve certain tests, which could leave marks on the items. By submitting your items, you acknowledge and accept this possibility.

Price Guarantee:

Our offer is guaranteed to match any competitors' prices. The customer must provide in writing, the higher offer that has been provided to them, together with the date, grade of metals and weight. The offer must also be in line commercially with current gold spot market prices. The guarantee only applies to offers for scrap precious metal and does not include jewellery, watches, coins, bullions or any other precious metal items being sold for resale.

Payment Process:

Upon acceptance of our offer, we'll discuss and arrange payment details with you. We offer payment via BACs transfer or cash available for collection from one of our stores.

Return Policy:

If you decline our offer, we'll return your items at no cost within 5 working days. If you choose to resend the same items later, please note that the offer may vary due to fluctuating prices.

Undelivered Items and Cash Payments:

If Royal Mail is unable to deliver or obtain a signature, items will be returned to us. We'll contact you to arrange resubmission, incurring an administrative charge.

Loss Liabilities:

While we take utmost care, in the unlikely event of loss or damage to your items, we'll replace or cover the cost upon submission of proof. However, we're not liable for items lost or damaged in transit.

Unidentifiable Packs:

If your submission lacks proper identification, we'll securely hold the items for 6 months. To reclaim them, you'll need to provide detailed descriptions.

Items Sent in Error:

If our Special Delivery envelope is used to send items intended for someone else, a fee will apply for their return.

Claims:

If you need to submit a claim, please notify us immediately for assistance. We'll guide you through the process to ensure your claim is handled efficiently.

Legal Information:

These Terms and Conditions are governed by the laws of England and Wales. We reserve the right to update our T&C's, so please check our website periodically for any changes. We value your privacy and comply with all requirements of the Data Protection Act. Your information will only be used with your permission.

Thank you for choosing Prestige Asset Finance Limited!