# 100% GUARANTEED TRADE IN POLICY

# SHORT-TERM MEMO

On short-term memo purchases we will exchange GIA for GIA, EGLUSA for EGLUSA, and diamond studs for diamond studs, with any purchase increase of 5% or greater. A single diamond exchanged for a single diamond.

**Terms:**

* Payments must be received within terms.
* Returned diamonds must be returned in the same condition as they were sent.
* Original certs must accompany all certified diamond returns, or applicable fees will apply. The company requires a $150 minimum to cover the certificate and shipping on all diamonds without the original certificate up to 1.00 carat. For diamonds greater than 1.00 carat, the price is $100 per carat.
* Return authorization numbers must be given.
* Return of Stock merchandise must be nine months or older.
* All credits applied are based upon net dollars paid per invoice.
* Repurchase on exchanges must be within two weeks, diamond for diamond, cert for cert.
* On stock purchases, GN Diamond will exchange up to 25 percent of the total invoice dollar for dollar, GIA for GIA, EGLUSA for EGLUSA, and diamond studs for diamond studs, only if paid within invoice terms.
* Accounts must be in good standing with GN Diamond.
* GN Diamond reserves the right to change this policy at any time.

# STOCK PURCHASES

On stock purchases, we will exchange up to 25% of the total invoice dollar for dollar, GIA for GIA, EGLUSA for EGLUSA, and diamond studs for diamond studs, only if paid within invoice terms.

**Terms:**

* Payments must be received within terms.
* Returned diamonds must be returned in the same condition as they were sent.
* Original certs must accompany all certified diamond returns, or applicable fees will apply. The company requires a $150 minimum to cover the certificate and shipping on all diamonds without the original certificate up to 1.00 carat. For diamonds greater than 1.00 carat, the price is $100 per carat.
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