

Prime Trust Marketplace Return Policy

Overview

Eligible items bought on the Prime Trust Marketplace can be returned within 7 days of delivery, subject to a 15% restocking fee. This policy applies to all purchases made through the Prime Trust Marketplace, whether sold by a business or an individual seller. Nothing in this policy limits your rights under the Consumer Protection Act of Jamaica.

Return window and eligibility

You must request a return within 7 days of the delivery date. To be eligible, the item must be:

- Unused, unwashed and in the same condition you received it
- In its original packaging, with all tags, accessories, manuals and free gifts included
- Accompanied by your order number or proof of purchase

Returns that arrive damaged, incomplete or showing signs of use may be refused or receive a partial refund.

Non-returnable items

The following cannot be returned unless they arrive damaged, defective or incorrect:

- Prime Trust Gift Cards and other gift cards or vouchers
- Perishable goods, including food, drinks and flowers
- Personal care, cosmetic and hygiene products once opened
- Underwear, swimwear and earrings
- Digital products, downloads and software once accessed
- Custom-made or personalised items
- Items marked "Final Sale" or "Non-Returnable" on the listing

Restocking fee

A restocking fee of 15% of the item's purchase price is deducted from every approved return. For example, on a J\$10,000 item the fee is J\$1,500 and your refund is J\$8,500.

The restocking fee is waived when an item arrives damaged, defective or different from what you ordered. Original shipping charges are not refunded unless the return is due to our or the seller's error.

How to return an item

1. Contact Prime Trust customer support within 7 days of delivery with your order number, the item and the reason for return.

2. Wait for a Return Authorization (RA) number. Returns sent without an RA number may be refused.
3. Pack the item securely in its original packaging and write the RA number clearly on the outside.
4. Ship the item or drop it off at the address below within 7 days of receiving your RA number.

Return address

Prime Trust Financial Corporation Limited, 86 Half Way Tree Road, Kingston 10

All returns must be sent to this address. You are responsible for all return shipping costs; Prime Trust does not pay for return shipping. We recommend a tracked shipping service, as Prime Trust is not responsible for items lost in transit.

Refunds

Refunds are processed within 7 business days after we receive and inspect the item, less the 15% restocking fee. They are issued to the original payment method:

Paid with	Refunded to	When it appears
Visa	The same Visa card	5–10 business days after processing, depending on your bank
Mastercard	The same Mastercard	5–10 business days after processing, depending on your bank
Prime Trust Gift Card	A new gift card will be issued	Within 2 business days after processing

We will email you when your return is received and again when the refund is issued. If a return does not meet this policy, we will contact you and the item can be sent back to you at your cost.

Damaged, defective or incorrect items

If your item arrives damaged, defective or not as described, contact us within 48 hours of delivery with your order number and photos of the item and packaging. Once confirmed, you can choose a replacement or a full refund. No restocking fee applies. Return shipping costs remain your responsibility.

Exchanges

We do not process direct exchanges. To get a different size, colour or item, return the original under this policy and place a new order.

Marketplace sellers

All sellers on the Prime Trust Marketplace must honour this policy. A seller may offer a more generous return policy on a listing, but not a stricter one. Prime Trust manages all returns and refunds between buyers and sellers.

Contact us

For return requests or questions, contact Prime Trust customer support:

- Email: returns@ptf.online
- Phone: 876-968-7261
- In person: any Prime Trust branch, or Prime Trust Financial Corporation Limited, 86 Half Way Tree Road, Kingston 10, Jamaica

Prime Trust Financial Corporation Limited may update this policy at any time. The version in effect on your order date applies to your purchase.