



Document No.: EN 003-2024

SOSNA GEMS INVESTMENTS INC.

7901 4th St N, Ste 300, St. Petersburg, FL, 33702, USA

EIN: 32-0763482

Legal Form: Corporation

Document No.: EN 003/2024

Document Title: General Terms and Procedure for the Buyback of Investment Gemstones

Date of Issue: February 15, 2024

Effective From: February 15, 2024

Prepared by: Legal Department

I. INTRODUCTORY PROVISIONS

1. This document sets out the terms and procedure for the buyback of investment gemstones by **SOSNA GEMS INVESTMENTS INC.**, a company incorporated in the State of Florida, USA.
2. The buyback is available exclusively for gemstones purchased directly from the Company and only if they meet all the conditions set forth in this document.
3. The Company reserves the right to amend these terms at any time. The most up-to-date version is always available on the official website: www.sosnagemsinvest.com.

II. CONDITIONS FOR BUYBACK

1. The client must submit a written buyback request along with the following documents:
 - Copy of the original purchase agreement
 - Original certificate of authenticity issued by an accredited gemological laboratory (GIA, IGI, HRD)
 - Valuation and buyback eligibility certificate
 - Photographic documentation of the gemstone in undamaged, sealed protective packaging with a matching identification number
2. The gemstone must be returned in its original, undamaged protective casing.
3. If the gemstone or its packaging shows signs of damage or tampering, the Company reserves the right to reject the request.
4. The Company may, at its discretion, verify the gemstone's authenticity at a partnered gemological laboratory. All verification costs are borne by the client.

III. PAYMENT TERMS

1. A non-refundable administrative fee of **\$200 USD** is charged per gemstone buyback request.
 2. The fee must be paid within **5 business days** of the request submission, as per the issued invoice.
 3. No request will be evaluated without full payment of the fee.
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IV. REVIEW PROCEDURE

1. The Company will assess and decide on the buyback within **30 days** from receipt of all required documents and payment of the administrative fee.
 2. In justified cases, the assessment period may be extended up to **90 days**.
 3. Grounds for rejection include:
 - Incomplete or inconsistent documentation
 - Damaged gemstone or packaging
 - Verification revealing authenticity concerns
 - Suspected or detected tampering with the gemstone or its packaging
 4. The client will be notified in writing of the decision and the reasons for rejection, if applicable.
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V. RETURN OF GEMSTONE

1. If the buyback is not approved, the client is obligated to accept the return of the gemstone.
 2. Prior to return shipment, the following costs must be paid by the client:
 - Actual shipping costs
 - Insurance based on the gemstone's value (minimum \$25 USD)
 - Handling fee of **\$50 USD**
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VI. FINAL PROVISIONS

1. Submitting a buyback request does **not** constitute a legal entitlement to a buyback.
 2. All communication between the Company and the client must be in **writing and in English**.
 3. All legal matters are governed by the **laws of the State of Florida, USA**.
 4. The Company reserves the right to unilaterally amend these terms at any time.
 5. Any disputes shall be resolved exclusively by **binding arbitration** under the rules of the **American Arbitration Association (AAA)**.
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Approved on behalf of the Company:
Date: February 15, 2024
Martin Sosna

Chief Executive Officer (CEO) and Member of the Board of Directors
SOSNA GEMS INVESTMENTS INC.