

## TERMS AND CONDITIONS OF SALE

### 0 Index

1	About the company
2	General terms and conditions
3	Our quality policy
4	Our references
5	Payments
6	Postage and insurance fees
7	Sales through eBay

### 1 About the company

#### PBN Ltd (Polymer Bank Notes Ltd)

Our contact details:

- Postal address: PBN Ltd, Opresnikova 36, SI-4000 Kranj, Slovenia (EU)
- URL: [www.polymernotes.org/sales.html](http://www.polymernotes.org/sales.html)
- E-mail: [sales@polymernotes.org](mailto:sales@polymernotes.org)
- Phone: +386 4136 7086
- Contact person: Stane Štraus ([straus@polymernotes.org](mailto:straus@polymernotes.org))

### 2 General terms and conditions

- Bank notes for sale can be viewed on-line at [www.polymernotes.org](http://www.polymernotes.org). The price list is published on-line at [www.polymernotes.org/sales.html](http://www.polymernotes.org/sales.html) (go to Price list in PDF).
- All notes are **uncirculated** (UNC) unless otherwise mentioned. We use the International Bank Note Society (IBNS) grading standards. Bank notes graded by professional grading services are identified as such.
- All prices are in **Euro** (€ = EUR) and include taxes.
- Prices are subject to change without notice.
- Polymer and hybrid bank notes in our price list use the Straus numbering system. Paper bank notes use the Pick numbering system (Standard Catalog of World Paper Money). An asterisk (\*) after the Straus or Pick reference denotes a special version of a bank note (such as a low serial number, first prefix, etc.), which is explained in the description following the reference number.
- Customs charges and taxes of the country of destination are the responsibility of the buyer. The list of items and their prices is included in the parcel that we send to buyers, unless we are instructed otherwise by the buyer when making an order.
- If some of the bank notes from your order are not available, you will have an option (i) to make alternative choices, (ii) to wait until the bank notes become available, or (iii) to accept a refund.
- Bulk orders, special requests, and want lists are actively serviced.
- Pictures in the price list chart are symbolic and do not necessarily represent the exact variety of the bank note for sale.
- Terms and conditions of sale are subject to change without notice.

### 3 Our quality policy

We assure you of the following:

- **You are dealing with currency professionals that know the hobby:**  
Two decades of work in the hobby and a decade of delivering the unprecedented wealth of information about polymer notes, these are the people behind [www.polymernotes.org](http://www.polymernotes.org)!
- **Your order will be processed quickly and without delays:**  
We will ship your notes within 3 business days of the receipt of your payment.
- **Your notes will be delivered as advertised and appropriately packed:**  
We know that you want only the best for your collection and that receiving wrong bank notes or bank notes in poor condition serves nobody and creates unnecessary workload for you and us. We deliver what we promise and we pack your shipment appropriately to avoid damage during transportation.
- **We offer a return privilege:**  
If for any reason you are not satisfied with the notes that you have received, please notify us within 7 days of the receipt of the notes, send the notes back to us and we will refund your money (minus postage costs and any bank charges incurred), no questions asked. In case of our mistake (identification, grading, etc.), tell us and we will pay the postage costs and any bank charges incurred as well.
- **We will continue to offer you the world's leading reference for polymer bank notes, [www.polymernotes.org](http://www.polymernotes.org), for free!**

### 4 Our references

This is why you should feel confident when buying from us:

- Stane Štraus is the author and owner of [www.polymernotes.org](http://www.polymernotes.org), the world's leading reference for polymer bank notes
- Stane Štraus is a **life member of the American Numismatic Association (ANA)**
- Stane Štraus is a **life member of the International Bank Note Society (IBNS)**
- PBN Ltd is an **authorized dealer of Paper Money Guaranty (PMG)**
- PBN Ltd is a registered **business seller on eBay**
- PBN Ltd is a **verified business at PayPal**
- Stane Štraus is a **co-author of World Polymer Banknotes**, the leading printed reference for polymer bank notes
- World Polymer Banknotes book received a runner-up **award** in the best new currency public education program category from **International Association of Currency Affairs (IACA)**

## 5 Payments

Payment can be made in the following ways:

- **PayPal (no extra fees apply)**
- **Bank transfer to our account for orders above €250.00 (5% discount applies; please ask for our account details)**

Should you wish to pay us by bank (wire/telegraphic) transfer, please let us know and we shall send you our bank account details. Should you wish to pay by bank transfer for orders of €250.00 or below, the 5% discount still applies, but you should add a €6.00 fee to your order for bank charges. When paying by bank transfer, please make sure that you instruct your bank to pay for all bank charges so that we receive the total amount of your order.
- **Cash payment (5% discount applies)**

We can accept cash payments by mail. Cash payments are accepted in all major currencies. Please confirm your order with us before sending cash payments. Cash payments are always sent at your risk and we assume no responsibility for the eventual loss of the shipment. It should be noted, however, that the postal system in the European Union, where our company is located, is extremely reliable.
- **Check payment (€8.00 fee for check clearance applies)**

Please note that, unless you are an established customer, checks must clear before we dispatch your order. The clearance of checks usually takes 2 to 4 weeks. The bank charges us €8.00 for every check, so please add this amount to the total.

Special provisions about payments:

- **Dispatch of your order**

Your order will be dispatched when full payment is received.
- **Insufficient payments**

Should the amount received by us be less than the amount of your order, you will be asked (i) to make an additional payment, (ii) to modify/reduce your order, or (iii) to accept a refund (less banking charges and any other charges incurred by us).
- **Payments in currencies other than EUR**

Payments in currencies other than EUR are accepted and are subject to our advance confirmation. Exchange rate from xe.com will be used.

## 6 Postage and insurance fees

Postage and insurance fees are as follows:

- **€5.00 registered priority postage to anywhere in the world**  
Registered (tracking number available) priority (air) shipment. This postage charge covers your entire order of bank notes, regardless of the number of bank notes ordered.
- **There are no additional handling or packing fees**
- **Courier service (FedEx, UPS, DHL) can be arranged on request**  
Should you wish to have your bank notes sent by a courier service, please let us know the country, postal code and the preferred courier service and we shall send you a quote. Our recommended courier service is FedEx.
- **Insurance can be arranged on request**  
Insurance is charged at 2% of the total value of your order and is available to the following countries only: EU-27, Andorra, Australia, Canada, Iceland, Japan, Liechtenstein, Monaco, New Zealand, Norway, San Marino, Singapore, South Korea, Switzerland, USA, Vatican. Insurance to all other countries is charged at 4% of the total value of your order, even though the insurance might not be available to all countries — you are advised to check with us prior to making your order.

## 7 Sales through eBay

We sell bank notes through eBay under user ID **polymernotes\*org**. These Terms and conditions of sale are also valid for our sales through eBay with the following amendments:

- **Currency**  
United States Dollar (\$) = USD is used instead of EUR. We encourage payments by PayPal in USD.
- **Postage charges**  
Priority postage is available and is charged at \$3.00. Registered priority postage is charged at \$8.00. This postage charge covers your entire order of bank notes, regardless of the number of bank notes ordered. Multiple lots (auctions) within a 10-day period can be combined under one postage charge.
- **Other**  
Check clearance fee is \$12.00. Bank transfers are eligible for a 5% discount, but if the transfer amount is below \$400.00, a \$10.00 fee should be added for bank charges.