

SWIFTRADE LLC

RETURNS, REFUNDS & CLAIMS POLICY

Last Updated: April 12, 2026

This Returns, Refunds & Claims Policy (the “Returns Policy”) describes how SwifTrade LLC, a Texas limited liability company (“SwifTrade,” “we,” “us,” or “our”), handles returns, refunds, replacements, shortages, damage claims, and other order-related issues. This Returns Policy is part of, and incorporated by reference into, our Terms and Conditions of Use. Capitalized terms not defined here have the meanings given to them in the Terms and Conditions.

SwifTrade is a business-to-business (“B2B”) wholesale and e-commerce company. Our customers are businesses, sole proprietors, and other commercial entities purchasing for resale, business consumption, or business use — not consumers purchasing for personal, family, or household use. Accordingly, this Returns Policy reflects standard B2B commercial practices and is not subject to consumer-return laws applicable to retail purchases.

1. General Principles

- **Procedure-driven** — All sales are subject to the inspection, claim, and return procedures set forth in this Returns Policy. Failure to follow these procedures may result in denial of the claim or return.
- **RMA required** — All returns require a Return Merchandise Authorization (“RMA”) issued by SwifTrade in advance. Returns shipped without an RMA may be refused at the receiving dock and returned to sender at your expense, or may be accepted but subject to a higher restocking fee.
- **Time-limited** — Most claims and return requests must be initiated within fifteen (15) calendar days of the delivery date. Specific timeframes for each claim category are set forth below.
- **Refund method** — Refunds are issued to the original payment method or, at SwifTrade’s discretion, as account credit. Refund processing typically takes five to ten (5–10) business days after the returned merchandise is received and inspected.
- **Fees and deductions** — Restocking fees, return-shipping costs, and original shipping fees may be deducted from your refund as described in this Returns Policy.

2. Return Eligibility by Category

Different product categories have different return rules due to the nature of the merchandise, regulatory restrictions, and supplier requirements. The following table summarizes general eligibility. Specific products may be marked “non-returnable” or “final sale” on the product page or order confirmation, in which case those product-specific terms control.

Category	Return Window	Restocking Fee	Return Shipping	Refund Type
Standard merchandise (non-perishable, undamaged, in	15 days	20% of order	Customer pays	Original payment

original packaging, unopened)				method or credit
Defective or damaged on arrival	15 days	Waived	SwifTrade pays	Replacement, credit, or refund
Wrong item shipped (SwifTrade error)	15 days	Waived	SwifTrade pays	Replacement or full refund
Shortage (item missing from shipment)	5 days	N/A	N/A	Credit or refund for missing item
Food, beverages, snacks, supplements, perishables	Non-returnable	—	—	Damage/defect claims only
Health & beauty, personal care, opened cosmetics	Non-returnable once opened	—	—	Damage/defect claims only
Hazardous materials, batteries, aerosols	Non-returnable	—	—	Damage/defect claims only
Clearance, closeout, liquidation, salvage	Non-returnable / final sale	—	—	No returns; defect claims at SwifTrade discretion
Custom orders, special orders, bulk pallet lots	Non-returnable	—	—	Damage/defect claims only
Opened software, gift cards, downloadable content	Non-returnable	—	—	No returns

3. Delivery Inspection

You are responsible for inspecting all shipments promptly upon receipt. Different types of issues must be reported within different timeframes:

3.1 Visible Damage and Shortages (Report on Delivery)

Any visible damage to packaging, missing pallets, missing cartons, or discrepancies between the carrier's manifest and the actual shipment must be:

- noted on the carrier's delivery receipt or proof-of-delivery (POD) document at the time of delivery; AND
- photographed before the carrier leaves your premises (photos of the damaged packaging, the affected merchandise, and the delivery vehicle if possible); AND
- reported to SwifTrade within five (5) calendar days of delivery via email to admin@swiftradelc.com with the subject line "Damage / Shortage Claim — [Order Number]."

Failure to note visible damage or shortages on the delivery receipt at the time of delivery may result in denial of the claim, as the carrier and SwifTrade lose the ability to file a claim against the carrier. Acceptance of a shipment without notation constitutes acknowledgment that the shipment was received in good condition and complete.

3.2 Concealed Damage (Report Within 5 Days of Discovery)

Damage that is not visible at the time of delivery (“concealed damage”) must be reported to SwifTrade within five (5) calendar days of discovery, and in no event later than fifteen (15) calendar days from the delivery date. You must retain all original packaging and the damaged merchandise for inspection until your claim is resolved. Photo evidence is required, including photos of:

- the outer shipping carton (showing any visible damage or labels).
- the inner packaging.
- the damaged merchandise itself; and
- any packing materials (foam, bubble wrap, padding) that may indicate inadequate protection.

3.3 Wrong Item, Defective Item, or Quality Issue (Report Within 15 Days)

If you receive a wrong item, a defective item, or merchandise that does not conform to the product description, you must notify SwifTrade within fifteen (15) calendar days of delivery. Please include your order number, photographs of the item received, the product label or SKU, and a description of the issue.

4. How to Initiate a Return or Claim

To request a return, replacement, refund, or to file a damage or shortage claim:

Step 1 — Contact SwifTrade

Email admin@swiftradellc.com with the subject line “RMA Request — [Order Number]” and include:

- your order number and account information.
- the product name, SKU, and quantity affected.
- the reason for the return or claim.
- photographs documenting the issue (required for damage and defect claims); and
- your preferred resolution (replacement, refund, or credit).

Step 2 — Receive RMA Authorization

If your request is approved, SwifTrade will issue an RMA number, return-shipping instructions (including the return address and any prepaid shipping label, if applicable), and any specific packaging requirements. RMAs are valid for fifteen (15) calendar days from the date of issuance; merchandise received after that date may be refused or subject to additional fees.

Step 3 — Pack and Ship the Return

Pack the merchandise securely in its original packaging where possible. Mark the RMA number clearly on the outside of each carton. Do not write or place stickers directly on the manufacturer’s packaging. Ship the return to the address provided by your RMA authorization, using a trackable shipping method. SwifTrade is not responsible for returns lost or damaged in transit when return shipping is your responsibility.

Step 4 — Receipt and Inspection

Once the return is received, SwifTrade will inspect the merchandise within five (5) business days. We will notify you by email of the inspection result and the resolution (refund, credit, replacement,

or denial). If the returned merchandise does not match the RMA, is missing parts or accessories, shows signs of use or damage not disclosed in the RMA request, or is otherwise not in resalable condition, the refund may be reduced or denied, or the merchandise may be returned to you at your expense.

Step 5 — Refund or Replacement

Approved refunds are typically processed within five to ten (5–10) business days after inspection. Refunds are issued to the original payment method (or, at SwifTrade's discretion, as account credit). Replacements are typically shipped within three to five (3–5) business days after inspection, subject to inventory availability.

5. Restocking Fees

Standard restocking fee: twenty percent (20%) of the merchandise value, deducted from your refund. The restocking fee covers SwifTrade's costs of inspecting, repackaging, restocking, and reselling returned merchandise.

Restocking fees are waived for:

- merchandise damaged in transit (with proper documentation under Section 3);
- defective merchandise.
- wrong items shipped due to SwifTrade error.
- shortages; and
- merchandise that does not conform to the product description.

Restocking fees may be increased to up to fifty percent (50%) for:

- returns of opened merchandise where unopened was available.
- returns of merchandise with damaged or missing original packaging.
- returns of merchandise with missing parts, accessories, manuals, or warranty cards.
- returns shipped without an RMA or after the RMA expiration; and
- partial returns of bundled or kit-priced merchandise.

6. Return Shipping

Return-shipping costs are the responsibility of the party at fault:

- **Customer-initiated returns (buyer's remorse, no longer needed, ordered wrong item)** the customer pays return shipping. SwifTrade does not refund the original outbound shipping charge for non-defective returns.
- **SwifTrade-error returns (defective, damaged, wrong item, shortage) —** SwifTrade pays return shipping (we will provide a prepaid label) and refunds the original outbound shipping charge.

For freight, LTL, pallet, or oversized returns, SwifTrade will arrange the return carrier and inform you of any applicable charges before the return is shipped. Do not arrange your own freight return without prior written approval from SwifTrade.

7. Non-Returnable and Final-Sale Merchandise

The following categories of merchandise are non-returnable and considered final sale, except in cases of damage, defect, or non-conformity reported within the timeframes set forth in Section 3:

- Food, beverages, snacks, candy, coffee, supplements, vitamins, and any other consumable or perishable products.
- Health and beauty products, personal care items, and cosmetics once opened.
- Hazardous materials, batteries (including button-cell, lithium, and lead-acid), aerosols, paints, solvents, and any other product regulated as hazmat for shipping purposes.
- Clearance, closeout, liquidation, salvage, scratch-and-dent, refurbished, open-box, and customer-return merchandise (including merchandise sold under categories such as “Final Sale,” “As-Is,” or “Deals”).
- Custom orders, special orders, made-to-order merchandise, and bulk pallet or truckload lots.
- Opened software, opened media, gift cards, prepaid cards, and downloadable or digital content.
- Personalized, monogrammed, or customized merchandise; and
- Any product clearly marked “non-returnable” or “final sale” at the time of purchase.

For non-returnable merchandise, SwifTrade may, at its sole discretion, offer a partial credit, replacement, or other accommodation in cases of legitimate quality issues. Any such accommodation is offered as a courtesy and does not establish a precedent or obligation for future orders.

8. Order Cancellations

Orders may be cancelled at no charge prior to shipment. Once an order has been processed for shipment (typically within a few hours of order placement), it cannot be cancelled and must be handled as return after delivery, subject to this Returns Policy. To request a cancellation, email admin@swiftradelc.com immediately with the subject line “Cancel Order — [Order Number].” SwifTrade cannot guarantee that any cancellation request will be processed before the order ships.

9. Refused Deliveries and Undeliverable Shipments

If you refuse delivery of a shipment without prior written authorization from SwifTrade, or if a shipment is returned to SwifTrade as undeliverable due to an incorrect address, unavailability of the recipient, refusal to accept, or similar customer-side reason, the following will apply:

- You will be charged the original outbound shipping cost.
- you will be charged the return-shipping cost incurred by SwifTrade;
- a restocking fee of up to thirty percent (30%) may apply; and
- The remainder of the merchandise value will be refunded to your original payment method or issued as account credit.

10. Manufacturer Warranties

Some merchandise sold by SwifTrade is covered by a manufacturer warranty. Manufacturer warranties are provided by the manufacturer, not by SwifTrade. SwifTrade does not extend, modify, or guarantee any manufacturer warranty. For warranty claims arising after the return

window in this Returns Policy has expired, please contact the manufacturer directly using the contact information provided with the merchandise.

SwiftTrade does not provide its own product warranty beyond what is expressly stated in this Returns Policy and the Terms and Conditions. All merchandise is otherwise sold “as is” to the maximum extent permitted by law, as set forth in the Terms and Conditions.

11. Recalls and Safety Notices

If SwiftTrade is notified by a manufacturer, regulator, or supplier that merchandise you purchased is subject to a recall or safety notice, we will use reasonable efforts to notify you using the contact information on file. Recalled merchandise is eligible for return regardless of the timeframes set forth above, in accordance with the recall instructions provided. You are responsible for monitoring product recalls relevant to merchandise you have purchased and for promptly removing recalled merchandise from your resale channels.

12. Chargebacks and Disputes

If you have a concern about a charge or order, please contact SwiftTrade at admin@swiftradelc.com before initiating a chargeback or payment dispute with your card issuer or bank. Chargebacks initiated without first attempting to resolve the issue with SwiftTrade may be contested and, if found to be improper, may result in:

- suspension or termination of your account.
- refusal to process future orders.
- recovery of merchandise already shipped.
- collection of amounts owed (including chargeback fees and reasonable attorneys' fees); and
- reporting to fraud-prevention databases.

13. Limitation of Liability

SwiftTrade's total liability for any return, refund, replacement, damage claim, or shortage claim is limited to the amount you paid for the affected merchandise, in accordance with the Limitation of Liability provisions of the Terms and Conditions. SwiftTrade is not liable for any indirect, incidental, special, consequential, or punitive damages, including without limitation lost profits, lost sales, lost customer goodwill, downstream contract damages, or business-interruption losses arising out of any return, refund, replacement, damage, shortage, or other order-related issues.

14. Changes to This Returns Policy

SwiftTrade may update this Returns Policy from time to time. The Returns Policy in effect at the time of your order will govern that order. We will post the most current version on our website and update the “Last Updated” date above. Material changes will not apply retroactively to orders already placed.

15. Contact Us

For all returns, refunds, claims, and order-related questions, please contact:

SwiftTrade LLC

Attn: Returns Department
940 N Belt Line Rd, Suite 135
Irving, Texas 75061
Email: admin@swiftradellc.com

— *END OF RETURNS, REFUNDS & CLAIMS POLICY* —