



HARMERS AUCTIONS

Terms & General conditions of sale

Please read before bidding/ purchasing

HA Harmers Auctions SA- below as **HASA**. Auctions conducted / invoiced in **Swiss Francs (CHF)**

Via Balestra 7, 6900-LUGANO, Switzerland info@harmersauctions.com

1- HASA is the organizing company of the present sale & acts exclusively as agent, does not assume

any liability in case of default of the vendor and/or purchaser and their representatives respectively, and reserves the right to refuse any bid, according to their judgement, whether by phone, written or via Internet.

2- Participation in **HASA auction** means '**Acceptance in Full**' of the **Conditions of Sale**, as well as any rights & obligations arising there from.

3-PHOTOS / SCANS are considered an integral part of the description, with regard to all visible attributes-Margins-Postmarks-Centering-Perforation—ect.

4- HASA Guarantee- All lots are sold based on their description & Scans / Photos. Items which do not conform are returnable for full refund. All disputed lots must be returned **intact**, as received, within 4 days of receipt.

4a- Lots NOT RETURNABLE-

- a) Photographed items on account of appearance;
- b) Lots containing 10 or more items; collections / groups.
- c) Items described with faults / or showing obvious visible defects;

5- Privacy policy- **ALL personal info** submitted will be kept strictly **confidential** (ref GDPR 5 May 2018)

6- PURCHASES- commission **10%** is payable by the buyer on all purchased lots. All Invoices must be paid within 7 days of receipt. Purchased lots will be shipped only after **FULL** payment of invoice has been credited to **HASA**.

WE RESPECTFULLY DECLINE ALL BIDS UNDER THE STARTING PRICE



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Please Read our 'Payment Options' (below)

7- PAYMENT- Invoices shall include : the successful bid(s) on the lot(s), 10% buyers commission, and shipping charges.--- (Swiss VAT if applicable) .

8- Swiss VAT 7.7% is payable on total sales price (hammer – commission - shipping) on all purchases shipped to Swiss addresses. (VAT is **NOT** payable when shipped outside Switzerland.)

9-SHIPPING: All lots sent via Swisspost with value over 100.- francs, will be dispatched Registered / insured, with Tracking No.

ALL Lot(s) can be sent Priority airmail at buyers risk.

HASA will also use **Fedex** for high value purchases over 1000.-, or those over 2kg, depending on country of residence.

10-Submission of a Bid-in person, Via telephone, Internet, Agent, the Bidder acknowledges and

Agrees to our Terms of Sale

ALL Disputes--fall within the Jurisdiction in Courts of Lugano, Switzerland.

BIDDING INCREMENTS (Swiss francs)

0 to 50-----2.- Absentee bids, not conforming, will be reduced to appropriate level

51- 100-----5.-

100-300-----10.-

300-600-----20

600-1000-----50.-

1000-3000---100.-

3000-5000---200.-



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Payment Options

All payments must be made (in CHF) within 7 days, following receipt of Invoice !

1: **Wire transfer** to our account in Swiss francs

Kindly note (the amount of the invoice must be Credited NET to our account)

Bank: UBS AG ZURICH **Beneficiary:** HA Harmers Auctions SA **Reference:** Invoice No.

BIC / SWIFT: UBSWCHZH80A

IBAN: CHF: CH42 0024 7247 5898 8701 A

2: **PAY PAL** Account: info@harmersauctions.com
(Visa or Mastercard via Paypal) add 4% to invoice total, to cover Fees

3: **Bank Draft** in Swiss Francs, drawn on any bank in Switzerland,
Payable to: HA Harmers Auctions SA. (please add 20.CHF for bank fees.)

4: **CASH**—We accept payment in Swiss Francs delivered to our offices.

5: We do not accept Personal cheques

6: **Shipment** of your purchased lots, only after full amount of invoice is Credited to our account.

7: Buyer is responsible for all Bank fees !