



## **BVI Terms and Conditions**

These Terms and Conditions of sale (“Terms and Conditions”) shall apply to and govern the sale of the Products by BVI<sup>1</sup> and/or any of BVI’s affiliates as identified in the relevant purchase order and invoice (collectively “BVI”) to Buyer identified in the relevant purchase order and invoice (“Buyer”) to the exclusion of all other terms and conditions including any terms and conditions which Buyer may purport to apply under any purchase order or similar document or which could be implied by trade custom, practice or course of dealing. BVI objects to other terms and conditions that may be proposed by Buyer. Any variation to these Terms and Conditions (including any special terms agreed between the parties) shall be inapplicable unless agreed in writing by BVI.

No particulars, statements or descriptions, whether contained in any advertising matter, catalogues, brochures, price lists or otherwise provided by BVI concerning the Products, nor any oral representations by any employee, agent or representative of BVI shall form part of the agreement between the parties (including these Terms and Conditions) or be treated as a representation on the part of BVI.

BVI and Buyer agree as follows:

	<b>Description</b>
<b>Orders</b>	By placing an order, Buyer warrants that it is in compliance with and respects all applicable laws and regulations regarding the purchase, importing, delivery and sale of the Products and that it holds any and all authorization or license whatsoever required by applicable regulation and complied with any requirement required by applicable regulation for the use and possession of the Products. Once placed, the order is binding on Buyer and cannot be cancelled by it without the written consent of BVI. No order will be deemed binding on BVI unless and until BVI issues a written acceptance of such order. BVI, at its discretion, may cancel an accepted order by serving written notice to Buyer in the event that: (i) Buyer fails to properly fulfil any of its obligations hereunder, which failure is not cured within fifteen (15) days of BVI's written notice thereof (if capable of being cured); (ii) Buyer violates any of the representations, warranties or covenants contained in these Terms and Conditions; (iii) Buyer assigns any of its property for the benefit of creditors, or in case Buyer (or any other party) applies for the appointment of a trustee or receiver of any parts of its assets, or commences any proceedings under any bankruptcy, reorganization, arrangement, insolvency, readjustment of debt, dissolution, or other liquidation law of any jurisdiction; or (iv) in case of bankruptcy, liquidation, insolvency or suspension of payments of or by Buyer. BVI's right to cancel an accepted order on Buyer's default is without prejudice to BVI’s right to claim additional damages, or any other rights BVI may have (including the right to suspend its own obligations towards Buyer).
<b>Product Prices and Payments</b>	Products and Prices are set forth in the quote or other agreement between the Parties. Unless otherwise agreed to by the Parties, BVI may increase prices at any time for any reason in its sole discretion but will use its reasonable efforts to give Buyer at least sixty (60) days prior written notice before the effective date of the price changes.  All prices and other fees hereunder are exclusive of any tax, levy, import duties or similar governmental charge (including VAT taxes, excise taxes, and sales and use taxes) that may be assessed by any jurisdiction, whether based on gross revenue, the delivery, possession or use of the Products. Additional freight/delivery charges are applicable for certain Products or quantities of Products.  Unless expressly agreed otherwise in writing, payment for all Products purchased hereunder shall be made in thirty (30) days from date of shipment. Where BVI agrees in its sole discretion to supply the Products on credit,

<sup>1</sup> For the purposes of this Agreement, "BVI" means Beaver-Visitec International, Inc., a Massachusetts corporation, with its principal place of business at 500 Totten Pond Road, 10 CityPoint, Waltham, MA 02451.



	<p>the Products shall be paid for not later than the agreed terms. BVI reserves the right to close the account or withhold further supplies of Products if Buyer fails to settle the invoice by its due date, without prejudice to any existing rights BVI may have in respect of any such unpaid invoice. Any credit terms or extension of credit allowed to Buyer by BVI may be changed or withdrawn at any time. Time shall be of the essence for the purposes of this Section only.</p> <p>Non-payment, when due, of a single invoice shall render the outstanding balances on all the other invoices recoverable immediately, even those that have not fallen due yet. Interest on late payments shall accrue daily and compound monthly at the one (1) month LIBOR interest rate plus three percent (3%) per annum, without being less than five (5) %, but in no event to exceed the highest lawful rate of interest, calculated from the date such amount was due until the date payment is received by BVI.</p> <p>Buyer may not set-off, deduct or withhold payment of any amount due to BVI because of any counter-claim, abatement, or other reason, whether arising from breach of contract, tort (including negligence), breach of statutory duty or any other matter whatsoever in order to justify withholding payment of any such amount in whole or in part.</p>
<p><b>Title to the Products</b></p>	<p>BVI shall retain title to the Products that it delivers until BVI has received full payment of the respective Products and no other sums whatever shall be due from Buyer to BVI pursuant to this Agreement.</p>
<p><b>Delivery and shipment</b></p>	<p>Unless expressly agreed otherwise in writing, Products are delivered FOB Origin BVI's warehouse in accordance with BVI's Shipping Policy attached hereto in <b>Annex B</b>. Delivery dates or lead times are intended as estimates only and shall not be of the essence. BVI shall not be liable in any way for any direct or indirect loss, damage or expense (including loss of profits and liability to third parties) suffered or incurred by Buyer as a consequence of any delay in delivery. All visible defects or discrepancies (shipping, shortages, overages, missing documents, damages, pricing, billing charge etc.) are to be reported within eight (8) calendar days of physical delivery date via phone call, email and/or debit memo notification. Failure to provide notification within eight (8) calendar days of the physical receipt will be ground for denial of the claim.</p>
<p><b>Return of Products</b></p>	<p>Products shall be returned in accordance with BVI's Return Policy attached hereto in <b>Annex C</b>.</p>
<p><b>Warranty</b></p>	<p>All warranties, conditions, representations, indemnities and guarantees with respect to the Products, whether express or implied, arising by law, custom, prior oral or written statements by BVI or otherwise (including, but not limited to any warranty of merchantability, non-infringement, or fitness for a particular purpose) are hereby overridden, excluded and disclaimed.</p> <p>Without prejudice to the warranty terms of the respective Products as set out below, Buyer's sole and exclusive remedy, and BVI's sole obligation in satisfying Buyer's claims for defects under the respective warranties, shall be to replace or, at BVI's sole discretion, grant Buyer a credit for such returns against future purchases.</p> <p>For all Products to be delivered to Buyer pursuant to these Terms and Conditions, BVI represents and warrants that the Products shall be free from material defects in materials and workmanship for one (1) year from the date of purchase. The foregoing warranty shall be void if the Product has been misused, neglected, improperly stored or handled, altered, abused or used for any purpose other than the one for which it was manufactured or if the Product's failure to conform to the foregoing warranty was due in whole or in part to other conditions beyond the control of BVI. Buyer must notify BVI of any (latent) defect within eight (8) days after Buyer could have reasonably discovered the defect. Any replacement Products shall be at BVI's option. This warranty is not transferable and is subject to limitations herein.</p>



<b>Expiration of the Products</b>	Buyer shall no longer use, and shall see to it that its affiliates will no longer use, any and all Products for which the validity period specified in the labelling of the Products has expired.
<b>Right to Amend Products</b>	BVI may vary, revise or amend the list of Products, without Buyer's consent and without any prior notice to Buyer, as it sees fit to remove or exclude one or more of the Products from this Agreement for any reason, including if (i) the production of those Products is permanently discontinued for any reason including as a result of a strategy change or to remove obsolete Products; or (ii) the sale of those Products in the Territory is no longer permitted under local laws or regulations.
<b>Confidentiality</b>	The Parties shall keep all information exchanged between them in connection with this Agreement and the sale of Products hereunder confidential and shall not divulge or disclose the same to any third party, except with the prior consent of the other party.
<b>Compliance</b>	Buyer shall comply with all applicable national, federal, regional, local statutes, laws, ordinances, rules, industry standards, codes of conducts, best practices, guidelines and regulations of any governmental or regulatory authority having jurisdiction over the use of the Products.
<b>Compliance with export controls, anti-bribery laws and anti-terrorism laws</b>	Buyer shall comply with its obligations in relation to export controls, anti-corruption and anti-terrorism as set out in <b>Annex A</b> .
<b>Compliance with privacy regulations</b>	Buyer shall comply with all applicable requirements relating to the collection and processing of personal data.
<b>Intellectual property</b>	All right, title, and interest in and to any intellectual property rights related to the Products and documentation related thereto shall be held by, vest in, and remain the exclusive property of BVI.
<b>Liability</b>	<p>BVI shall not be liable after the delivery of the Products, with the exception of its manufacturer's responsibility as clearly defined by the ISO and EC standards. This limited liability of BVI under this limited warranty does not extend to any abuse or misuse of a Product during its handling or storage, or to any other problem affecting the proper performance of a Product.</p> <p>In no event will BVI, its agents or licensors be liable to Buyer or any end user for any loss of income, loss of actual or anticipated profits, loss of business, loss of contracts, loss of goodwill or reputation, loss of anticipated savings, loss of marketing commitments, loss of data, goodwill, use of money, or use of the products, interruption in use or availability of data, stoppage of other work or impairment of other assets or any type of lucrum cessans or any consequential, indirect, special punitive, or incidental damages, whether or not foreseeable, based on claims in contract (including grave fault), tort or otherwise arising out of or in connection with this Agreement.</p> <p>In any event, BVI's total liability (and/or the total liability of its agents and licensors) shall be limited to, as applicable, (i) in case of Product defects or damages caused by defective Products, the total amount actually paid to BVI by Buyer for the applicable Product that caused the damage, or (ii) for any other types of damages,</p>



	<p>the total amount paid to BVI by Buyer pursuant to this Agreement in the twelve (12) months prior to the event(s) giving rise to any claim for damages.</p>
<p><b>Applicable law and arbitration</b></p>	<p>All issues, questions and disputes concerning the validity, interpretation, enforcement, performance or termination of these Terms and Conditions (and any separate contract thereunder), or concerning any matters of extra-contractual and/or tort liability, if any, arising out of or in relation to these Terms and Conditions (and any separate contract thereunder), shall be governed by and construed in accordance with the internal laws of the State of Massachusetts, USA, without giving effect to any other choice-of-law or conflict-of-laws rules or provisions (whether of such the State of Massachusetts, USA or any other jurisdiction) that would cause the laws of any jurisdiction other than such country to be applicable. Parties hereby expressly exclude the United Nations Convention on Contracts for the International Sale of Goods from these Terms and Conditions and any transaction between them that may be implemented in connection with these Terms and Conditions.</p> <p>Any dispute, controversy or claim arising out of or relating to these Terms and Conditions (and any separate contract thereunder), including its interpretation, validity, enforcement, performance or termination, or to a breach hereof, or concerning any matters of extra-contractual and/or tort liability, if any, arising out of or in relation to these Terms and Conditions (and any separate contract thereunder), which cannot be resolved amicably, shall be submitted to the exclusive jurisdiction of the State or federal courts of Suffolk County, Massachusetts.</p>
<p><b>Miscellaneous</b></p>	<p><b>Severability.</b> Whenever possible, the provisions of these Terms and Conditions (and/or any separate transaction thereunder) shall be interpreted so as to be valid and enforceable under applicable law. However, if one or more provisions of these Terms and Conditions (and any separate contract hereunder) is found to be invalid, illegal or unenforceable (in whole or in part), the remainder of the provision and of these Terms and Conditions shall not be affected and shall continue in full force and effect as if the invalid, illegal or unenforceable provision(s) had never existed, subject, however, to the operation of this clause not negating the essential commercial and other aspects of these Terms and Conditions (and any separate contract thereunder). Moreover, in this case, the parties shall amend the invalid, illegal or unenforceable provision(s) or any part thereof and/or agree on a new provision which embodies as closely as possible the purpose of the invalid, illegal or unenforceable provision(s).</p> <p><b>Force Majeure.</b> Neither Party shall be liable if the performance of its obligations under these Terms and Conditions (and any separate contract thereunder) becomes impossible due to causes beyond its reasonable control, such as but not limited to wars, embargoes, strikes, lockouts, accidents, fires, Acts of God, pandemics, epidemics, floods or seizure, or control or rationing imposed by governmental authorities or any other occurrences beyond its reasonable control ("<b>Force Majeure</b>").</p> <p><b>Relationship of the Parties.</b> Nothing in these Terms and Conditions shall constitute or be deemed to constitute a partnership or agency relationship between the Parties. Subject to any express provisions to the contrary in these Terms and Conditions, Buyer shall have no right or authority to and shall not do any act, enter into any contract, make any representation, give any warranty, incur any liability, assume any obligation, whether express or implied, of any kind on behalf of BVI or bind BVI in any way.</p> <p><b>Notices.</b> Unless otherwise specified herein, all notices under these Terms and Conditions shall be in writing, and shall be effective when sent by certified mail, postage prepaid or by courier to their respective addresses. In addition, and again unless otherwise specified herein, notices shall also be effective when sent by email, if such notice is subsequently reconfirmed by certified mail, postage prepaid or by courier within 15 days of dispatch thereof by email. Each Party may change its address pursuant to written notice of the other Party.</p>



## **Annex B - Export Controls, Sanctions, Anti-Corruption Compliance and Anti-Terrorism Compliance**

### **Section 1. Export Controls and Sanctions**

**1. Export Compliance.** Buyer represents and warrants its understanding that any Products or related technical information supplied to Buyer in accordance with this Agreement may be subject to the jurisdiction of the export control and economic sanctions laws and regulations of the United States, including but not limited to the United States ("US") Export Administration Regulations ("EAR") set forth in 15 C.F.R. Parts 730-774, economic sanctions programs set forth in 31 C.F.R. Parts 500-598, and certain executive orders; the European Union ("EU"); the United Kingdom ("UK"); and/or of other countries or international organizations (collectively, "Trade Control Laws"). Buyer shall take no action that violates, or would cause BVI to be in violation of, the Trade Control Laws.

**2. Re-Import and Re-Export.** Buyer shall not re-import into the US, nor re-export any Product outside of the Territory without BVI's specific written authorization. In the event such authorization is granted in writing by BVI, Buyer shall (i) comply strictly with all applicable requirements of the Trade Control Laws and any other applicable export control requirements and (ii) cooperate fully with BVI in any official or unofficial audit or inspection that relates to these controls, including, but not limited to, making available to BVI such of Buyer's records that BVI may reasonably request to confirm Buyer's compliance with these controls.

**3. Restricted Parties.** In no event shall Buyer export, re-export, divert, transfer or disclose, directly or indirectly, any Product or related technical information, document or material or direct products thereof to any individual or entity, directly or indirectly, who is (i) included on a "Restricted Parties List" maintained by the EU or its Member States, the UK, the US, any other country, or the United Nations;<sup>2</sup> (ii) ordinarily resident, located, or organized in Cuba, Crimea, the so-called Donetsk People's Republic, the so-called Luhansk People's Republic, the temporarily occupied territories of Ukraine (as this term is defined under Ukrainian law from time to time), Iran, North Korea, Syria or another jurisdiction that is the subject of country-wide or territory-wide sanctions administered by the EU or its Member States, the UK, the US or any other country, in each case, in violation of the Trade Control Laws; (iii) owned or controlled by, or acting on behalf of, any of the foregoing; or (iv) a party with whom transactions are otherwise prohibited under any other laws of the US, the UK, the EU or its Member States or any other country, unless otherwise authorized by specific or general licenses or pursuant to other authorization. Buyer covenants and agrees that it will screen or review potential Buyers against the Restricted Parties Lists prior to re-selling, supplying, or otherwise transferring or releasing any Products to any person. Buyer further covenants and agrees not to re-sell, supply, or otherwise transfer or release any Products in connection with this Agreement, to any person if Buyer knows or has reason to believe that such person intends to export, re-export, release, or otherwise transfer the same in violation of Trade Control Laws.

**4. Notification Obligation.** Buyer shall immediately notify BVI if Buyer has any information or suspicion that there may be a violation of the Trade Control Laws or any of the representations in this Section (Export Controls and Sanctions) in connection with Buyer's performance of its activities and obligations under this Agreement.

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<sup>2</sup> "Restricted Party Lists" include the list of sanctioned entities maintained by the United Nations; the Specially Designated Nationals and Blocked Persons List, the Foreign Sanctions Evaders List, and the Sectoral Sanctions Identifications List, all administered by the U.S. Treasury Department; the U.S. Denied Persons List, the U.S. Entity List, and the U.S. Unverified List, all administered by the U.S. Department of Commerce; the Debarred Parties List administered by the U.S. State Department; the consolidated list of Persons, Groups and Entities of the European Union; and similar lists of restricted parties maintained by the European Union, its Member States, the United Kingdom, the United States, or the United Nations.



## **Section 2. Anti-Corruption Compliance**

1. Buyer shall take no action that violates, or would cause BVI to be in violation of, the U.S. Foreign Corrupt Practices Act (the “FCPA”), the UK Bribery Act (the “UKBA”), or similar applicable anti-bribery or anti-corruption laws. Buyer represents, warrants and covenants that it shall fully cooperate with BVI in ensuring compliance with the FCPA, UKBA and all other applicable anti-bribery or anti-corruption laws.
2. Buyer shall ensure that neither Buyer nor any of its principals, employees, sub-Buyers, or agents shall, directly or indirectly through third parties, pay, promise or offer to pay, authorize the payment of, solicit, or accept any money or other thing of value, to or from a Public Official or Entity (as defined below) for purposes of corruptly obtaining or retaining business for or with, or directing business to, any person, including BVI, by (a) influencing any official act, decision or omission of such Public Official or Entity; (b) inducing such Public Official or Entity to do or omit to do any act in violation of the lawful duty of such Public Official or Entity; (c) securing any improper advantage; or (d) inducing such Public Official or Entity to affect or influence any act or decision of another Public Official or Entity. For the purposes of this Section (Anti-Corruption Compliance), the term “Public Official” or “Entity” means (v) an officer, employee, agent or representative of any government or military; (w) any department, agency, corporate entity, instrumentality or political subdivision of any government or military; (x) any person or commercial entity acting in an official capacity for or on behalf of any government or military; (y) any candidate for political office, any foreign political party or any official of a foreign political party; or (z) any officer, employee, agent or representative of any public international organization.
3. Buyer shall ensure that neither Buyer nor any of its principals, employees, sub-Buyers, or agents directly or indirectly promises, offers or provides any corrupt payment, gratuity, emolument, bribe, kickback, excessive gift or hospitality or other illegal or unethical benefit to a Buyer, a Public Official or Entity or any other individual or organization.
4. Buyer shall immediately notify BVI if Buyer has any information or suspicion that there may be a violation of the FCPA, the UKBA, or any other applicable anti-bribery or anti-corruption law in connection with Buyer’s performance of its activities and obligations under this Agreement.

## **Section 3. Anti-Terrorism Compliance**

Buyer represents and warrants that, in the performance of its activities and obligations under this Agreement, neither it nor any of its owners, employees, or anyone associated with it is listed in connection with any anti-terrorism law (including, without limitation, on the United States Department of Treasury Office of Foreign Assets Control’s Specially Designated Nationals and Blocked Persons List) and it shall not hire or have any dealings with any person so listed, and none of its property or interests are subject to being “blocked” under any anti-terrorism law.



## ANNEX C

### BVI Order and Shipping Policy

BVI will accept orders of any size and value on standard products. Custom products may require a minimum order quantity. Shipping and handling charges will be applied where applicable.

**Orders under \$3,000.00** will carry a shipping/handling charge, based on the shipping and handling fee schedule below.

- Shipping & Handling will be waived for orders greater than \$3,000.00 (ground shipping only).
- Standing (recurring) shipments are subject to freight charges per scheduled shipment.
- Customers using a 3<sup>rd</sup> Party Freight Collect Account may be charged a \$30 Handling Fee per order.
- Endo Optiks® System orders will follow pricing and freight charges according to the system quotation provided prior to order placement.

Type	Definition	Shipping Fee
Ground	3-5 days delivery by 5:00 p.m.	\$28.00
2 <sup>nd</sup> Day	Rush 2 days delivery by 5:00 p.m.	\$48.00
Overnight	Rush 1 day by 5:00 p.m.*	\$70.00
Priority Overnight	Rush 1 day delivery by 12:00 p.m.*	\$100.00
Overnight Early AM	Rush 1 day delivery by 8:30 a.m.*	\$170.00
Saturday Delivery	Overnight Saturday delivery*	\$180.00

\*If offered in the destination zip code.

If special delivery is required (i.e., next day or second day delivery), shipments are made F.O.B. shipping point; freight will be prepaid and charged at the time of invoicing. All Customer directed air shipments will be assessed the shipping and handling charges. Direct shipments, including drop shipments, will be assessed shipping and handling charges.

**RUSH ORDERS:** Rush orders (overnight, second day) need to be placed by 4:00 p.m. (EST).

**DROP SHIPMENTS:** Drop shipments will be accepted in order to ensure uninterrupted customer service. However, there will be a Minimum Drop Shipment Surcharge of \$50.00. BVI will invoice distributors for all air freight or special handling requirements.

**CREDIT CARDS:** If Customer pays via a credit card, BVI will require a 3% administration fee. You will see updated invoices after the effective date that indicate the additional fee when paying via a credit card.

**BVI reserves the right to modify its Order and Shipping Policy without prior notice.**

**BVI, BVI Logo and all other trademarks are the property of Beaver-Visitec International, Inc. ©2025 BVI**



## Annex D – BVI’s RETURN POLICY

**1. Beaver-Visitec International, Inc. (BVI) will accept product returns only to the extent that such products were purchased directly from BVI and subject to the following terms and conditions:**

- All returns **MUST** have a Return Material Authorization (RMA) issued by an approved BVI associate.
- All returns **MUST** have the RMA Form included with the returned product and the RMA# marked on the outside of the box. Note: A 30% processing fee will be applied to those authorized returns without the RMA being referenced.
- Lot Numbers for the return **MUST** match the original order they shipped from (lot numbers are listed on the RMA Form).
- All products **MUST** be in saleable condition.

**2. To obtain an RMA, phone/email/fax request to:**

**Phone:** 866-906-8080

**Email:** customersupport@bvimedical.com

**Fax:** 866-906-4304

**The following information is required:**

- Purchase information (Purchase Order, Sales Order No or Invoice No)
- Description/Reason for Return (including type of damage if applicable)
- Product Information (Product Number, Lot Number, Pallet Condition, Expiration Date & Quantity)
- Contact Information (Contact Name, Telephone, Email Address(preferred) & Fax Number)
- For Distributors, requested pricing **MUST** reference previous order pricing. Otherwise, BVI will price returns at the published Best Distributor Price.

**3. The returning party MUST pay the return freight charges. If the product was received damaged, defective or shipped in error by BVI, such returned shipments will be accepted freight collect by a BVI preferred carrier with no restocking fee.**

**4. Returns are to be shipped to the address indicated on the authorized RMA form.**

**5. All product returned with expiration dating MUST meet acceptable BVI shelf-life guidelines (minimum 12 months) and MUST be in the original packaging. (Example for original packaging: If the product was originally bought as a Shelf Pack, then a Shelf Pack MUST be returned)**

**6. An RMA will only be issued to the business enterprise that originally purchased the product from BVI.**

**7. BVI will NOT ISSUE CREDIT for products returned in a condition that prevents resale or under the following circumstances:**

- Products that contain drugs.
- Products that are temperature sensitive/controlled.
- Products returned with conditions that prevent resale, examples include, but are not limited to:
  - Products not in original packaging
  - Products with customer labels and/or tape
  - Products with pen/marker marks on original packaging container
  - Damaged product (including damaged product not communicated to BVI prior to return)
  - Product package contaminated with foreign matter (oil, grease, etc.)
  - Special Ordered or custom made products
  - Reusable Instruments and equipment are not covered under this policy
  - Obsolete or Discontinued products
  - Opened products
  - Expired products or products outside minimum dating requirements (See item 5 above)
  - Units of measure less than BVI’s original unit of issue
  - The application of carrier labels to the original packaging can invalidate your credit

**NOTE: When returning products, BVI strongly recommends utilizing over-pack boxes to reduce the opportunity of product & packaging damage.**



**8. Applicable Restocking Fees:**

BVI Products (Excluding Equipment)		Equipment	
Calendar Days From Original Shipment Date	Fees	Calendar Days from Original Shipment Date	Fees
0–60 Calendar Days	No Fees	0–30 Calendar Days	15% Restocking Fee
61–120 Calendar Days	30% Restocking Fee	31–60 Calendar Days	20% Restocking Fee
Over 120 Calendar Days	Not Returnable, NO CREDIT	Over 60 Calendar Days	Not Returnable, NO CREDIT

**ALL PRODUCTS MUST BE RETURNED WITHIN 15 CALENDAR DAYS OF THE ISSUANCE OF THE RMA TO BE ELIGIBLE FOR A CREDIT.**

**PRODUCTS RECEIVED THAT ARE DEEMED UNACCEPTABLE FOR RESALE BASED ON THE ABOVE GUIDELINES WILL BE DENIED CREDIT AND IMMEDIATELY DESTROYED.**

BVI reserves the right to modify its Return Policy without prior notice.

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