

Trolling is an Art

TIAA Deals

Terms and Conditions

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Introduction

Welcome to **TIAA Deals** — deals curated *by* and *for* tech enthusiasts. Our goal is to make buying, selling and exchanging devices as simple, transparent and stress-free as possible, while still maintaining strong checks around device condition, payment safety, logistics and customer support.

This document explains how TIAA Deals works end-to-end: from **buying and selling terms, exchange process, walk-in and reservation rules, and payment modes, to logistics partners, device-condition grading, privacy practices, and seller verification & payout timelines**. It is designed so that both buyers and sellers know exactly what to expect before any money or device changes hands.

Note: These terms apply to all transactions conducted through TIAA Deals, including buying, selling, exchange offers, reservations, in-person pickups and any related services offered via our online channels or office.

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Blue Dart – Air Express



Delhivery



DTDC

Official Delivery Partners of TIAA Deals

- The official and primary logistics partner of TIAA Deals is **Blue Dart**. All eligible parcels are first booked through Blue Dart so that we can use their fast and reliable air-express and surface network.
- If Blue Dart service is not available for a particular pincode or area, TIAA will proceed with **Delhivery** or **DTDC** as alternate partners, depending on which courier offers better coverage and speed for that location.
- TIAA always prefers **express and fastest air service** options so that parcels can be delivered **safely and quickly**.
- We take utmost care of:
 - secure and shock-proof product packing,
 - neat and accurate address / contact labels, and
 - proper tracking support for our users.
- Our objective is to spread **happiness and smiles** to all customers by combining quality products with safe, timely delivery.

Quick / Instant Delivery via Rapido, Ola, Uber, etc.

If any buyer opts for quick or instant delivery using third-party on-demand services (such as Rapido, Ola, Uber, bike courier apps, etc.), then:

- once payment is received and the parcel is handed over to the rider / driver as per the buyer's instructions, the **entire responsibility of the packet/parcel lies with the buyer**;
- TIAA's role is limited to handing over the sealed parcel and TIAA will have **no responsibility** for any loss, damage, delay or issue that happens after hand-over to the chosen instant-delivery partner.

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Payment Modes & Charges

TIAA Deals offers multiple secure payment options so that customers can choose what suits them best. Below is a clear overview of the available modes and their associated charges.

Available Payment Options

Method	Description	Charges
UPI	Standard UPI apps (GPay, PhonePe, Paytm, BHIM, etc.)	Free
COD (Cash on Delivery)	Available up to a maximum order value of Rs.50,000 . Customer pays the remaining amount in cash at the time of delivery.	20% of order amount (advance or booking amount) + Rs.300 COD charge
Credit Card Link Payment	Secure payment link shared by TIAA; pay using your credit card online.	2.8% of transaction amount
Credit Card RuPay QR	Scan a RuPay QR code and pay via RuPay credit card.	2.5% of transaction amount
Physical Swipe	Card swipe on POS machine at TIAA office (Noida) .	2% of transaction amount
NEFT / IMPS / Bank Transfer	Direct bank transfer using NEFT or IMPS from your bank account.	No extra charge

Tip: UPI and NEFT/IMPS are ideal if you want to avoid any additional gateway charges. Card-based options are available for convenience with a small processing fee charged by the payment gateway / bank.

Lifetime Free Shipping for Loyal Customers

- If any customer has successfully sold a device to TIAA Deals **4 times or more**, they become eligible for **lifetime free standard shipping** on all future orders placed through our official channels.
- This benefit is tied to the **same customer identity** (same registered name / number / primary contact) and is not transferable to other people.
- Express or special delivery upgrades (if requested) may still carry an additional charge, but standard shipping remains free.

Important:

- Payment gateway charges (for card / link / QR payments) are set by banks and payment partners and may change in the future; the prevailing rate at the time of transaction will apply.
- Always confirm payment details and official numbers directly from TIAA's verified profiles before sending money.

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Buying Terms

TIAA Deals follows a simple but strict set of buying rules so that every purchase is fair, transparent and easy to understand.

Quick Highlights

Confirm First

Order is considered *booked* only after official confirmation on WhatsApp / DM.

No Post-Shipping Cancel

Cancellations after dispatch are *not allowed*.

Unboxing Video

Full, unedited unboxing video is *mandatory* for any support / claim.

Detailed Buying Rules

1. Order Confirmation

When purchasing any product during a live TIAA deal, you must send a message to **[contact number: 9818885808]** to receive official confirmation or acknowledgment *before* proceeding with the payment.

2. Time-Bound Payments

If payment is not made within the allotted time frame shared on chat or in the post, the deal will automatically be transferred to the next eligible buyer in the queue.

3. Cancellation Policy

Cancellations are not permitted once payment is made:

- a. If you still wish to cancel your order, you may request cancellation by paying a nominal fee of **10% of the transaction amount**. This option is only available *before* the product has been shipped.
- b. No cancellations will be allowed **after the product has been shipped**, irrespective of the courier status.

4. Mandatory Unboxing Video

Upon receiving the product, please record a complete, unedited video of the unboxing from the moment you open the outer package until the device is fully checked. This helps us verify any missing items, transit damage or defects and provide appropriate support.

5. Mismatch or False Description

In the event of any discrepancies, changes, or false promises in the product description compared to the product received, we will issue a **100% refund**, even if the product has already been shipped, after reviewing the unboxing video and details.

6. Warranty Support

If the product you receive is covered under warranty and you experience any issues post-delivery, we will assist you in raising a claim, obtaining a refund, or providing the necessary support to resolve the issue as per brand / service-center policies.

7. Bill / Invoice Responsibility

It is the buyer's responsibility to request the bill *immediately* while making or receiving the purchase. TIAA Deals will not be responsible for providing the bill if requested long after the transaction is complete or if significant time has passed. Retrieving an old bill from past transactions may be challenging and **cannot be guaranteed**.

Important: Always keep proof of payment and the complete unboxing video safely stored until you are fully satisfied with the product and have verified all features, accessories and billing details.

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TIAA Deals follows a seller-friendly but secure process so that devices listed through us are genuine, as described, and payments are protected for both sides.

Quick Highlights

Rs.1,000 Token

Small upfront amount to lock the deal and avoid last-minute no-shows.

QC Before Payout

Device is tested at TIAA office before final payment release.

Be 100% Honest

Full, honest disclosure of device condition avoids any payout issues.

Detailed Selling Rules

1. Upfront Token Amount

Upon confirmation of the sale, the seller must pay a minimal upfront charge of **INR 1,000**. This fee helps us ensure the deal is finalized and allows us to allocate the necessary funds equivalent to the product's value for seamless transactions with the buyer.

2. Refund of Token Amount

The upfront charge of **INR 1,000** will be fully refunded to the seller along with the product's full sale price immediately after the successful delivery of the item to the buyer and completion of internal checks.

3. Post-Delivery Inspection

After delivery, a detailed video inspection of the product will be conducted at the TIAA Deals office. Comprehensive checks, including quality assessment and hardware testing, will be performed to ensure the product meets the standards required for resale to potential buyers.

4. Quality Assurance (QA) and Payout

Once the product passes the Quality Assurance (QA) process and the details provided by the seller match the product's actual condition, the payment will be initiated. The payment includes the full product price *plus* the refunded upfront charge of INR 1,000.

5. When the Token Is Non-Refundable

Please note that the INR 1,000 upfront fee is **non-refundable** in situations where the seller:

- refuses to send the device after confirming the deal, or
- unreasonably delays shipping and breaks the agreed terms.

6. Honest and Transparent Listings

Sellers are advised to be honest, transparent, and detailed when listing a product. Clearly mention even minor details of the product's condition upfront, as it will undergo a rigorous QA test. Transparency ensures a smoother transaction and helps avoid any potential disputes.

7. Information to Share Beforehand

When listing a product for sale, please provide the following essential details in advance:

- Product bill or proof of purchase
- Availability of the original box, charger, and cable
- Remaining warranty period, if applicable
- Any visible damage, such as dents, frame bends, cracks or scratches

8. Responsibility During Shipping

The sender (seller) will be responsible for any lost parcels during shipping. We strongly advise choosing a reliable shipping partner, using proper packing material and always keeping the courier receipt and tracking ID safely.

9. Pickup Arranged by TIAA

If the seller opts for pickup services arranged by TIAA:

- the seller is responsible for bearing the courier / shipping charges, and
- all packaging responsibilities (including safe and secure packing of the device) lie solely with the seller.

In such cases, TIAA's role is limited to **facilitating the pickup** only.

10. Exchange Offer Availability

Customers can avail of the **exchange offer** by providing complete details of their device (brand, model, storage, condition, accessories and expected price). TIAA will evaluate the device based on its cosmetic and functional condition, current market value and demand, and then share a fair final offer for exchange or direct purchase.

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Seller Verification & Payment Release

For every sale completed through TIAA Deals, we follow a strict verification and payment workflow to protect both the seller and the platform.

1. Government ID Requirement for Payment Release

- Before the final payment is released to the seller, a valid **Government ID proof** (such as Aadhaar card, PAN card, Driving Licence, Passport, etc.) must be shared with TIAA Deals along with the correct bank / UPI details.
- These documents are used **only for verification, compliance and payment processing**. All copies are treated as **strictly confidential**.
- Any document shared with TIAA Deals will **never be sold or misused** and will only be shared with Government authorities or law enforcement agencies if required under applicable laws.

2. Device Receipt, Testing and Quality Check

- Once the device reaches the TIAA Deals office, it is logged into our system and sent for **functional and physical inspection**.
- The device is tested for:
 - basic hardware functions (display, buttons, speakers, mic, camera, network, charging, etc.),
 - physical condition (dents, scratches, frame / back damage),
 - any major issues that were not disclosed earlier.
- This Quality Check process usually takes up to **24 hours** from the time the parcel is successfully received at our office.

3. Payment Timeline

- After successful Quality Check and verification of your Government ID and payment details, the payout to the seller is **initiated as soon as possible**.
- In normal conditions, payment is processed **within 24 hours** after QC is completed.
- In rare cases (bank holidays, technical issues, additional checks), the **maximum payment timeline is 48 hours** from the completion of QC, and we always try to clear it earlier.

Important: TIAA Deals will never ask you for your UPI PIN, card PIN, OTP or internet banking password. We only require your account / UPI details and a valid Government ID for verification and payment release.

Discrepancies During QC

If the received device condition is **significantly different** from what was declared (for example, major display damage, motherboard issues, or missing components), TIAA Deals may:

- revise the agreed payout amount, **or**
- return the device to the seller after adjusting shipping / handling charges, instead of releasing the payment.

All such updates will be clearly communicated to the seller before any final decision.

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Exchange Process

If you are interested in exchanging your device for a product listed on our channel, the process is simple & transparent.

Step-by-Step Exchange Flow

1. Show Interest

Send us a direct message (DM) mentioning the **exact post / device** you are interested in (for example, “iPhone 15 Pro Blue, 256 GB”).

2. Share Your Device Details

We will request complete and honest details of your device so that a fair valuation can be done. Typically, we ask for:

- Brand, model, storage / RAM variant and color
- Exact condition (scratches, dents, display condition, battery health)
- Availability of original box, bill, charger, cable and accessories
- Warranty status (in-warranty / out-of-warranty / AppleCare etc.)
- Clear photos and, if possible, a short walk-around video of the device

3. Valuation and Difference Amount

After evaluating your device (Device B), we will share a clear breakdown of the exchange calculation. For example:

- Listed device (Device A) price: **Rs.50,000**
- Your device (Device B) valuation: **Rs.35,000**
- **Difference to be paid: Rs.15,000**

You simply pay the difference amount to confirm the exchange.

4. Payment and Address Confirmation

Once the difference amount is received and your complete shipping address and contact number are confirmed, the exchange will be locked.

5. Cross-Shipping of Devices

After confirmation:

- TIAA will dispatch **Device A** to you via our trusted courier partners.
- You will be required to ship **Device B** to the address provided by TIAA, with proper packing and an unboxing video for your own safety.

Tip: Always share honest details and clear photos of your device. A transparent description helps us give the best possible valuation and prevents any issues during the Quality Check (QC).

Quality Check and Revisions

After your device (Device B) is received, it will undergo a Quality Check. If the actual condition is significantly different from the details shared (major dents, display issues, missing accessories, etc.), TIAA reserves right to:

- revise the valuation and ask for an additional amount.
- cancel the exchange and return the device after adjusting courier / handling charges.

In case of any such change, all updates will always be communicated clearly over chat before proceeding.

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Walk-In Policy & Reservation Process

Dear Customer,

Please note that our office is currently **not open for direct walk-ins** without a prior reservation. As our products are sold **exclusively online** and often sell out quickly, we follow a simple reservation-based walk-in system to manage inventory and time slots smoothly.

How to Reserve a Product and Visit Our Office

1. Select a Product

If you see a product you like on our channel, send us a direct message mentioning the exact post / device you wish to reserve.

2. Pay a Small Token Amount

To confirm your interest, you can reserve the product by paying a **small token amount**. Payment details will be shared with you over chat.

3. Item on Hold

Once the token payment is received and confirmed:

- we will **block the item** in our system and mark it as reserved for you,
- the product will not be sold to any other buyer during the agreed reservation window.

4. Schedule Your Visit

After reservation, we will share:

- the complete office address,
- an available date and time slot for your visit.

You are welcome to visit our office during the confirmed slot to inspect the product, complete the balance payment and collect the device in person.

5. Completion of Purchase

On your visit:

- you may verify the device as per the listing details,
- once you are satisfied, you can complete the remaining payment,
- the product will then be handed over to you along with the applicable bill / warranty details (if any).

Why We Use Reservations: This system helps us manage inventory efficiently, avoid double bookings and ensure a smoother, time-saving experience for all customers and for our team.

Important Reservation Guidelines

- The token amount is primarily used to confirm your commitment. In case of a **no-show** or last-minute cancellation without prior intimation, TIAA reserves the right to treat the token as **non-refundable**, as we would have held the product only for you.
- If you inform us in advance about rescheduling, we will do our best to provide a new slot subject to availability.
- Walk-ins without a prior reservation or confirmed time slot may not be entertained, as products are usually reserved or dispatched quickly.

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At **TIAA Deals**, your data is treated with the same care as your devices. We collect only what is necessary, use it for clear purposes, and protect it with strict internal controls.

Quick Highlights

Minimal Data

We only ask for details that are actually required to complete your transaction.

Confidential Use

Information is used strictly for verification, billing and support.

No Unwanted Sharing

No third-party sharing without consent, except where required by law.

Our Privacy Principles

1. Limited Collection

We do not request personal or government identification details such as Aadhaar card, PAN card, or passport for normal browsing or simple inquiries.

2. When ID Proof May Be Needed

Personal identification details may be requested only in specific workflows where essential verification is required — for example, seller verification / payout, or when the bill or box for a product is missing and additional proof of ownership is needed. Wherever possible, we clearly explain why a document is being requested.

3. Use Only for Verification

Any personal information collected in such cases is used solely for verification, compliance and payment processing, and is handled with strict confidentiality.

4. No Unauthorised Sharing

We do not share your personal information with third parties without your explicit consent, except where we are legally required to do so by a court, law-enforcement or other competent authority.

5. Secure Storage

All transaction details and identity documents are stored securely, with access restricted to authorized personnel only, to protect your information from misuse, loss or unauthorised access.

6. Communication Purposes Only

We may collect contact information such as email addresses and phone numbers only for communication regarding active deals, support, shipping updates, or carefully-curated promotional offers, in compliance with applicable privacy laws.

7. Your Rights

You have the right to request access to, correction of, or deletion of your personal information stored with us by contacting our support team. Wherever legally and operationally possible, we will honour such requests within a reasonable time frame.

Data Protection: We continuously try to follow best practices for data security and privacy in line with applicable laws and regulations, and we regularly refine our internal processes to keep your information safe.

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Device Condition Grading

Please note that the condition posted on the channel is defined using the standard TIAA grading scale shown below. Each grade is accompanied by sample reference photos (front / back / sides) for better understanding.

- **10/10** – Like New condition (zero scratch, looks unused)



Example 1



Example 2



Example 3

Important Note

Micro-scratches that are invisible to the naked eye will not be counted as cosmetic defects, either at the time of buying a device from TIAA Deals or at the time of selling it to TIAA Deals. Only clearly visible macro scratches, dents or marks will be evaluated.

- **9.9/10** – Invisible minor scratch (visible only under strong light)



Example 1



Example 2



Example 3

- **9.8/10** – Invisible minor scratches (may be more than one, still very clean)



Example 1



Example 2



Example 3

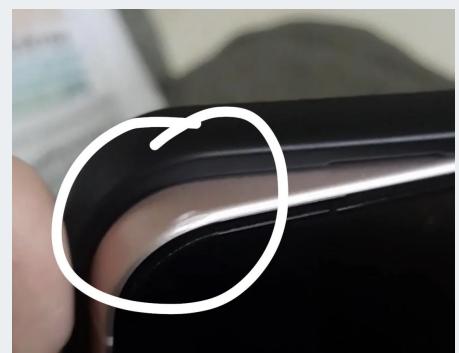
- **9.6/10** – Very minor dent on body or multiple light scratches



Example 1



Example 2



Example 3

- **9.5/10** – Small dent plus minor scratches, overall good cosmetic condition



Example 1



Example 2



Example 3

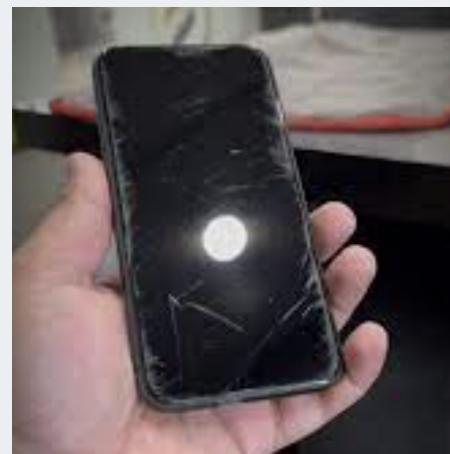
- **9/10** – Minor dent plus multiple scratches, but does not affect usage



Example 1



Example 2



Example 3

Sample Images Only: Photos above are *reference examples* of cosmetic condition grades. Always refer to the actual photos and videos shared for the specific device you are planning to purchase.

Reminder: Carefully review the grading, photos, videos and description before confirming your purchase. If you need more clarity, feel free to ask for additional close-up pictures or a short condition video.

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Help / Support

If you ever need help with a device, payment, shipping update or any other TIAA Deals query, please reach out only through our **official support channels** mentioned below. This helps us track your case properly and also protects you from fake profiles.

Official Support Contacts

Channel	Contact Details	Primary Use
Phone / WhatsApp	+91 98188 85808	Quick questions about live deals, stock availability, basic pricing and confirmation of posts shared on the official TIAA channel.
Support Email	trollingisanart24@gmail.com	Main support channel for all queries: order status, shipping issues, refunds, exchange / return discussions, invoice or purchase proof requests, and any detailed escalation.
Official Social Handles	Verified TIAA Deals profiles and links mentioned in this document / channel bio	To view new posts and announcements only. For any action or issue, always shift the conversation back to the phone/WhatsApp number above or the support email .

How to Contact Support Effectively

- Always mention your **name, registered mobile number, order ID**, device model and approximate deal date in your email or message.
- For faster resolution, attach:
 - payment screenshot / UPI reference,
 - unboxing video link (if relevant) or clear photos of the device and packaging (for shipping or condition issues).
- **Invoice / Purchase Proof:** Digital invoice / purchase proof can be requested by emailing trollingisanart24@gmail.com with your order details. Wherever possible, we will share a soft copy that you can use for warranty, insurance or future reference.

Single Support Email: All official support communication is handled only through trollingisanart24@gmail.com. If you ever receive emails from other IDs claiming to be TIAA Deals, please verify with us on the above address before responding or making any payment.

Stay Safe from Fraud

- TIAA Deals will **never** ask for your UPI PIN, card PIN, OTP or internet banking password.
- Always verify the **phone number (+91 9818885808)** and **support email (trollingisanart24@gmail.com)** before sending money or sharing sensitive information.
- If anything feels suspicious, stop the transaction and first confirm with us via the official support email.

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Thank you for choosing **TIAA Deals**. By following the terms described in this document, we aim to protect the interests of both buyers and sellers through clear communication, honest device grading, strong privacy safeguards, verified payments, and secure shipping with trusted logistics partners.

We constantly refine our processes based on community feedback so that every transaction feels **fair, predictable and professional**. Before proceeding with any deal, we encourage you to review these terms carefully and reach out if you have any doubts or require clarification.

Transparent Records for Every Transaction

For maximum transparency and proof of purchase, TIAA Deals maintains structured documentation for both sides of the transaction:

Document Type	What You Get & Why It Matters
Seller Slip / Purchase Proof	Issued when TIAA buys a device from a seller . Includes record number, device details (brand, model, colour, IMEI/serial), seller information, ID type, payout amount, payment mode and notes. Acts as an official proof that TIAA has purchased the device from you.
Buyer Slip / Invoice	Issued when a customer buys a device from TIAA . Contains record number, full device details, customer information, billing amount, discounts/adjustments, mode of payment and references (UTR, etc.). This serves as the customer's invoice and purchase proof for future reference.
Digital Copies on Request	On request, TIAA Deals can share soft copies / scans of these slips or invoices over email or WhatsApp so that you always have an easily accessible digital record, even if the physical copy is misplaced.

Together with the terms in this document, these slips / invoices ensure that every deal has a clear audit trail — from device condition and payment details to who bought or sold the product and when.

Important Buyer Notice :

Buyers must report any issue with the delivered device within first **48 hours from the time of delivery**. Issues reported after this window may not be eligible for review, support, exchange, or refund.

For any queries, support or clarifications, please contact us only through our official WhatsApp number, email IDs, or other verified handles mentioned in this document. We are always happy to assist you before, during and after your purchase.

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