

Customer Service and Refund Policy

1. Purpose

This policy outlines how our company accepts online credit card payments and ensures transparency, fairness, and trust with all customers. It also defines our customer service standards and refund practices.

2. Payment Policy

- **Accepted Methods:** We accept major credit cards (Visa, MasterCard, American Express, Discover) for all online transactions through our secure payment gateway.
 - **Security:** All transactions are processed over encrypted SSL connections. We do not store complete credit card details on our servers.
 - **Authorization:** By submitting payment information, the customer authorizes us to charge their card for the agreed-upon purchase amount.
 - **Receipts:** Customers will receive an email confirmation and digital receipt immediately after a successful transaction.
 - **Fraud Protection:** We reserve the right to decline or cancel orders if fraudulent or unauthorized payment activity is suspected.
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3. Customer Service Standards

- **Responsiveness:** Customer inquiries will be acknowledged within 24 business hours.
- **Support Channels:** Customers may reach us via email, phone, or live chat (during business hours).
- **Resolution Commitment:** Our goal is to resolve service or product-related issues quickly, fairly, and with customer satisfaction as the priority.

4. Refund Policy

- **Full Refund Guarantee:** Customers may request a full refund for any purchase within **30 days of the transaction date**, no questions asked.
- **How to Request a Refund:**
 1. Contact customer support by email or phone.
 2. Provide your order number and proof of purchase.
 3. Refunds will be processed back to the original payment method.
- **Processing Time:** Refunds will be issued within **5–10 business days** of approval.
- **Exceptions:** If a product or service includes a clearly stated non-refundable condition (such as personalized or one-time-use services), this will be disclosed at the time of purchase.

5. Dispute Resolution

- If a customer disputes a charge directly with their bank, we will provide transaction records and communication history to support resolution.
- Our preference is to resolve any concerns directly with the customer before escalation to the bank or card provider.

6. Policy Updates

We reserve the right to update this policy as needed. Any changes will be published on our website and apply to future transactions.