



Last updated:
October 5, 2023

LA CAUSA Cancellation and Refund Policy

This Cancellation and Refund Policy is in accordance with the terms and conditions stated in the Cardholder Agreement.

Transactions on your Card Account are processed in **REAL TIME** and may not be canceled.

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card Account for such refunds. You are not entitled to a check refund unless your Card Account has been closed. The amounts credited to your Card Account for refunds may not be available for up to five (5) business days from the date the refund transaction occurs.

You, as it relates to ACH transactions, under certain circumstances may receive a full refund if the ACH transaction could not be completed in the manner indicated by you, or if and when the ACH transaction could not be completed successfully. To request a refund, you must first contact La Causa's Customer Service at 1.866.625.2484.

Refunds in connection with an ACH transaction will be credited using the same channel used to pay for the ACH transaction. Refunds will only be paid in US dollars, and amounts will not be adjusted to the Card Account as a result of changes in the value of the US dollar.

Subject to applicable law, if you choose to cancel an international **Account-to-Account*** transfer initiated by you within 30 minutes of authorizing your Card Account transaction, you may receive a full refund of the principal amount and fees paid, **UNLESS** the funds have been already cleared and received by the receiving bank or agency, or have been deposited in the recipient's account. To cancel an Account-to-Account transaction, you must contact **La Causa's** Customer Service at 1.866.625.2484.

*Account-to-Account transfer are sponsored and protected by Metropolitan Commercial Bank ("MCB")



Contact Us

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