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### ■ Accepted Payment Methods

#### Q1: What payment methods do you accept?

A: We accept major credit and debit cards, UPI, net banking, mobile wallets, and Cash on Delivery (COD) for eligible orders. This gives you flexibility to pay in the way that's most convenient for you.

#### Q2: Do you accept international credit cards?

A: Currently, we only support cards issued in India. International cards may not work at checkout. For global customers, we recommend using UPI-based wallets.

#### Q3: Can I pay with Paytm, PhonePe, or Google Pay?

A: Yes, we accept all leading UPI-based wallets. Simply choose "Wallet/UPI" at checkout and follow the on-screen instructions to complete payment securely.

#### Q4: Do you support Cash on Delivery (COD)?

A: Yes, COD is available for most pin codes across India. A small COD handling fee may apply for some regions to ensure secure cash handling.

#### Q5: Can I use multiple payment methods in one order?

A: At the moment, one order can only be paid with one method. However, you may split across orders if you'd like to use different payment options.

#### Q6: Do you allow EMI or "Buy Now, Pay Later"?

A: EMI is available on select cards for orders above a certain value. We're also integrating with BNPL providers to give customers more flexible payment options.

#### Q7: Are there extra charges for digital payments?

A: No, we do not charge any additional fee for online payments. All processing fees are included in the product price you see.

#### Q8: Can I save my card for future use?

A: Yes, you can securely save cards with our payment gateway. All data is tokenized, meaning your full card details are never stored on our servers.

#### Q9: Do you provide receipts for online payments?

A: Yes, you'll receive an instant email receipt once your payment is processed. You can also download it from your order history anytime.

#### Q10: Can I switch payment mode after ordering?

A: Once the order is confirmed, the payment method cannot be changed. If you must use a different payment mode,

cancel the order and place a new one.

## Billing & Invoices

### Q11: Will I get a GST invoice for my purchase?

A: Yes, every order comes with a GST-compliant invoice. The invoice includes GST breakup and can be used for business reimbursements if applicable.

### Q12: How can I download my invoice?

A: Invoices are automatically sent to your registered email after purchase. You can also log in to your account and download past invoices from the “My Orders” section.

### Q13: Can I get a duplicate invoice if I lose the original?

A: Yes, duplicate invoices can be downloaded anytime from your account dashboard. If you ordered as a guest, contact support to resend the invoice.

### Q14: Do you issue invoices for COD orders?

A: Yes, invoices are generated for COD orders as well. Once you pay the delivery agent, the invoice will be sent to your email automatically.

### Q15: Can I update billing details after order placement?

A: Yes, billing details like GST number or company name can be updated before the order is shipped. After shipping, changes cannot be applied.

### Q16: Can I request an invoice without prices for gifting?

A: Yes, you can choose a “gift invoice” option at checkout. This hides prices but includes product details for the recipient.

### Q17: What if I find errors in my invoice?

A: Please contact our support within 7 days of order placement. We'll verify and issue a corrected invoice if required.

### Q18: Can I get separate invoices for items in one order?

A: Currently, we generate a single invoice per order. If you need separate invoices, you'll need to place separate orders.

### Q19: Do you provide invoices for returns and refunds?

A: Yes, a credit note or refund invoice is generated once your return is approved. This serves as proof for refund processing.

### Q20: Can I get paper invoices instead of digital?

A: We prioritize digital invoices to save paper, but a printed copy may be included in the package for select orders.

## Wallets, Coupons & Gift Cards

### Q21: How do I use a coupon code?

A: Enter your coupon code in the “Apply Coupon” box at checkout. If valid, the discount will be applied instantly before payment.

### Q22: Can I use more than one coupon at a time?

A: Only one coupon code can be used per order. However, you can combine coupon savings with store credits or wallet balance.

### Q23: How do I buy a PetCart gift card?

A: Gift cards can be purchased directly from our website. You can choose the value, personalize the card, and send it instantly to the recipient's email.

**Q24: Can gift cards be used with coupons?**

A: Yes, you can use a gift card balance along with a coupon in the same order. The gift card is applied first, and discounts apply to the remaining amount.

**Q25: Do gift cards expire?**

A: Yes, gift cards are valid for 12 months from the date of issue. Make sure to redeem them before the expiry date.

**Q26: How do I check my wallet balance?**

A: Log in to your account and go to “My Wallet.” Here, you can view available balance, transaction history, and expiry details if any.

**Q27: What if my coupon isn't working?**

A: Check if the coupon is still valid or if it has category restrictions. Some coupons apply only to specific products or minimum cart values.

**Q28: Can I get cashback into my wallet?**

A: Yes, certain promotions credit cashback directly into your PetCart wallet. The amount can be used instantly for future purchases.

**Q29: Can I transfer my wallet balance to another account?**

A: Wallet balances are non-transferable and can only be used from the account they were issued to.

**Q30: What happens if I cancel an order paid with a coupon?**

A: If you cancel an order, the coupon cannot be reused unless it was a “one-time” promotional code. Refunds will be processed only for the amount you actually paid.

## Refund Processing

**Q31: How long does it take to process refunds?**

A: Refunds are typically processed within 5–7 business days after return approval. Bank timelines may cause slight variations.

**Q32: Will refunds go back to my payment method?**

A: Yes, refunds are always returned to the original payment method. For COD, refunds are issued via bank transfer or store credit.

**Q33: Can I choose store credit instead of refund?**

A: Yes, many customers prefer store credits for quicker resolution. Store credits reflect instantly in your wallet once approved.

**Q34: What if my refund doesn't arrive on time?**

A: If your refund hasn't arrived within 10 working days, contact our support with your order ID. We'll investigate with the bank or payment partner.

**Q35: Do you issue refunds on sale items?**

A: Yes, sale items are refundable unless explicitly mentioned as “Final Sale” or “Non-returnable” on the product page.

**Q36: What if I paid using a gift card?**

A: Refunds for gift card payments are reissued as wallet credits or a new gift card of the same value.

**Q37: Can I get partial refunds if I return only one item?**

A: Yes, partial refunds are issued based on the value of returned items. The rest of the order remains unaffected.

**Q38: Do you refund COD handling charges?**

A: COD handling charges are non-refundable as they cover the courier's cash handling cost.

### **Q39: Can I track my refund progress?**

A: Yes, go to "My Orders" and check the status of your return/refund. Email updates are also sent at each stage.

### **Q40: Do you provide instant refunds?**

A: At the moment, instant refunds are not supported. We follow standard processing times to ensure secure transactions.

## **△ Payment Issues & Security**

### **Q41: What if my payment fails but money is deducted?**

A: In most cases, the bank reverses failed payments within 3–5 working days. If not, share your transaction ID with support for assistance.

### **Q42: Why is my card payment being declined?**

A: Declines may happen due to insufficient funds, card restrictions, or expired cards. Try another method or contact your bank.

### **Q43: Can I retry a failed payment?**

A: Yes, simply go to "My Orders" and click "Retry Payment" if the order is still pending.

### **Q44: Is it safe to save my card on PetCart?**

A: Yes, all saved cards are tokenized and processed by secure payment gateways. Your full details are never stored on our servers.

### **Q45: What security measures are in place for online payments?**

A: We use 256-bit SSL encryption and follow RBI regulations for 2-factor authentication. This ensures safe and reliable transactions.

### **Q46: What if I'm charged twice for the same order?**

A: Contact support immediately. Once verified, we'll issue a refund for the duplicate charge within 3–5 working days.

### **Q47: Do you support payments through corporate cards?**

A: Yes, as long as the card is valid in India. Some corporate cards may require additional authorization from the issuing bank.

### **Q48: Can I change the payment method after placing the order?**

A: No, once an order is placed, the payment method cannot be switched. You can cancel and reorder with your preferred option.

### **Q49: What if I suspect fraudulent activity on my account?**

A: Immediately change your password and contact support. We also recommend contacting your bank to block suspicious transactions.

### **Q50: Do you share my payment details with third parties?**

A: No, your payment details remain private and are handled only by certified payment gateways. We never share sensitive information with anyone.