Refunds Policy - Version 10

## 1. Purpose

This document outlines the policy for refunds handled by our organization.

## 2. Policy Summary

We aim to ensure all refunds are processed efficiently. Contact support@company.com for issues or clarifications.

## 3. Refund Eligibility

Payments made by credit card are refundable if the item is unused and in saleable condition.

Refunds for credit card payments are processed within 5 business days to the original card.

## 4. Refund Eligibility

Payments made by bank transfer are refundable to the original bank account within 7 business days.

A valid bank account must be provided for refund processing.

## 5. Return Requirements

Refunds are not available for payments made in cash for international orders.

International cash payments are final and non-refundable.

## 6. Refund Procedures

Failed transfers are automatically refunded within 48 hours.

Refunds for failed transfers are processed to the original payment method.

If an exchange cannot be fulfilled due to out-of-stock items, a refund will be issued.

Refunds for unfulfilled exchanges follow the standard refund process.

Refund requests for payments made during promotional events are subject to special conditions.

Promotional event refunds may be limited or delayed.

Refunds for items received via exchange are only available if the exchanged item is defective.

Refunds are not issued for change of mind after an exchange.

Refunds for payments made by cryptocurrency are processed at the current exchange rate.

Cryptocurrency refunds may be subject to conversion fees.

Refunds for bulk payments require manager approval and may be prorated.

Approval ensures compliance with bulk purchase terms.

Refunds for transfers between linked accounts are processed within 24 hours.

Linked account refunds are expedited for customer convenience.

## 7. Summary

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| Condition Type | Details | Explanation |
| Refunds | Payments made by credit card are refundable if the item is unused and in saleable condition. | Refunds for credit card payments are processed within 5 business days to the original card. |
| Refunds | Payments made by bank transfer are refundable to the original bank account within 7 business days. | A valid bank account must be provided for refund processing. |
| Refunds | Refunds are not available for payments made in cash for international orders. | International cash payments are final and non-refundable. |
| Refunds | Failed transfers are automatically refunded within 48 hours. | Refunds for failed transfers are processed to the original payment method. |
| Refunds | If an exchange cannot be fulfilled due to out-of-stock items, a refund will be issued. | Refunds for unfulfilled exchanges follow the standard refund process. |
| Refunds | Refund requests for payments made during promotional events are subject to special conditions. | Promotional event refunds may be limited or delayed. |
| Refunds | Refunds for items received via exchange are only available if the exchanged item is defective. | Refunds are not issued for change of mind after an exchange. |
| Refunds | Refunds for payments made by cryptocurrency are processed at the current exchange rate. | Cryptocurrency refunds may be subject to conversion fees. |
| Refunds | Refunds for bulk payments require manager approval and may be prorated. | Approval ensures compliance with bulk purchase terms. |
| Refunds | Refunds for transfers between linked accounts are processed within 24 hours. | Linked account refunds are expedited for customer convenience. |

## 8. Contact

For queries, email support@company.com or call 0800-123-456 during business hours (9 AM - 5 PM, Monday to Friday).