GRAYS BUTCHERS LIMITED THIRD-PARTY PAYMENT POLICY

Effective Date: 10/12/2024

At **Grays Butchers Limited**, we prioritize secure and seamless payment experiences for our customers. To facilitate payments on our online webshop, we work with trusted third-party payment service providers. This policy explains how third-party payment processing works, how your payment information is handled, and what your rights are.

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1. Third-Party Payment Providers

We partner with reputable and secure payment service providers to process online payments. These providers handle the authorization, processing, and settlement of payments on our behalf. Some of the payment providers we may use include:

- **Stripe**
- **PayPal**
- **Square**
- **Klarna**, **Afterpay**, or other Buy Now, Pay Later services (if applicable)

When you make a purchase on our Website, you agree to the payment terms and privacy policies of these third-party providers.

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2. How Payments Are Processed

2.1 **Payment Methods**
We accept the following payment methods, depending on the third-party payment provider:

- Credit/Debit Cards (Visa, Mastercard, American Express, etc.)
- PayPal
- Digital Wallets (e.g., Apple Pay, Google Pay)
- Buy Now, Pay Later services (if applicable)

2.2 **Payment Flow**

1. **Order Placement**: When you proceed to checkout, you choose your preferred payment method.
2. **Redirect to Payment Provider**: In some cases, you may be redirected to the provider’s secure payment page (e.g., PayPal) to complete the transaction.
3. **Payment Authorization**: The payment provider verifies and authorizes the payment.
4. **Order Confirmation**: Once payment is approved, we send you an order confirmation via email.

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3. Security of Payment Information

3.1 **Data Encryption**
All payments are processed using industry-standard encryption (e.g., SSL/TLS) to ensure your payment details are secure.

3.2 **No Storage of Payment Data**
Grays Butchers Limited does not store, process, or have access to your credit/debit card information. Payment information is handled exclusively by the third-party payment providers.

3.3 **PCI Compliance**
Our payment partners comply with the **Payment Card Industry Data Security Standards (PCI-DSS)**, ensuring the highest level of security for handling cardholder data.

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4. Payment Issues and Disputes

4.1 **Failed Payments**
If a payment is declined, you will receive an error message, and your order will not be processed. Possible reasons for a declined payment include:

- Insufficient funds
- Incorrect payment details
- Card expiration or cancellation
- Bank security checks or fraud prevention measures

To resolve the issue, you may need to contact your bank or payment provider.

4.2 **Payment Disputes and Chargebacks**
If you dispute a payment (chargeback) with your bank or payment provider, we reserve the right to investigate and challenge the claim. If you have a payment-related issue, we encourage you to contact us directly before filing a chargeback.

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5. Refunds and Cancellations

5.1 **Refund Process**
If you are eligible for a refund (e.g., due to order cancellation, defective products, or failed delivery), the refund will be processed via the original payment method. Refunds are issued through the third-party payment provider.

5.2 **Refund Timeframes**
Refund processing times vary depending on the payment provider, but refunds typically appear in your account within **5-10 business days**. If you do not see the refund after this period, please contact your payment provider.

6. Third-Party Payment Provider Policies

Each payment provider operates under its own set of terms and conditions, as well as its own privacy policy. When you use a third-party provider to make payments, you are subject to their policies, which may differ from ours. You can view their terms at the following links (if applicable):

- **PayPal**: https://www.paypal.com/
- **Stripe**: https://stripe.com/
- **Square**: https://squareup.com/

We recommend reviewing the payment provider's terms, especially regarding payment protection, refunds, and dispute resolution.

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7. Your Rights and Responsibilities

- **Keep Payment Details Secure**: Ensure your payment details are accurate and secure. Do not share your card information with anyone.
- **Report Unauthorized Transactions**: If you notice any unauthorized transactions on your payment account, contact your bank or payment provider immediately.
- **Comply with Third-Party Provider Terms**: By using third-party payment services, you agree to their terms and conditions.

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8. Changes to This Policy

We may update this Third-Party Payment Policy from time to time. Any changes will be posted on our Website, and we encourage you to review it regularly.

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9. Contact Us

If you have any questions about this policy or your payment, you can contact us at:

Grays Butchers Limited
77 Earlsgate Winterton Scunthorpe North Lincolnshire DN159SS
Email: Enquires@graysfamilybutcher.co.uk
Phone: 01724 734398

This policy was last updated on 10/12/2024. By making a payment on our Website, you acknowledge that you have read and agree to this Third-Party Payment Policy.

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