

Payment Policy

Last Updated: 7 June 2025

1. Accepted Payment Methods

- **Online Payments (Captured at Checkout):**
 - **Credit Cards (Visa, MasterCard, Amex, etc.) via Razorpay (PCI-DSS compliant)**
 - **UPI (Google Pay, PhonePe, Paytm)**
 - **Digital Wallets (e.g., Paytm Wallet)**
 - **EMI (Equated Monthly Installments) through all leading banks**
- **Cash on Delivery (COD):**
 - **Available nationwide, no additional COD fee.**

2. Payment Currency & Taxes

- **All prices on www.palatwear.com are quoted in Indian Rupees (INR) and are tax-inclusive.**
- **We do not charge GST separately at checkout.**

3. Promotions & Discounts

- **Promotional pricing and coupon codes are applied automatically at checkout.**
- **Coupons cannot be combined unless explicitly stated. Discounted prices will be reflected in your final order summary before payment.**

4. Security & Compliance

- **We do not store your credit card details on our servers. All payment processing is handled through Razorpay, which is PCI-DSS compliant.**

- We use SSL/TLS encryption across the site to secure your personal and payment information.

5. Chargebacks & Disputes

- Palat does not offer buyer protection beyond the standard refund and return policies.
- In case of disputed charges or unauthorized transactions, please contact your bank or card issuer immediately. You may also email us at care@palatwear.com so we can assist in resolving any issues.

6. Refunds & Adjustments

- Refunds for returns or cancellations are issued to the original payment method.
- Allow 1–2 business days after approval for funds to appear in your account.

7. Contact Information

- For any payment-related queries, email care@palatwear.com or call +91-8741911169.