

Payment by Bank Transfer, Credit and Debit cards:

- **1 Online Bank Transfer from your bank account to our bank account as per the details printed on your invoice.** We do not accept cash deposits on this account.
 - 1.1 Payment is only accepted and updated when cleared funds reflect on our account.
 - 1.2 It is your responsibility to ensure there are sufficient funds on your bank account as Lontex Exports Ltd will not be responsible for any unauthorised overdraft charges or penalties imposed on you by your bank.
 - 1.3 Transfer funds after receiving our invoice and use the unique Tracking code printed on your invoice as the reference on you bank transfer.
- **2 Credit and debit cards:** Any of the Credit or Debit cards shown on our website. The card must be registered in your names. Some card providers may treat your payment to us as a cash transaction rather than a purchase transaction consequently charging cash advance fees and maybe additional interest. It is your responsibility to check with your card provider as any such charges would not be covered by us. When using a credit or debit card for your payment, you authorise us to take immediate payment from that card.

CANCELLATION AND REFUNDS

- **1.1 Intention to Cancel:** If you wish to amend or cancel your order you should call, or email, or write to our contact details listed on your invoice and on this website.
- **1.2 No expiry to Cancellation Period:** You are at liberty to cancel the payment at any time unless the consignment has been dispatched from our main warehouse in Barking – 2A Thames Road, Barking, IG11 0HZ
- **1.3 Communication of Cancellation:** Cancellations need to be communicated in writing by either emailing info@lontexcargo.com, or by letter to 2A Thames Road, Barking, IG11 0HZ, quoting the full transaction details and stating reason(s) for the cancellation.
- **1.4 Uncompleted Instructions:** If the consignment has not yet been dispatched as stated above:
 - 1.4.1 We will refund the full transfer amount if cancellation is due to our failure to comply with our terms of shipment.
 - 1.4.2 Cancellation instruction by you other than clause 1.4.1 may attract cancellation charges equivalent to cancellation charges imposed on us by our card merchants.
 - 1.4.3 Refunds will be made by the same means of payment which you originally used to pay us and in the same currency.
 - 1.4.4 We aim to credit the refund where one is due, in no more than 30 days from receipt of your cancellation notice.
- **1.5 Completed Instructions:** We will not be liable to refund where a consignment is handed out to a wrong receiver who manages to supply our collection point with full and correct transaction details including the unique tracking number

- **1.6 Seizure by Law Enforcement:** We will not be liable to refund transfers withheld by law enforcement agencies.
- **1.7 Third Parties:** Only parties to the consignment have a right to enforce these terms, no third parties are entitled to any refunds.
- **1.8 Refund after a Year:** We may not be able to refund for claims made after a year of the transaction date.