

LAGUNA CLAY COMPANY
CREDIT CARD CHARGEBACK POLICY

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A "chargeback" occurs when a customer disputes a credit card charge. A fraudulent chargeback occurs when a customer attempts to dispute a charge for merchandise that they have knowingly purchased and have returned for a refund.

Attempting to dispute a valid credit card charge is fraudulent and is illegal.

Laguna Clay Company, does not tolerate chargeback fraud, and we follow the following procedure when this takes place:

1. If you attempt to dispute or deny a valid charge, we will first contact you directly, because many disputed charges occur as a result of the customer not recognizing our company name / charge on their statement. You will have three (3) calendar days to reverse your dispute upon contact regarding the chargeback.
2. You will be assessed a chargeback fee of **\$25.00**
3. We will immediately begin the process of fighting your chargeback, using all available information to include proof-of-delivery of our product to your address, copies of any and all emails and support tickets you have sent us, proof-of-use of digital products, and a search of the web and your social media accounts for any mention that you have purchased our product(s).
4. If your chargeback appears to be "Friendly Fraud" - an attempt on your part to defraud us and abuse the chargeback process to obtain our product(s) for free, we may file a police report with your local law enforcement agencies.
5. Your account will be suspended, and no further sales will be made to you / your account.
6. If you still do not resolve the situation by either reversing the dispute or reimbursing us for the amount disputed plus our bank fees, we reserve the right file a civil lawsuit against you in an attempt to collect the balance due, bank fees related to the chargeback, additional damages for the harm your chargeback causes to our merchant credit record, and for punitive damages.