

Payment Processing Terms and Conditions Disclaimer

By proceeding with payment through our platform, you acknowledge and agree to the following terms and conditions related to payment processing:

1. **Payment Authorization:** You authorize Troy Chamber of Commerce, Troy, MT to process the payment for the total amount indicated, including any applicable taxes, fees, and shipping charges. You represent and warrant that you are authorized to use the payment method provided.
2. **Payment Methods:** We accept the payment methods as displayed during the checkout process. We reserve the right to add or remove payment methods at our discretion.
3. **Third-Party Payment Processors:** Payment processing services are provided by third-party payment processors (e.g., Stripe, PayPal, Square). Your use of these services is subject to the terms and conditions and privacy policies of the respective payment processor. We are not responsible for the functionality or security of these third-party services.
4. **Billing Information:** You agree to provide accurate and complete billing information, including your name, billing address, email address, and payment card details. You are responsible for ensuring this information is kept current.
5. **Payment Security:** We take reasonable measures to ensure the security of your payment information. However, we cannot guarantee absolute security, and you acknowledge that transmitting information over the internet involves inherent risks. We are not liable for any unauthorized access to or use of your payment information that is not a direct result of our gross negligence or willful misconduct.
6. **Payment Errors:** If you believe a payment has been processed incorrectly, you must notify us promptly. We will work to resolve any errors in accordance with our internal procedures and the policies of the relevant payment processor.
7. **Refunds and Cancellations:** Our policies regarding refunds and cancellations are outlined in our **Refund and Cancellation Policy**. Please refer to these policies for detailed information.
8. **Currency:** All transactions are processed in **USD** unless otherwise explicitly stated during the checkout process. If your payment method uses a different currency, your payment provider may apply currency conversion rates or fees, which are your responsibility.
9. **Fees and Charges:** You are responsible for any fees or charges imposed by your bank or payment provider in connection with your transaction.
10. **Changes to Payment Terms:** We reserve the right to modify these payment processing terms and conditions at any time without prior notice. Any changes will be effective immediately upon posting on our website or otherwise communicating them to you. Your continued use of our services after such changes constitutes your acceptance of the revised terms.

11. **Governing Law:** These payment processing terms and conditions shall be governed by and construed in accordance with the laws of Montana State, without regard to its conflict of law provisions.

By proceeding with payment, you signify your understanding and agreement to these Payment Processing Terms and Conditions.

Privacy Policy - Payment Processing

This Privacy Policy outlines how Troy Chamber of Commerce, Troy, MT ("we," "us," or "our") collects, uses, and protects the personal information you provide in connection with payment processing on our platform. This policy should be read in conjunction with our overall Privacy Policy, which provides a broader overview of our data handling practices.

1. Information We Collect for Payment Processing:

When you make a payment through our platform, we may collect the following personal information:

- **Payment Information:** This includes your credit card number, debit card number, expiration date, CVV/CVC code, billing address, and other payment details necessary to process your transaction.
- **Transaction Details:** Information about the specific products or services you are purchasing, the transaction amount, and the date and time of the transaction.
- **Contact Information:** Your name, email address, phone number, and shipping address, which may be required to complete the order and provide transaction confirmations.
- **Device and Usage Information:** We may collect information about the device you use to make a purchase (e.g., IP address, browser type, device identifiers) for security and fraud prevention purposes.

2. How We Use Your Payment Information:

We use your payment information for the following purposes:

- **Processing Transactions:** To authorize and process your payments for the products or services you have ordered.
- **Order Fulfillment:** To complete your purchase, including shipping products and providing services.
- **Transaction Confirmation:** To send you receipts and order confirmations.
- **Customer Support:** To assist you with payment-related inquiries, refunds, or disputes.

- **Fraud Prevention and Security:** To detect and prevent fraudulent transactions and ensure the security of our payment systems.
- **Compliance with Legal Obligations:** To comply with applicable laws, regulations, and legal processes related to payment processing.
- **Improving Our Services:** To analyze payment trends and improve our payment processing functionality and user experience.

3. How We Share Your Payment Information:

We may share your payment information with the following categories of recipients:

- **Third-Party Payment Processors:** We utilize third-party payment processors (e.g., Stripe, PayPal, Square) to securely process your payments. When you make a payment, your payment information is transmitted directly to these processors in accordance with their privacy policies and security standards. We do not directly store your full payment card details on our servers.
- **Legal Authorities:** We may disclose your information to law enforcement agencies, regulatory bodies, or other legal authorities if required by law or legal process, or if we believe it is necessary to protect our rights, property, or safety, or the rights, property, or safety of others.

4. Security of Your Payment Information:

We implement reasonable security measures designed to protect your payment information from unauthorized access, use, or disclosure. These measures may include encryption, tokenization, secure socket layer (SSL) technology, and regular security audits. However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security.

5. Your Rights Regarding Your Payment Information:

Depending on your jurisdiction, you may have certain rights regarding your personal information, including:

- **Access:** The right to request access to the personal information we hold about you.
- **Correction:** The right to request that we correct any inaccurate or incomplete personal information.
- **Deletion:** The right to request the deletion of your personal information, subject to certain exceptions.
- **Objection to Processing:** The right to object to the processing of your personal information in certain circumstances.
- **Restriction of Processing:** The right to request the restriction of the processing of your personal information.
- **Data Portability:** The right to receive your personal information in a structured, commonly used, and machine-readable format and to transmit it to another controller.

To exercise these rights, please contact us using the contact information provided below. We may need to verify your identity before processing your request.

6. Data Retention:

We will **NOT** retain your payment-related personal information. We are not responsible for 3rd party data retention.

7. Third-Party Privacy Policies:

Our platform may contain links to third-party websites or services, including payment processors. We are not responsible for the privacy practices of these third parties. We encourage you to review the privacy policies of any third-party websites or services you interact with.

8. Updates to This Privacy Policy:

We may update this Payment Processing Privacy Policy from time to time to reflect changes in our practices or applicable laws. We will post any changes on our website and update the "Last Updated" date at the top of this policy. We encourage you to review this policy periodically.

9. Contact Us:

If you have any questions or concerns about this Payment Processing Privacy Policy or our data handling practices, please contact us at:

Troy Chamber of Commerce, PO Box 3005, Troy, MT 59935 phone: 406-295-1064

Last Updated: April 25, 2025

Refund and Cancellation Policy

All sales are final. We do not offer refunds or exchanges for any products or services purchased through our platform.

By completing your purchase, you acknowledge and agree to this "No Refund" policy. Please carefully review your order before finalizing your transaction.

Exceptions:

In rare and specific circumstances, exceptions to this policy may be considered solely at the discretion of the Troy Chamber of Commerce. Such circumstances may include:

- **Product Defects:** If a physical product is received in a damaged or defective condition upon arrival, please contact us within **30** days of receipt with clear photographic evidence of the defect. We will review the issue and, if deemed a manufacturing defect, may offer a replacement or a store credit at our sole discretion. This does not constitute a refund.
- **Service Issues:** In the event of a significant failure to provide a contracted service as described, please contact us within 30 days of the issue arising with detailed information. We will investigate the matter and may, at our sole discretion, offer a resolution such as a service credit or alternative service, but not a monetary refund.

Process for Exception Requests:

To request consideration for an exception under the limited circumstances outlined above, you must contact us via phone at 406-295-1065.

Cancellations:

Our policy regarding cancellations is as follows: Even if a cancellation is permitted, it does not imply a right to a refund if the "No Refund" policy applies.

Questions:

If you have any questions regarding this "No Refund" policy, please contact us before making a purchase at 406-295-1065.

By proceeding with your purchase, you explicitly agree to the terms of this "No Refund" policy.

Payment Processing Pricing

Please note that the Troy Chamber of Commerce, Troy, MT does not charge you payment processing fees on our end. If you have charges from your bank or other payment processing agency it is out of the Troy Chamber of Commerce, Troy, MT influence.

Any fees associated with payment processing on your end will not be reimbursed if a refund is authorized.