

PAYMENT POLICY

LA RIQUEZA GLOBAL SHOP NZ

Effective Date: 30th June 2026

Legal Notice: This Payment Policy is intended to set out the payment terms applicable to purchases made through La Riqueza Global Shop NZ. It is provided for general commercial purposes and should be read together with our Terms and Conditions of Sale and all other applicable policies. Nothing in this Payment Policy excludes, restricts, or modifies any rights or remedies that cannot lawfully be excluded, restricted, or modified under applicable New Zealand law.

1. INTERPRETATION AND APPLICATION

1.1 This Payment Policy governs the payment methods, payment processing procedures, pricing, charges, refunds, disputes, and other payment-related matters applicable to purchases made from La Riqueza Global Shop NZ (“we”, “us”, “our”). By placing an order through our Website, you acknowledge and agree to be bound by this Payment Policy.

1.2 This Payment Policy forms part of, and must be read together with, our Terms and Conditions of Sale, Shipping, Returns & Refunds Policy, Privacy Policy, and any other policies, notices, or terms published on our Website from time to time. In the event of any inconsistency, the Terms and Conditions of Sale will prevail to the extent of the inconsistency, unless expressly stated otherwise.

1.3 In this Payment Policy, unless the context requires otherwise: “Website” means our online store and related checkout pages; “Order” means a request submitted by you to purchase goods from us; “Accepted Order” means an Order accepted by us in accordance with clause 6; “Dispatch” means when goods are released by us or our fulfilment provider for delivery; and “Payment Provider” means any third-party provider that processes, facilitates, verifies, or supports payment transactions.

1.4 Nothing in this Payment Policy is intended to exclude, restrict, or modify any consumer guarantee, right, remedy, obligation, or liability that cannot lawfully be excluded, restricted, or modified under the Consumer Guarantees Act 1993, the Fair Trading Act 1986, or any other applicable New Zealand consumer protection legislation.

2. ACCEPTED PAYMENT METHODS

2.1 We may accept the payment methods displayed on our Website at the time an order is placed. Such payment methods may include, without limitation:

- Visa
- Mastercard
- American Express (where available)
- Apple Pay

- Google Pay
- PayPal (where available)
- Shop Pay (where available)
- Other approved payment methods offered during checkout.

2.2 We reserve the right to add, remove, suspend, or vary available payment methods at any time without prior notice, subject to applicable law.

3. CURRENCY

3.1 Unless otherwise stated, all prices are displayed and processed in **New Zealand Dollars (NZD)**.

3.2 Where you make payment from outside New Zealand or using a non-New Zealand payment account, your financial institution, card issuer, or payment provider may apply exchange rates, currency conversion fees, international transaction fees, or other charges. You are solely responsible for any such charges.

4. PRICING

4.1 We use reasonable endeavours to ensure that all prices, charges, and product information displayed on our Website are accurate and current.

4.2 If an obvious pricing, typographical, technical, or system error results in an incorrect price or charge being displayed or processed, we reserve the right, to the extent permitted by law and subject to any non-excludable consumer rights, to reject or cancel the affected Order before dispatch. If payment has already been received, we will refund the amount paid using the original payment method, unless otherwise required by law or agreed by us in writing.

4.3 Prices may be updated at any time. Changes will not affect Orders that have already been accepted by us, subject always to any rights or remedies that cannot lawfully be excluded under applicable New Zealand law.

5. GST AND OTHER TAXES

5.1 Unless otherwise stated, prices displayed on our Website include Goods and Services Tax (GST) where applicable under New Zealand law.

5.2 For international orders, you are responsible for all import duties, taxes, VAT, GST, customs charges, clearance fees, brokerage fees, or similar charges imposed by the destination country or relevant authority, unless expressly stated otherwise.

6. PAYMENT AUTHORISATION AND ORDER PROCESSING

6.1 Unless otherwise agreed by us in writing, full payment must be successfully authorised, received, and cleared before an Order is accepted, processed, or dispatched.

6.2 An Order will not be binding on us unless and until we confirm acceptance of the Order, whether by issuing an order confirmation, commencing fulfilment, or dispatching the goods. An automated payment acknowledgement or checkout confirmation does not, by itself, constitute acceptance of an Order.

6.3 By placing an Order and submitting payment information, you represent and warrant that:

- a. you are authorised to use the selected payment method;
- b. the payment information provided is accurate and complete; and
- c. sufficient funds or credit are available to complete the transaction.

7. PAYMENT SECURITY

7.1 Payments are processed by secure third-party payment service providers. Your payment may also be subject to the terms, conditions, security protocols, and privacy practices of the relevant payment provider.

7.2 La Riqueza Global Shop NZ does not store customers' complete credit card or debit card details on its systems.

7.3 We take reasonable steps to protect payment information; however, to the maximum extent permitted by law, we do not warrant that electronic transmission, payment processing, or data storage will be uninterrupted, error-free, or completely secure.

8. FRAUD PREVENTION AND VERIFICATION

8.1 To protect our customers, payment providers, and business, we may undertake reasonable verification, authentication, fraud screening, and security checks before accepting, processing, or dispatching an order.

8.2 Where we reasonably suspect fraudulent activity, unauthorised payment, identity theft, payment misuse, chargeback abuse, or other unlawful or improper conduct, we may, to the extent permitted by law:

- request additional information or identification;
- delay processing while verification is completed;
- refuse or cancel the order;
- notify the relevant payment provider; or
- report suspected unlawful activity to the appropriate authorities where required or permitted by law.

9. CHARGEBACKS

9.1 Before initiating a chargeback, payment reversal, or payment dispute with your financial institution, card issuer, or payment provider, you are encouraged to contact our customer support team so that we may have a reasonable opportunity to investigate and resolve the matter.

9.2 Where a chargeback or payment dispute is initiated in respect of goods that have been dispatched, delivered, or otherwise supplied, we reserve the right to dispute the chargeback and provide transaction records, delivery confirmations, communications, and other supporting documentation to the relevant payment provider or financial institution.

9.3 Nothing in this section limits any rights customers may have under applicable New Zealand law.

10. REFUNDS

10.1 Approved refunds will ordinarily be processed to the original payment method used for the purchase, unless otherwise required by law, impracticable due to payment provider limitations, or agreed by us in writing.

10.2 Refund processing times may vary depending on the customer's financial institution or payment provider.

10.3 Refund eligibility, return requirements, and any related remedies are governed by our Shipping, Returns & Refunds Policy and any non-excludable rights available under the Consumer Guarantees Act 1993, the Fair Trading Act 1986, or other applicable New Zealand consumer protection legislation.

11. BUY NOW, PAY LATER SERVICES

11.1 Where Buy Now, Pay Later services, including Afterpay, Zip, or similar providers, are available at checkout, your use of those services is subject to the separate terms, conditions, fees, eligibility criteria, and privacy practices of the relevant provider.

11.2 Questions relating to repayment schedules, fees, account management, or credit assessments should be directed to the relevant Buy Now, Pay Later provider.

12. PAYMENT DISPUTES AND ERRORS

12.1 If you believe that an incorrect payment has been processed, an unauthorised transaction has occurred, or a payment error has arisen, you must notify us as soon as reasonably practicable so that we may investigate the matter.

12.2 We will use reasonable endeavours to investigate and resolve payment-related concerns promptly and fairly, having regard to applicable law, payment provider rules, and the information available to us.

13. AMENDMENTS TO THIS PAYMENT POLICY

13.1 We may amend, update, or replace this Payment Policy from time to time by publishing the revised version on our Website or otherwise making it available to you.

13.2 Unless otherwise stated, the revised Payment Policy will apply to orders placed after the revised version has been published or made available.

14. CONTACT DETAILS

14.1 All notices, enquiries, communications, or requests relating to this Payment Policy should be directed to La Riqueza Global Shop NZ using the contact details set out below. Communications will be deemed received only when actually received by us, unless otherwise required by applicable law.

Legal Notice Contact Block

Entity: La Riqueza Global Shop NZ

Email: support@lariquezaglobal.com

WhatsApp: +64 21 337 735

Postal Address: 544C Kaikorai Valley Road, Kenmure, Dunedin 9011, New Zealand

Website: www.lariquezaglobal-shop.co.nz

Data Privacy Disclaimer:

Any personal information provided when contacting us will be collected, used, stored, and handled for the purpose of responding to your enquiry, administering this Payment Policy, and complying with applicable legal or regulatory obligations. We will handle personal information in accordance with our Privacy Policy and applicable New Zealand privacy laws.