



Chargeback, Fraud, and Customer Dispute Policy

Chargebacks

We are committed to providing excellent customer service and encourage customers to contact us directly to resolve any concerns before initiating a credit card or debit card chargeback through their financial institution.

If a chargeback is initiated, the customer authorizes Trading Cards Exchange to provide all relevant documentation to the card issuer and payment processor, including but not limited to:

- Itemized sales receipts
- Electronic payment records
- Signed receipts, when applicable
- Surveillance video and photographs
- Customer communications
- Product descriptions
- Store policies
- Proof of pickup or delivery
- Any other documentation supporting the validity of the transaction

Fraudulent, false, or abusive chargebacks may result in:

- Denial of future purchases
- Permanent restriction from conducting business with Trading Cards Exchange
- Collection efforts for unpaid amounts
- Civil remedies permitted under applicable law
- Referral to law enforcement when fraud or theft is suspected

The customer remains responsible for all legitimate charges regardless of any chargeback filed with their financial institution.

Fraud Prevention

Trading Cards Exchange reserves the right to verify customer identity for high-value transactions or when fraudulent activity is suspected. We may request government-issued identification, additional payment verification, or other reasonable documentation before completing a transaction.

Transactions believed to involve stolen payment methods, identity theft, counterfeit currency, altered merchandise, or other fraudulent conduct may be refused, canceled, or reported to law enforcement.

Customer Disputes

If a customer believes an error has occurred, they should notify Trading Cards Exchange as soon as possible so the matter can be reviewed.

Our team will investigate the issue by reviewing available information, including:

- Sales records
- Vendor records, if applicable
- Security camera footage
- Payment records
- Customer communications
- Product condition and authenticity

Every reasonable effort will be made to resolve disputes fairly and promptly.

Returns and Refunds

Approved refunds will be issued only to the original form of payment unless otherwise required by law.

Products that are designated as Final Sale, including but not limited to graded and raw cards, opened trading card products, mystery products, authenticated collectibles, and other items identified at the time of purchase, are not eligible for return or refund unless required by applicable law.

Vendor Sales

Many items sold within Trading Cards Exchange are owned by independent vendors. While Trading Cards Exchange facilitates these sales, the store reserves the sole authority to determine the handling of customer complaints, refunds, and disputes in accordance with store policies and applicable law.

Reservation of Rights

Trading Cards Exchange reserves the right to refuse service, cancel transactions, deny refunds, limit future purchases, or permanently prohibit customers from conducting business with the store when fraud, abuse of store policies, harassment of employees or vendors, or repeated meritless disputes are identified.

Nothing in this policy limits any rights or remedies available to Trading Cards Exchange under applicable federal, state, or local law.