

Payment Policy

Accepted payment methods, payment processing procedures and related terms.

1. Accepted payment methods

CEMOTO currently accepts:

Method	Notes
Major credit and debit cards	Visa, MasterCard, American Express, Discover
PayPal	—
Shop Pay	—
Wire transfer / bank transfer	For approved orders and high-value orders

Available payment methods may **vary depending on your location, order value and risk assessment.**

The main FAQ additionally references **Apple Pay** and **Google Pay** for faster checkout, and lists optional BNPL providers such as Affirm where offered.

All card payments are processed securely through an **encrypted checkout**. Industry-standard **SSL encryption** is used and strict **PCI compliance** standards are followed. **Full payment details are never stored on CEMOTO servers.**

2. Payment authorization

By submitting your payment information at checkout, you **authorize CEMOTO to charge the applicable amount**, including taxes, shipping fees and any additional charges clearly disclosed before purchase.

For card payments, a **temporary authorization hold** may be placed on your account prior to final settlement.

3. Order confirmation and processing

- Orders are **not considered complete** until payment is successfully processed and an **order confirmation email** is issued.
 - CEMOTO reserves the right to **verify payment information** before shipping any order.
 - In cases of suspected fraud, incomplete information or abnormal transactions, the order may be **delayed or canceled**.
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4. Failed, declined or canceled payments

- If a payment is declined, interrupted or reversed, the related order **will not be processed**.
 - CEMOTO is **not responsible** for any bank fees, currency conversion charges or penalties resulting from failed transactions.
 - **Unpaid orders may be automatically canceled** after a reasonable holding period.
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5. Wire transfer / bank transfer terms

- Wire or bank transfer payments are available for **approved customers and high-value orders**.
 - Detailed payment instructions will be provided **after order confirmation**.
 - Orders paid via bank transfer will be processed **only after cleared funds are received**.
 - **Any bank handling fees are the responsibility of the customer**.
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6. Currency, taxes and pricing

- All prices displayed on the website are in **U.S. Dollars (USD)** unless otherwise stated.
 - Applicable taxes, duties and fees will be **calculated and displayed at checkout** where required.
 - CEMOTO is **not responsible** for additional charges imposed by banks or payment providers.
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7. Installments and third-party payment services

If installment or deferred payment options are offered through third-party providers, such services are governed by **their own terms and policies**. CEMOTO is not responsible for disputes arising from third-party payment agreements.

8. Fraud prevention and security

- CEMOTO implements **automated and manual fraud prevention systems** to protect customers and the business.
 - CEMOTO reserves the right to **request additional verification** for suspicious transactions.
 - Orders identified as **high risk may be canceled without prior notice**.
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9. Refunds and chargebacks

- Approved refunds will be issued to the **original payment method** used.
- Chargebacks and payment disputes are handled in accordance with the **Refund Policy** and **Terms of Service**.
- **Abusive or fraudulent chargeback activity may result in account restrictions**.

Refunds are typically processed within **10 business days** after the returned item is received and inspected. If you have not received your refund after 15 business days, contact support@cemotoride.com.

10. Policy updates

CEMOTO reserves the right to **modify this Payment Policy at any time without prior notice**. The latest version published on the website shall apply to all transactions.

11. Contact information

For payment-related questions:

Email: support@cemotoride.com

Related pages

- [Returns & Refunds](#)
 - [Shipping Policy](#)
 - [Privacy & Data](#)
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