

PAYMENT & BILLING POLICY

Company: SIA STEAM SPIRIT
Registration No.: 40203637978
Email: store@steamspirit.eu
Website: www.steamspirit.eu
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WHO WE ARE

This **Payment & Billing Policy** is issued by SIA **STEAM SPIRIT** and applies exclusively to payments for Products purchased through the **STEAM SPIRIT** Online Store. Payments for custom-made or made-to-order prefab sauna modules and project-specific sales are governed by the applicable **General Terms & Conditions of Sale**, Offer/Quotation and related contract documents.

Our aim is to provide a secure and transparent payment experience by explaining the payment methods we accept, how payments are processed, billing procedures and refund processing. This Policy forms part of the Web Store terms and should be read together with the **Distance Sales Agreement**, **Delivery Policy**, **Return & Refund Policy** and **Privacy Policy**.

Company:

SIA STEAM SPIRIT

Registration No.:

40203637978

Registered Address:

Vasaras iela 9–3, Dreiliņi, Stopiņi Parish, Ropaži Municipality, LV-2130, Latvia

Email:

store@steamspirit.eu

Website:

www.steamspirit.eu

Online payments are securely processed by **Stripe Payments Europe, Limited** in accordance with its applicable Terms of Service and **Privacy Policy**.

If you have any questions regarding payments, billing or invoices, please contact us using the details above. We will make every effort to resolve your enquiry promptly and fairly in accordance with applicable European Union and Latvian legislation.

1. PAYMENT & BILLING POLICY

1.1. General

All orders placed in the **STEAM SPIRIT** online store are processed only after successful payment authorization.

1.2. Accepted Payment Methods

1.2.1. Visa

1.2.2. Mastercard

1.2.3. Apple Pay

1.2.4. Google Pay

1.2.5. Other payment methods supported by Stripe, depending on the customer's country.

1.3. Payment Security

All payments are securely processed by Stripe. Payment information is encrypted and handled in accordance with PCI DSS security standards. **STEAM SPIRIT** does not store full payment card details.

1.4. Currency & Pricing

All prices are displayed in EUR. Prices include applicable taxes unless otherwise stated. Delivery charges are shown during checkout where automatic delivery is available; certain oversized or restricted Products may require a separate delivery quotation in accordance with the **Delivery Policy**.

1.5. Order Confirmation

After successful payment, the customer will receive an order confirmation by email. The **purchase agreement** is considered concluded once payment has been confirmed and the order has been accepted.

1.6. Failed Payments.

If payment cannot be authorized, the order will not be processed. Customers may retry the payment or choose another available payment method.

1.7. Refunds

Refunds are handled in accordance with the **STEAM SPIRIT Return & Refund Policy**. Approved refunds are issued to the original payment method. Processing times depend on the card issuer or payment provider.

1.8. Fraud Prevention

STEAM SPIRIT reserves the right to refuse or cancel any order if fraudulent activity or unauthorized payment is suspected.
