



Godmade Payment Policy

Effective as of 1st July 2025

This policy applies to all custom orders, wholesale, and retail purchases.

All prices are in GHS (Ghanaian Cedi) unless otherwise noted. We accept cash, mobile money, bank transfers, and PayPal. Orders must be fully paid before processing and shipment.

General Payment Terms:

Invoices must be paid within 21 working days unless another payment timeframe is specified on the invoice or order. In the event of non-payment by the due date, GodMade Totes reserves the right to request a fixed interest payment amounting to 10% of the sum remaining due. GodMade Totes will be authorised to suspend any provision of services without prior warning in the event of late payment.

If a payment is still outstanding more than sixty (60) days after the due date, GodMade Totes reserves the right to call on the services of a debt recovery company. The client will be responsible for all legal expenses.

1. Custom Orders

All custom or made-to-order requests (e.g., personalised or branded tote bags and t-shirts) are subject to the following payment terms:

- 50% upfront payment before production or processing begins.
- 50% balance payment is due upon pickup or delivery.
- Work on the order will only begin after the initial payment is confirmed to minimise risks associated with custom orders.
- We do not offer returns or refunds for custom orders. However, we may consider return or exchange requests on a case-by-case basis, especially in situations involving manufacturing defects. If you believe your product qualifies, please contact us within 48 hours of delivery with clear photos and a description of the issue.

2. Wholesaler Orders

A. Orders of 30 Units or Less

For registered wholesalers placing small orders:

- No upfront payment required.
- 50% payment is due within 7 days of receiving the goods.
- 100% payment is due within 21 days from the date of purchase or before placing a new order — whichever comes first.
- If outstanding payments exist, additional orders will not be fulfilled until the balance is cleared.

B. Orders Above 30 Units

Due to the increased risk and value involved, larger wholesale orders follow a stricter structure:

For New or Unverified Wholesalers:

- 50% upfront payment before delivery or pickup.
- 50% remaining balance due within 14 days.
- Late payment may incur penalties and restrict future purchases.

For verified or long-term wholesalers (with a good payment history):

- May qualify for flexible terms, such as:
 - o **30% upfront**
 - o **20% within 7 days**
 - o **50% by Day 21**

All flexible terms must be agreed upon in writing and may require a signed credit terms agreement or reference.

4. Retail Orders

- Full payment is required at the time of purchase. Whether in-store or online.
- No partial payments, deposits, or layaway plans are offered for standard retail sales.

5. Sample Orders

- Samples remain our property until sold.
- Payment is due within 7 days after each sale (or no later than Day 30 of the trial).
- Unsold samples must be returned in resalable condition within the 30-day window
- If samples are not returned by Day 30 or are returned damaged, you will be charged the cost price for each affected unit.

6. Late Payments & Penalties

- If payments are not received by the due date, a daily penalty fee may be applied until the balance is cleared.

Repeated late payments will result in the loss of credit privileges.

7. Accepted Payment Methods

- **Cash**
- **Mobile Money:** MTN, Telecel, AirtelTigo
- **Bank Transfer** – Details provided upon invoice
All customers must use their registered name or phone number as the payment reference when making transactions.

8. Refunds & Disputes

- Payments for custom orders are **non-refundable** once production has started.
- In the event of a delivery issue, stock unavailability, or overpayment, the amount may be refunded or credited toward a future order.
- We do not generally offer refunds or returns after a product has been made or dispatched. However, we may consider return or exchange requests on a case-by-case basis, especially in situations involving manufacturing defects.
- Order can also be cancelled up to up-24 hours after payment has been made and if production or shipping has not been confirmed

- If you believe your product qualifies, please contact us within 48 hours of delivery with clear photos and a description of the issue.

Need Support?

For payment confirmations, questions, or assistance, contact us:

- **Phone:** +233 53 7857 651
- **Email:** admin@godmadetotes.com
- **Working Hours:** Monday–Friday, 9:00 AM – 5:00 PM