

J.A. LOGISTICS

REFUNDS & DISPUTE RESOLUTION POLICY

Effective Date: August 2026

Document Version: 1.0

Platform: J.A. Dispatch Web & Mobile System

Entity: J.A. Logistics / J.A. Global Concept

This Refunds and Dispute Resolution Policy ("Policy") sets forth the terms under which **J.A. Logistics** handles order cancellations, fee refunds, claims for damaged or lost items, and payment disputes across the **J.A. Dispatch** platform.

1. Order Cancellation & Refund Eligibility

- **Cancellation Before Rider Assignment:** If a customer cancels a delivery request prior to rider assignment, a **100% full refund** is automatically initiated to the original payment source.
- **Cancellation After Rider Dispatch:** If cancellation occurs after a dispatch rider has been assigned and is en route to the pickup location, a standard processing and dispatch fee may be deducted from the refund amount.
- **Cancellation After Item Pickup:** Once a parcel has been picked up by a courier, the order cannot be cancelled for a full refund. Return delivery charges will apply to safely return the item to the sender.

2. Refund Processing Timelines

All approved refunds are credited back to the original bank account or card used for payment through our authorized payment gateway (Paystack). Standard processing times range between **24 to 48 business hours**, subject to interbank settlement schedules.

3. Damaged or Lost Package Claims

In the rare event of damage, loss, or item tampering during transit:

- **Filing Window:** The sender or recipient must lodge a complaint within **24 hours** of scheduled delivery completion via customer support.
- **Inspection Requirement:** Claims for broken or damaged items require clear photo/video evidence taken upon delivery handover.
- **Compensation Cap:** Validated claims resulting from proven courier negligence are processed under standard logistics indemnity caps, unless higher value coverage was declared during order booking.

4. Failed Deliveries & Unreachable Recipients

If a delivery attempt fails due to incorrect recipient address, wrong phone numbers, or recipient unavailability beyond the 15-minute wait threshold, delivery fees remain non-refundable. Additional delivery attempts or parcel returns to the sender will attract standard mileage fees.

5. Dispute Resolution Process

All operational and payment disputes between users, merchants, and dispatch couriers are governed by the following step-by-step procedure:

- **Internal Escalation:** Parties must submit dispute details to support@jadispatch.com. Our compliance team will review GPS tracking logs, dispatch notes, and payment records.
- **Amicable Settlement:** J.A. Logistics aims to resolve all platform disputes within **3 to 5 business days** through direct mediation.

6. Policy Enquiries & Support

For questions or assistance regarding active refunds or open disputes, contact our support team:

J.A. Logistics Compliance & Claims Desk

Email: support@jadispatch.com | Direct Hotline: Available in J.A. Dispatch App

Operational Headquarters: Benin City, Edo State, Nigeria