

RETURN AND REFUND POLICY

Effective Date: 01.01.2023

1. Return Policy Overview

At Mamlaka Hub and Spoke limited (MHS), we strive to provide seamless and secure payment services to our customers in Kenya. We understand that situations may arise where you need to request a return for a payment made through our platform. This Return and Refund Policy outlines the terms and conditions governing returns and refunds for our digital payment services. Please review this policy carefully before utilizing our services.

2. Eligibility Criteria for Returns

- Returns are only applicable to payments made through our platform for eligible products and services.
- To be eligible for a return, the payment must have been made within the last 90 days. The period of ninety days will begin from the transaction processing date.
- For processing a return and refund request, it is essential to initiate the request within 15 days from the transaction date.
- The payment should not have been successfully processed by the recipient.
- The transaction must adhere to our Terms of Service and all applicable laws and regulations.
- Any applicable fees or charges associated with the payment will be deducted from the refund amount.

3. Return Process

3.1. Initiating a Return and Refund Request:

Contact our customer support team at hello@mam-laka.com / Tel: +254739567904 To request a refund. You should start the process within 15 days from the transaction date. After starting the process, make sure to send in the completed request form and any required documents within the 15 days. You will need to provide the following information :

- Payment reference number
- Transaction Date
- Reason for the return
- Any relevant supporting documents

3.2. Verification: Upon receipt of your return and refund request, our team will carefully review the provided information to assess the eligibility of the transaction for a refund. Additional documentation or clarification may be requested to facilitate an efficient process.

3.3. Processing the Return: If the return is approved, we will process the refund within 3-10 business days. Refunds will be processed using the same payment method used for the original transaction. Please note the following:

The duration for processing refunds may vary based on the payment method and financial institutions involved.

Any fees or charges imposed by third parties during the refund process (such as banks or payment gateways) will be subtracted from the refund amount.

Refunds will be processed as per transaction currency and will be contingent upon the prevailing exchange rates during processing.

4. Exclusions:

- Returns are not applicable to payments that have already been successfully processed by the recipient. In such cases, customers are advised to directly contact the recipient to resolve any disputes

- Certain transactions may be considered non-refundable. It's essential to carefully review the terms and conditions of each transaction before proceeding to ensure a clear understanding of the refund policy for that specific transaction.

6. Modifications to the Return Policy:

Mamlaka Hub & Spoke reserves the right to modify, amend, or update this Return and Refund Policy at its discretion without prior notification. The revised policy will be accessible on our website, along with the date of the latest revision

By using our payment services, you agree to abide by the terms and conditions outlined in this Policy.

5. Contact Us:

If you have any questions or concerns about our return and refund policy, please feel free to reach out to our customer support team at hello@mam-laka.com/ Tel: +254739567904