

GENERIC COMMERCE COMPANY – COMPREHENSIVE POLICY DOCUMENT (KSA REGION)

Effective Date: January 1, 2025

Version: 3.0

INTRODUCTION

This Comprehensive Policy Document outlines the operational, legal, logistical, financial, and compliance frameworks governing Generic Commerce Company within the Kingdom of Saudi Arabia (KSA).

It has been crafted in alignment with:

- KSA Consumer Protection Law
- KSA Personal Data Protection Law (PDPL)
- ZATCA VAT Regulations (15% Standard Rate)
- E-Commerce Law of Saudi Arabia
- Local courier partner SLAs (Aramex, SMSA, SPL)

Our mission is to ensure transparency, service reliability, and full compliance within all commercial operations across the Kingdom.

SECTION 1 — SHIPPING & DELIVERY POLICY

1.1 Delivery Coverage

Generic Commerce Company delivers to all 13 major regions in KSA, including but not limited to Riyadh, Jeddah, Dammam, Mecca, Medina, Tabuk, Abha, Al-Kharj, Al-Qassim, Jazan, Najran, and remote areas.

1.2 Delivery Service-Level Tiers

Tier 1 Cities (Riyadh, Jeddah):

- Same-Day Delivery for orders placed before 2:00 PM AST.
- After 2:00 PM, next-business-day delivery applies.
- Premium Express Delivery available for an additional 15 SAR.

Tier 2 Cities (Dammam, Mecca, Medina, Khobar):

- Standard SLA: 2–3 business days.
- Weather-related delays may extend timelines.

Tier 3 / Remote Areas:

- Delivery may require 5–7 business days depending on courier accessibility.

1.3 Shipping Fees

- Standard Shipping: 25 SAR for orders below 300 SAR.
- Free Shipping: Orders above 300 SAR.
- Premium Express: 15 SAR extra.
- Oversized Items: Additional 30 SAR handling fee.

1.4 Cash-on-Delivery (COD) Fees

- COD surcharge: 20 SAR (non-refundable).
- COD availability limited for high-risk or previously rejected COD accounts.

1.5 Failed Delivery Attempts

Couriers attempt delivery three times. After failure:

- Prepaid Orders: Returned to warehouse; customer pays new shipping fee to reship.
- COD Orders: Account risk score updated; COD privilege may be revoked.

1.6 Delivery Verification

Customers must verify:

- Address accuracy (pin location)
- Working contact number
- ID verification for high-value shipments above 5,000 SAR

SECTION 2 — RETURN, REFUND & REPLACEMENT POLICY

2.1 General Return Window

KSA Customer Law guarantees the right to return within:

- 15 days for most categories
- 7 days for electronics, provided packaging is sealed

2.2 Eligible Categories

Returnable:

- Electronics (sealed)
- Fashion items (unused, unwashed)
- Accessories
- Home & Living products

Non-returnable (by KSA law):

- Opened beauty products
- Underwear, lingerie, swimwear
- Used perfumes
- Personalized items
- Perishables

2.3 Damaged or Defective Items

Must be reported within 24 hours with photos and unboxing video for courier insurance validation.

2.4 City-Based Return Flow

Riyadh:

- VIP pickup within 24 hours, free of charge.

Other Cities:

- Prepaid AWB provided; customer drops at SMSA/Aramex location.

2.5 Refund Processing Times

- Card Payments: 5–14 business days
- Apple Pay / Mada: 3–10 business days
- COD Orders: Store credit or bank transfer (requires matching IBAN)
- VAT Refund included except shipping/COD unless the fault is ours.

2.6 Replacement Policy

Replacements approved if:

- Wrong item shipped
- Item arrives damaged
- Size mismatch (fashion only)

SECTION 3 — PAYMENT POLICY

3.1 Accepted Payment Methods

- VISA / MasterCard
- Mada
- Apple Pay
- Tamara (BNPL)
- COD (conditions apply)

3.2 Bank Transfer Fraud Prevention

For transfers above 5,000 SAR, we may request:

- National ID
- Matching IBAN confirmation
- Proof of payment screenshot

3.3 Chargeback Policy

In accordance with KSA banking rules:

- False claims may result in account suspension.
- Valid claims processed according to bank investigations.

SECTION 4 — PRIVACY, DATA PROTECTION & SECURITY (PDPL COMPLIANT)

4.1 Data We Collect

- Name, email, phone
- Address, delivery notes
- Payment method metadata
- Device & IP for fraud prevention

4.2 How Data Is Used

- Order fulfillment
- Courier handover
- Anti-fraud screening
- Marketing (opt-in only)

4.3 Data Retention

- Order metadata retained for 10 years (ZATCA audit compliance)
- Personal info deleted upon request unless legally required to retain

4.4 Third-Party Data Sharing

Limited to:

- Couriers
- Payment gateways

- Fraud prevention providers

We do NOT sell personal data.

SECTION 5 — WARRANTY & PRODUCT LIABILITY

5.1 Electronics Warranty

All electronics include minimum 1-year warranty per KSA regulations.

5.2 Warranty Claim Procedure

Requires:

- Original packaging
- Warranty card (if included)
- IMEI/serial verification

5.3 Manufacturer Responsibility

Defects caused by wear-and-tear or misuse are not covered.

SECTION 6 — FRAUD PREVENTION & ACCOUNT SECURITY

6.1 High-Risk Account Detection

System flags:

- Multiple rejected COD shipments
- Repeated delivery failures
- Mismatched IBAN details
- Suspicious device fingerprints

6.2 KSA Cybersecurity Guidelines

All systems adhere to:

- NCA (National Cybersecurity Authority) Framework
- SSL encryption standards
- OTP verification

SECTION 7 — WAREHOUSE & ORDER PROCESSING POLICY

7.1 Order Processing Stages

1. Tokenization of payment
2. Inventory allocation
3. Packaging (sealed, CCTV monitored)
4. Handover to courier
5. Tracking activation

7.2 Warehouse Quality Control

Each item undergoes:

- Physical inspection
- SKU verification
- Weight accuracy check (courier requirement)
- Tamper-proof sealing

7.3 Lost Packages

If the courier confirms loss:

- Customer receives full refund or replacement.
 - Claim filed through courier's insurance.
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SECTION 8 — CUSTOMER SUPPORT & ESCALATIONS

8.1 Operating Hours

Support available 24/7 via:

- Email: support@genericcommerce.sa
- Phone: 9200-00000
- Live Chat (App + Website)

8.2 Escalation Levels

Level 1: Support Agent

Level 2: Case Specialist

Level 3: Compliance Officer

Level 4: Legal Department (if required)

SECTION 9 — LEGAL, COMPLIANCE & GOVERNMENT REGULATIONS

9.1 ZATCA Requirements

All invoices comply with:

- Phase 2 E-Invoicing Integration
- QR Code requirements
- VAT transparency

9.2 Consumer Rights Law (KSA)

Customers may escalate disputes to:

- Ministry of Commerce (MOC)
- Consumer Protection Portal

9.3 Blacklisting Policy

Severe violations may result in:

- Permanent account ban
- COD restriction
- Reporting to relevant authorities (fraud)

SECTION 10 — FINAL NOTES

This document will be updated annually or upon major regulatory changes within KSA.

Generic Commerce Company is committed to compliance, transparency, and best-in-class customer experience.