

ZoyaProcurement Ventures – Refund & Policy Agreement

Effective Date: October 10, 2025

Last Updated: October 10, 2025

Welcome to Zoya Procurement (“Zoya,” “we,” “our,” “us”). This Refund and Policy Agreement explains our policies on refunds, cancellations, payment handling, and user responsibilities regarding the use of the Zoya Procurement platform, available through our website and mobile applications.

By accessing or using Zoya Procurement, you agree to the terms of this Refund and Policy Agreement in addition to our Terms of Service and Privacy Policy.

1. Scope of Service

Zoya Procurement facilitates connections between buyers and verified suppliers, enabling requests for quotations, bids, invoicing, and digital procurement management. Zoya does not manufacture, store, or ship products. All transactions are between buyers and suppliers directly.

2. Payment & Billing

Payments on the platform are processed through third-party payment gateways. Users agree to provide accurate billing details and ensure sufficient funds for successful transactions. Zoya does not retain or have access to full payment card details; these are handled securely by our payment partners.

3. Refund Policy

3.1 Platform Service Fees

Zoya’s service fees (such as subscription, verification, or transaction fees) are non-refundable, except in the following cases:

- Duplicate payments due to technical error.
- Erroneous charges caused by verified platform malfunction.

Refund requests for platform-related fees must be submitted within 7 business days of the transaction date via zoyaprocurementcompany@gmail.com.

3.3 Subscription Cancellations

Monthly or annual subscriptions may be canceled anytime, but refunds are only provided if:

- The request is made within 3 days of initial purchase or renewal, and
- No substantial platform services have been utilized during that period.

3.4 Approved Refund Processing

Once approved, refunds are processed within 10–15 business days to the original payment method, depending on your bank or payment processor.

4. Non-Refundable Circumstances

Refunds will not be granted if:

- The product/service was delivered as described.
- The user failed to provide necessary details or confirmation for an order.
- Fraud, chargeback abuse, or repeated refund requests are detected.

5. Dispute Resolution

Zoya Procurement encourages all users to resolve disputes amicably through the platform's Dispute Center. If unresolved, disputes may be escalated according to our Terms of Service, Section 11 (Dispute Resolution & Arbitration).

6. Policy Updates

We may modify this Refund and Policy Agreement from time to time. Continued use of the platform after an update means you accept the revised version.

7. Contact Us

For refund requests or questions about this policy, contact us:

Zoya Procurement Company

Email: zoyaprocurementcompany@gmail.com

Website: <https://www.zoyaprocurement.com>

Office Address: Lagos, Nigeria

By using Zoya Procurement, you acknowledge that you have read, understood, and agree to be bound by this Refund and Policy Agreement.