

## Platform-Wide Policy Highlights for Mbaay Global Marketplace

### 1. Vendor Return Policy Requirement

- All vendors **must upload** their specific return/refund policy on their store page.
- This policy must **meet or exceed Mbaay's minimum standards**.
- Vendors who do not provide a valid return policy will be required to **use Mbaay's default policy**.

### 2. Mbaay Default Return Window

- Buyers may request returns within **7 days of delivery**.
- Exceptions (e.g., perishable or personal items) must be clearly stated by the vendor.

### 3. Return Eligibility

Returns are eligible if:

- The product is **damaged or defective** upon arrival.
- The product is **significantly different** from what was described.
- The wrong product was delivered.
- The product is **unused** and in its **original packaging** (unless defective).

### 4. Refunds & Dispute Resolution

- Refunds will be processed via **Mbaay's escrow system**.
- Funds are released to the vendor **only after** order confirmation or lapse of the dispute window.
- In case of a dispute, Mbaay acts as a **neutral mediator** to verify claims and issue refunds where necessary.

### 5. Return Process

- Buyers initiate returns via their order dashboard.
- Mbaay notifies the vendor and provides a return tracking link.
- Once the product is received and verified by the vendor, a refund is triggered from the escrow.
- If there's a disagreement, Mbaay's dispute resolution team investigates within **3–7 business days**.

### 6. Shipping Costs

- If the vendor is at fault, **return shipping costs** are covered by the vendor.
- If the buyer changed their mind, the **buyer pays the return cost** (provided the vendor accepts such returns).

### 7. Policy Display

- All return policies are displayed on vendor store pages.
- Mbaay will also provide a centralised **"Returns & Disputes" help centre** for platform-wide guidelines.