Document 5.2: Dispute Resolution, Credits, and Refund Protocols

Filename: `BILLING_2025_Disputes_Refunds_SOP.pdf`

1.0 RIGHT TO WITHHOLD DISPUTED AMOUNTS In accordance with 2025 Consumer Protection Acts, customers have a legal right to withhold payment for **disputed portions** of an invoice without facing service suspension, provided that:

1. The undisputed portion is paid in full by the due date.

2. The dispute is logged with the provider at least **5 business days** before the next billing cycle begins.

2.0 AUTOMATIC OUTAGE CREDITS (SLA)

- **Trigger:** Any verified terrestrial internet outage lasting **24 consecutive hours** or more.

- **Calculation:** `(Total Monthly Base Fee / 30) * Number of Outage Days`.

- **Processing:** Credits must be applied automatically to the next billing cycle. If the system fails to apply the credit, agents must use the manual override code `OUTAGE_CREDIT_2025`.

3.0 REFUND ISSUANCE AND FINAL BILLS

- **Overpayment:** Credits resulting from account overpayment or hardware returns must be refunded to the original payment method within **15 business days** of account closure.

- **Refund Thresholds:** Credits under $10.00 may be held on the account for future use; credits over $10.00 must be proactively refunded upon request.

4.0 ARBITRATION AND CLASS ACTION WAIVERS Per 2025 statutory amendments (e.g., Bill 4), any clause in a consumer contract that prohibits a customer from joining a class action or forces them into mandatory binding arbitration for "low-value claims" is considered **void and inoperative**. Customers retain the right to seek resolution through small claims court regardless of the contract language.