**NOTE: Please do not copy and paste this on your website. It is only a sample and your policy should depend on your business, market and process. Please be informed that the below policy are required to protect your company from any disputes or chargeback.**

**DELIVERY/ SHIPPING POLICY** - Disclose how the service/product will reach your customers and should have the following statements:

For Products:

* Shipping Policy should mention the process of shipping the items/goods (ex; by courier)
* Where do you deliver?
* The time duration for the shipment to reach the customer local and International Market
* Delivery Charge if there is any

**Multiple Shipment/ Orders / Bookings**

* + Recommended Statement when applicable

‘’The multiple booking/orders/shipments may result in multiple postings to the cardholder’s monthly statement’’

* + Shipping Policy should mention the process of shipping the items/goods (ex; by courier)
  + The time duration for the shipment to reach the customer local and International Market
  + Delivery Charge if there is any
  + and if not applicable

‘’We do not accept multiple booking or orders.’’

**Very Important NOTE: In Delivery Policy, Customer can request disputes or chargeback within 36 months. Please keep a proof of delivery receipt signed and/ or received by your customer.**

**Refund Policy -** must detail the return, refund, and cancellation policy clearly on the Website to inform Cardholders of their rights and responsibilities

Like the following:

* The wrong product was sent by the merchant.
* The product is defective.
* The product was damaged in shipping.
* The product is tampered.

\*Should be mentioned on the website

‘’Refunds will be done only through the Original Mode of Payment”

**For No Refund Policy-** this must be very clearly communicated to Cardholders before the purchase decision is made, to prevent misunderstanding and disputes.

**Sample:**

We accept returns within 7 days of receipt, only if their delivery packaging has not been opened or the products are damaged or wrong product. Please notify us and return the box in its original packaging. In such instances, we will endeavor to send you another or refund the payment.

We can only accept returns of products that have not been tampered with, are sealed and remain in the original packaging. If all these conditions are met, please ship your products back to us using a registered courier service and we will issue a full refund. Please note that we reserve the right to refuse any returned shipments if the product has been used or tampered with. Shipping & Handling fees are non-refundable.

**Cancellation Policy**

The conditions under which cancellation will be allowed has to be mentioned.

Sample:

Customer can cancel their order within 24 hours; refunds will be made back to the payment solution used initially by the customer. Please allow for up to 45days for the refund transfer to be completed.