

Returns, Refunds & Cancellations Policy

Version 1.0

Effective 16 September 2026

1. Purpose

Market360 Limited ("Market360", "we", "us" or "our") provides digital commerce technology through which customers can place orders with participating retailers and retailers can manage those orders.

This Returns, Refunds & Cancellations Policy explains the general framework for cancellations, returns, refunds and order disputes relating to transactions carried out through Market360.

Participating retailers remain the sellers of the goods purchased through their respective storefronts and are responsible for their products and fulfilment obligations.

Retailers may maintain their own return, cancellation and refund terms, subject to this Policy, Market360 platform requirements and applicable law.

2. Retailer-specific policies

Because participating retailers operate different types of businesses and sell different categories of products, return and cancellation terms may differ between retailers.

A retailer may determine matters such as:

- whether change-of-mind returns are accepted;
- the applicable return period;
- how quickly a customer should report an incorrect or damaged delivery;
- cancellation cut-off points;
- conditions for returning unused goods;
- categories that are ordinarily not eligible for change-of-mind returns;
- exchange options;
- return arrangements; and
- other reasonable conditions applicable to its products.

Where applicable, these terms should be made available to customers through the Market360 interface.

Market360 provides the technology through which retailer-specific policies may be configured, displayed and administered.

3. Applicable consumer rights

A retailer's own policy cannot remove or restrict a consumer right that applies under Nigerian law.

Where applicable law gives a customer a right to cancel an order, return goods, obtain a repair or replacement, receive a refund or obtain another remedy, that right takes precedence over any inconsistent retailer policy.

Nothing in this Policy is intended to limit any mandatory right available to a consumer under applicable Nigerian consumer-protection law.

4. Order cancellations

Whether a customer can cancel an order ordinarily depends on:

- the retailer's cancellation policy;
- the stage reached in fulfilment;
- whether goods have already been prepared or dispatched;
- whether the products are personalised, perishable or otherwise time-sensitive; and
- any rights available to the customer under applicable law.

Where cancellation remains available, the customer may request cancellation through the applicable Market360 or retailer channel.

A retailer should not impose a cancellation restriction that conflicts with mandatory consumer rights.

5. Cancellation before fulfilment

Where an order is cancelled before the retailer has materially commenced fulfilment, the retailer should process the cancellation in accordance with its disclosed policy and applicable law.

Where payment has already been made and a refund is due, the appropriate refund should be initiated through the applicable payment or transaction process.

6. Retailer unable to fulfil an order

If a retailer cannot fulfil all or part of a confirmed order because, for example:

- the product is unavailable;

- the required quantity is unavailable;
- the retailer cannot fulfil within the agreed conditions;
- the product is discovered to be unsuitable for sale; or
- another retailer-side issue prevents fulfilment.

The customer should be informed as soon as reasonably practicable.

The customer should not be charged for goods that the retailer does not supply.

Where the customer has already paid for affected goods, the appropriate refund or adjustment should be made.

7. Partial fulfilment

Where only part of an order can be fulfilled, the customer should be informed of the affected items.

Any amount paid for items that are not supplied should be adjusted or refunded as appropriate.

Material substitutions should not be made without customer approval where the substitute differs materially in product, brand, size, quantity, specification or price.

8. Returns

Return eligibility will depend on:

- the retailer's published return policy;
- the nature of the goods;
- the reason for the return;
- the condition of the goods;
- the time elapsed since delivery; and
- applicable consumer-protection requirements.

Retailers should clearly communicate their applicable return terms to customers.

A retailer's return policy does not override mandatory rights relating to defective, unsafe, materially misdescribed or otherwise non-compliant goods.

9. Change-of-mind returns

A participating retailer may establish its own policy regarding returns where the customer has simply changed their mind.

The retailer may specify:

- whether such returns are accepted;
- the applicable return period;
- condition requirements;
- packaging requirements;
- eligible and excluded product categories; and
- any lawful return costs.

Market360 does not impose one universal change-of-mind return period on all participating retailers.

10. Perishable and time-sensitive goods

Fresh food, groceries and other perishable or time-sensitive products may not be suitable for ordinary change-of-mind returns after delivery because of their nature.

Participating retailers may establish appropriate return conditions for these products.

However, this does not prevent a customer from raising an issue where goods are:

- spoiled;
 - expired;
 - contaminated;
 - unsafe;
 - materially damaged;
 - materially different from what was ordered; or
 - otherwise non-compliant with applicable consumer rights.
-

11. Health, hygiene and other sensitive products

Retailers may apply appropriate restrictions to change-of-mind returns for products whose resale could create health, hygiene, safety or regulatory concerns.

Such restrictions must be clearly communicated and must remain consistent with applicable law.

A hygiene or category restriction cannot be used to avoid responsibility for goods that were defective, unsafe, expired, materially misdescribed or otherwise unlawful when supplied.

12. Incorrect, missing or damaged products

Customers should report circumstances such as:

- an incorrect product;
- a missing item;
- an incorrect quantity;
- visible damage;
- an expired product;
- a defective product;
- materially incorrect specifications; or
- another significant difference from the confirmed order.

The relevant retailer may specify a reasonable reporting period for such issues, particularly where the nature of the product requires prompt inspection.

That reporting period does not extinguish any statutory right that continues to apply after the retailer's normal operational reporting window.

13. Defective or unsafe goods

Where goods fail applicable quality or safety requirements, the customer's rights are governed by applicable law in addition to any retailer warranty or return policy.

A retailer should not describe a short operational reporting window as eliminating rights that the customer may retain under applicable law.

14. Evidence of an issue

Where reasonably necessary to investigate an issue, a customer may be asked to provide information such as:

- photographs;

- video;
- packaging;
- product labels;
- batch or expiry information;
- details of missing items;
- delivery information; or
- other reasonable evidence relevant to the complaint.

Evidence requirements should be reasonable and proportionate to the issue being investigated.

Failure to provide evidence should not automatically defeat a claim where the circumstances can reasonably be established by other available information.

15. Refunds

Where a refund is due, the amount will depend on the circumstances of the transaction.

A refund may relate to:

- the full order;
- specific unfulfilled items;
- incorrect or rejected items;
- returned goods;
- an applicable delivery charge; or
- another amount properly due to the customer.

A refund should not include amounts relating to goods or services that were properly supplied unless the applicable retailer policy, Market360 rule or law requires otherwise.

16. How refunds are processed

Market360 does not operate a customer or retailer wallet for storing refunded funds.

Where payment was made electronically through a supported payment service provider, an approved refund may be processed using the appropriate payment-provider or transaction workflow.

Where another payment method was used, the relevant retailer and payment arrangement will determine the appropriate refund method.

Actual receipt of a refund may depend on processing times of the relevant payment provider, bank or financial institution.

17. Market360 service fees

Where a Market360 service fee applies to a transaction, the treatment of that fee following a cancellation, return or partial fulfilment will be determined by the applicable Market360 service-fee rules disclosed for the transaction.

A retailer does not independently determine whether a Market360 service fee is refundable.

Any applicable service-fee treatment should be communicated to the customer as part of the relevant transaction terms.

18. Delivery charges

Whether a delivery charge is refundable will depend on factors including:

- whether delivery occurred;
- why the order failed;
- whether the retailer or customer caused the failed delivery;
- the retailer's disclosed delivery terms; and
- applicable law.

Where a delivery service was not provided because the retailer could not fulfil the order, the customer should not ordinarily bear a charge for a delivery that did not occur.

19. Complaints and disputes

Market360 may provide the technology through which customers:

- report an issue;
- provide supporting information;
- communicate with the retailer;
- view the status of a complaint;
- receive a proposed resolution; and
- track an applicable refund or adjustment.

The retailer remains primarily responsible for resolving complaints concerning its products and fulfilment.

Market360 may facilitate communication, maintain transaction records and provide escalation workflows where appropriate.

Market360's involvement in this process does not make Market360 the manufacturer or seller of the retailer's goods.

20. Unresolved disputes

Where a complaint cannot be resolved directly with the retailer, the matter may be escalated through available Market360 support channels.

Market360 may review relevant platform records and facilitate further communication between the parties.

Nothing in this Policy prevents a customer or retailer from exercising any right to seek redress from the Federal Competition and Consumer Protection Commission, another competent regulator, a court or another lawful dispute-resolution mechanism.

21. Fraudulent or abusive claims

Customers must provide truthful information when making a return, refund or cancellation request.

Market360 and participating retailers may investigate suspected fraudulent, duplicate, fabricated or abusive claims.

Reasonable action may be taken against misuse of the Platform, but fraud-prevention measures must not be used to avoid legitimate consumer claims.

22. Retailer obligations

Participating retailers are responsible for:

- publishing accurate return and cancellation terms;
- keeping those terms current;
- responding to customer complaints within a reasonable period;
- honouring valid refunds, replacements or other remedies;

- complying with applicable consumer-protection requirements; and
- cooperating with reasonable Market360 dispute-resolution workflows.

Market360 may restrict or suspend retailers that repeatedly fail to meet applicable platform or legal requirements.

23. Market360's technology role

Market360 provides the infrastructure through which retailer policies and order-resolution workflows may be presented and administered.

Market360 does not independently determine each retailer's:

- change-of-mind return period;
- ordinary return window;
- category exclusions;
- operational complaint-reporting period;
- exchange policy; or
- retailer-funded commercial concessions.

Those matters are determined by each retailer within the limits of applicable law and Market360 platform requirements.

24. Changes to retailer policies

Where a retailer changes its return, refund or cancellation terms, the updated terms should apply prospectively as appropriate.

A retailer should not retrospectively change the terms applicable to an existing order in a manner that materially disadvantages the customer.

Market360 may retain relevant policy and transaction records to establish the terms applicable to a particular order.

25. Changes to this Policy

Market360 may update this Policy from time to time to reflect changes to:

- the Market360 Platform;

- regulatory requirements;
- applicable law;
- payment or fulfilment processes; or
- our dispute-management framework.

The current version and its effective or last-updated date will be made available on the Market360 website.

26. Contact

Customers or retailers may contact Market360 regarding an order-resolution issue at:

Market360 Limited

RC 9623847

Plot 1184, Extension Layout, Gwagwalada, Abuja, FCT 900003, Nigeria

Email: info@market360.africa

WhatsApp: 0913 222 9393