

GetJabb

Refund, Cancellation and Dispute Policy

This Refund, Cancellation and Dispute Policy (this "Policy") forms part of, and is incorporated by reference into, the GetJabb Terms and Conditions of Service (the "Terms") entered into between YESGUDARSTOR TECHNOLOGIES LTD ("Company", "GetJabb", "we", "us" or "our") and each User of the GetJabb platform (the "Platform"). Capitalised terms used but not defined in this Policy have the meanings given to them in the Terms. This Policy applies to all Engagements booked, paid for, cancelled or disputed through the Platform, in respect of the protected labour payment flow operated through PayScrow. Materials and transport payments made directly between the parties are outside GetJabb's payment protection, as described in Clause 8 of the Terms and in this Policy.

This Policy does not create any obligation on GetJabb to act as guarantor, insurer, employer or principal in respect of any Engagement, and does not limit GetJabb's rights under the Terms, including its rights to suspend Accounts, withhold payments pending investigation, or refer matters to the Escrow Provider or to a competent authority.

1. PURPOSE AND SCOPE

1.1 This Policy sets out how cancellations, rescheduling, no-shows, refunds and disputes are handled in connection with Engagements formed between Workers and Requesters on the Platform. It covers: (a) cancellation before and after arrival or commencement of work; (b) review of work properly delivered; (c) the exclusion of direct materials and transport payments from GetJabb's payment protection; (d) release and withholding of funds held by the Escrow Provider; (e) evidence, review, appeals and settlement; and (f) circumstances in which a full labour refund, partial refund or Worker award applies.

1.2 This Policy applies to protected labour payments made through the Platform via PayScrow. Direct materials and transport payments and other off-platform payments are not eligible for a GetJabb-administered refund. Users may nevertheless report suspected fraud, threats or other misconduct for Platform-level investigation and Account action, consistent with Clause 7.2 of the Terms.

1.3 GetJabb is a facilitator of discovery, booking, payment administration and dispute support. It is not a party to the underlying Engagement and does not guarantee the quality, legality or adequacy of work performed. Decisions made under this Policy relate solely to the administration of funds held in escrow, Platform-level account standing, and the use of Platform tools, and are without prejudice to either party's right to pursue other remedies available at law.

2. GENERAL PRINCIPLES

2.1 All labour Task payments must be made through the Platform via PayScrow in accordance with Clause 7.2 of the Terms. Funds paid by a Requester are held by the Escrow Provider and released in accordance with this Policy and the Escrow Provider's own procedures referenced in Clause 7.4 of the Terms.

2.2 Users must keep all negotiation, quotations, scope changes, cancellation requests and dispute communications within the Platform so that a complete record exists to support any refund or dispute decision. Evidence provided outside the Platform (for example, by phone or in person) may not be capable of being considered.

2.3 Where a Worker must change or cancel a Task, or considers the posted scope to be unsafe or materially different from what was agreed, the Worker must use the in-app change, cancellation or dispute process contained in this Policy, rather than proceeding unilaterally or cancelling outside the Platform.

2.4 A Worker must not mark a Task as complete before the agreed work is actually complete. A Requester must not unreasonably withhold completion confirmation for work that has been properly delivered in accordance with the agreed scope, as set out in Clause 6.3 of the Terms. Unreasonable withholding of completion confirmation may itself be treated as grounds for a Worker award following staff review and the applicable appeal and settlement process.

2.5 While a dispute is open, funds relating to that Task may remain held in the Escrow Account pending review of the evidence submitted by both parties, in accordance with Clause 6.4 of the Terms. An open case does not itself confirm a payment hold. The Task record distinguishes a hold awaiting confirmation from a hold confirmed by the Escrow Provider. GetJabb does not authorise settlement of unreleased disputed funds until the applicable review and appeal process has concluded.

3. LABOUR PAYMENTS AND DIRECT PAYMENTS

3.1 Labour Task payments are handled through the protected PayScrow flow. Materials and transport payments are agreed and made directly between the relevant parties outside that flow.

3.2 For labour Tasks, payment is made through the protected PayScrow flow. A Requester is not charged merely for posting a Task. Funding occurs when the Requester selects a Worker and completes the relevant hosted checkout, in accordance with Clause 6.1 of the Terms. An unfunded Task has no funded payment to refund. An existing reserved or funded agreement retains its recorded terms and is not retrospectively repriced by a later policy or fee change.

3.3 Materials and transport amounts do not form part of the PayScrow labour principal, Platform fee calculations, Worker commissions or labour refund allocations. GetJabb does not collect, hold or settle those direct payments.

4. CANCELLATION BEFORE AND AFTER ARRIVAL

4.1 A Requester or a Worker may request cancellation of a confirmed Task using the in-app cancellation function. The applicable outcome depends on actual arrival, any work properly delivered and the evidence reviewed under this Policy.

4.2 Where a Requester cancels a confirmed Task before the Worker's actual arrival, the Requester will normally be entitled to a full refund of the labour amount held in escrow. This includes cancellation while the Worker is on the way. Travel or short notice alone does not reduce that labour refund. Where arrival or commencement of work is disputed, the available evidence is referred for staff review. The Requester Service Fee is treated separately under Clause 12.

4.3 Where a Requester cancels after the Worker's claimed arrival or commencement of work, GetJabb staff review the reason and available evidence before determining the financial outcome. For ordinary unjustified cancellation after verified arrival, the labour principal is normally divided equally between the Requester and the Worker, before the applicable Worker commission. An arrival status or photograph alone does not establish entitlement. A justified complaint about refusal, defective work, identity or conduct is assessed under this Policy; useful partial work is assessed under Clause 7.3.

4.4 Where a Worker cancels a confirmed Task, the reason for cancellation and evidence of any useful agreed work are subject to staff review. Where no useful agreed work or other entitlement is established, the Requester is entitled to a full labour refund. Where useful agreed work has been properly delivered, any Worker award and the balance refundable to the Requester are determined under Clause 7.3. Worker cancellation does not, of itself, establish an automatic right to payment.

4.5 Repeated or late cancellations by a Worker may be treated as a breach of these Terms and may affect that Worker's Account standing, Listing visibility, or eligibility to use the Platform, in accordance with Clauses 3.4 and 17.2 of the Terms.

5. NO-SHOWS

5.1 Where a Worker fails to arrive or commence a confirmed Task within the timeframe agreed and without reasonable prior notice (a "Worker No-Show"), the Requester will be entitled to cancel the Engagement with a full refund of the labour amount held in escrow, subject to review of any disputed facts. A Worker No-Show may be treated as a breach of these Terms. The treatment of the Requester Service Fee is set out separately in Clause 12 and the applicable Fee Schedule.

5.2 Where a Requester, or an authorised person at the agreed location, is not available to admit the Worker or receive the agreed service at the confirmed time without reasonable prior notice (a "Requester No-Show"), the Worker may record the issue through the Platform, supported by evidence such as location data, time-stamped messages or photographic evidence. GetJabb staff review the evidence and any complaint before determining whether the ordinary verified-arrival allocation in Clause 4.3 applies or useful work is assessed under Clause 7.3.

5.3 Where staff confirm that the Worker who arrives is not the registered or verified Worker, work must not continue and the Requester is entitled to a full labour refund through the applicable review and settlement process. Account action is considered separately. Staff may record that the person matches, does not match, or that the evidence is unclear, and communicate the finding and a short reason to both parties. Unclear evidence remains under review. A matching identity, an honest mistake or silence does not, of itself, prove deliberate dishonesty. Work may resume only following valid staff clearance and the Requester's agreement, after other unresolved concerns have been addressed. Permission to resume does not authorise release of funds. A substantiated failure of required arrival verification is subject to staff review; missing a deadline alone does not determine the outcome.

6. RESCHEDULING AND SCOPE CHANGES

6.1 Users may discuss rescheduling or a change of scope through the Platform. A Worker must not assume that a conversation changes an accepted labour price or the recorded payment terms. Where the available Platform process does not support the proposed change to a funded

agreement, the parties should contact GetJabb support for review. Existing funds are not automatically transferred to a replacement Worker or a different Task.

6.2 A Worker must not begin work that is materially different from the agreed scope without the Requester's agreement and completion of any applicable Platform review or change process. Work performed outside the agreed scope without that agreement may not be eligible for additional payment.

7. COMPLETION, RELEASE OF FUNDS AND REFUND OUTCOMES

7.1 On a Requester's confirmation that a Task has been completed satisfactorily, the labour amount held in escrow, less the applicable Worker commission and any other lawful deduction disclosed in the accepted transaction terms, is eligible for release through PayScrow. Where a payment dispute remains open, completion is dealt with through staff review and the supported settlement process. A release instruction does not confirm that the Worker has received cleared funds.

7.2 Where a Requester does not confirm completion, or a party disputes whether the work is complete, either party may seek review through the Platform. Silence or expiry of a response deadline does not, by itself, authorise release of disputed funds or establish that the work has been accepted.

7.3 Where a Task is only partially completed, GetJabb staff assess the value of the agreed work actually and properly performed, having regard to the agreed scope, documented milestones, evidence and usable results. There is no automatic minimum award merely for arrival or time spent. Any Worker award reflects the useful agreed work or other entitlement established on review, with the balance refunded to the Requester and the applicable commission deducted from the gross Worker award. Refusal to perform the agreed work with no useful work delivered normally results in a full labour refund. Defective or out-of-scope work is assessed for an agreed safe correction, a refund or an award for useful work. Correction requires the Requester's agreement. Serious misconduct may require work to stop and a separate safety investigation; the financial outcome and Account action are determined separately.

7.4 Refunds are administered through PayScrow using its supported refund procedures. The destination and processing status are confirmed for the relevant payment and may be subject to the timelines of the Requester's bank or payment provider. A refund decision or instruction is not confirmation of a completed refund. GetJabb does not control delays caused by third-party banks or payment providers; Users may contact support to follow up a pending or failed refund.

8. INSPECTIONS AND QUOTATIONS

8.1 For Tasks that require diagnosis or an on-site inspection, the parties may discuss the visit through the Platform. A Worker may provide an estimate and, following the inspection, an itemised quotation. An estimate is indicative only and does not constitute a final price.

8.2 GetJabb does not provide a separate protected inspection-fee checkout. Where an inspection or diagnostic service is offered and funded as a labour Task, the ordinary labour-payment, cancellation and review rules apply.

8.3 Any agreed charge for an inspection or diagnostic service is a labour charge and must use the Platform's protected labour-payment flow. Such charge and the visit terms should be

disclosed and agreed before the visit. Materials and transport remain separate direct arrangements under Clause 11.

9. THE DISPUTE PROCESS

9.1 Users should first attempt to resolve any performance-related issue, including quality, timeliness, scope, no-show, inspection or materials issues, directly with the counterparty using the Platform's messaging tools where it is safe and appropriate to do so, in accordance with Clause 6.5 of the Terms. Safety concerns, suspected fraud and identity mismatch may be reported directly to GetJabb.

9.2 Where a direct resolution cannot be reached, either party may open a dispute through the in-app dispute process. To open a dispute, a User must identify the relevant Task, amount and requested outcome, the nature of the issue, and provide supporting evidence available on the Platform, such as messages, photographs, time-stamps, quotations, delivery confirmations or location data.

9.3 Both parties are invited to provide their accounts and supporting evidence within forty-eight (48) hours of the notified evidence request, with a reminder after twenty-four (24) hours. GetJabb aims to make an initial assessment by the next working day and communicate a reasoned provisional financial decision within seventy-two (72) hours after the evidence period closes. Staff may extend a deadline where reasonably necessary, recording the reason and notifying both parties. Where a party does not respond, staff consider the available evidence; silence or expiry of a deadline does not, by itself, establish fault or authorise movement of money. The applicable deadlines are displayed in Nigeria time.

9.4 Users must not upload passwords, one-time codes, full card numbers, unnecessary National Identification Number or Bank Verification Number information, or unrelated third-party data, as part of a dispute. Immediate threats or suspected criminal conduct should be reported to the appropriate emergency service or law-enforcement authority; GetJabb support is not an emergency service.

9.5 Once a dispute is opened, GetJabb may request that the Escrow Provider hold unreleased funds associated with that Task pending review, in accordance with Clauses 6.4 and 14.1 of the Terms. GetJabb will request supporting evidence from both parties within the notified deadline. Funds already released, or a release already submitted, require payment reconciliation and cannot be represented as frozen merely because a case is opened.

9.6 Following review of the evidence submitted, GetJabb may determine, for Platform purposes only, to withhold the disputed funds pending investigation or external resolution between the parties, to release the disputed funds to the Worker, refund the disputed funds to the Requester, apportion the funds between the parties, remove a review or suspend an Account pending investigation, or request further information before deciding. A short reason and the financial allocation are communicated to both parties, subject to Clause 9.7. Financial decisions, settlement instructions and Account sanctions are separate actions. A case remains awaiting settlement until the Escrow Provider's evidence confirms the relevant refund or payout.

9.7 Either party may submit an internal appeal within forty-eight (48) hours after notification of the provisional financial decision, identifying new evidence or a factual, calculation or procedural error. One internal appeal review is available for the case and is considered by an authorised reviewer who did not make the original decision and is not a party to the Task. Both

parties are given a notified opportunity to respond. GetJabb aims to communicate the appeal decision within seventy-two (72) hours of receipt, subject to reasoned and notified extensions. Unreleased disputed funds may remain held during review and appeal; expiry of a deadline does not itself execute settlement. GetJabb's decision becomes final for the Platform's internal process after that process has concluded, without prejudice to either User's right to pursue legal remedies through the courts, mediation or arbitration, or to complain to a competent regulator, in accordance with Clauses 14.2 and 18.3 of the Terms.

10. FALSE OR FRAUDULENT DISPUTES

10.1 A User must not raise a dispute, request a cancellation, or claim a no-show in bad faith, or submit false, altered or misleading evidence in support of a dispute. GetJabb may investigate suspected false or fraudulent disputes using the information available on the Platform.

10.2 Where GetJabb determines on the evidence, following the review and applicable appeal process, that an arrival-identity complaint was deliberately false, the specific allocation to the Requester, Worker and GetJabb disclosed in the Fee Schedule accepted for that Engagement applies. Any Worker award is subject to the applicable Worker commission. A matching identity, an honest mistake, an unproven complaint or silence is not, of itself, proof of deliberate dishonesty. GetJabb may investigate other false claims and may take action against the Account responsible, including suspension or termination under Clause 17.2 of the Terms and referral to the appropriate authorities where required by law. Any recovery or reversal of funds already paid is subject to applicable law and the Escrow Provider's supported procedures.

11. MATERIALS AND TRANSPORT ARRANGEMENTS

11.1 The Requester may request a quotation for materials and transport. The Worker may provide the details through a message with an optional written-quotation image. A quotation or its acceptance does not create a protected materials or transport payment.

11.2 The Requester may buy materials directly, pay a supplier directly, or pay the Worker directly by agreement. Those arrangements, including the agreed items, delivery, unused balances and returns, are matters between the relevant parties, subject to applicable law. The Requester owns materials bought with the Requester's money, subject to any lawful supplier return terms.

11.3 GetJabb does not collect, hold or settle materials or transport money and is not responsible for administering refunds or guaranteeing recovery of those direct payments. Those amounts do not form part of the labour principal, Platform fee calculations, Worker commissions or labour refund allocations. Nothing in this clause excludes any responsibility that applicable law does not permit GetJabb to exclude.

11.4 Users may nevertheless report non-purchase, substitution, non-delivery, diversion of funds, threats or other suspected misconduct through the Platform. GetJabb may investigate and take Account action or refer matters to the appropriate authorities where required by law. Such a report does not create financial protection for the direct payment. Relevant quotations, messages and evidence may be retained in accordance with the Privacy Policy.

12. TAXES, FEES AND NON-REFUNDABLE AMOUNTS

12.1 Payment-provider charges may be non-refundable where the provider has already processed the transaction. The Requester Service Fee is normally non-refundable, including where the Worker is at fault, subject to applicable mandatory exceptions and the terms disclosed before payment. A full labour refund under this Policy returns the labour principal without a further deduction for retained processing costs. Worker commission is calculated on the gross labour award actually allocated to the Worker, including partial-work and cancellation or dispute compensation; no Worker commission applies where no award is made. Any separate policy allocation to GetJabb is identified separately. The applicable rates and allocations are disclosed in the Fee Schedule before the relevant agreement is confirmed. Applicable taxes will be added where required by law in accordance with Clause 7.5 of the Terms. Nothing in this Policy excludes a refund or other right required by applicable law.

13. CHANGES TO THIS POLICY

13.1 GetJabb may amend this policy from time to time to reflect changes in law, regulatory guidance, or the platform's operations, in the same manner as amendments to the terms under clause 19 of the terms. Material changes will be dated, versioned and notified to users through the platform or by email, and continued use of the platform after the effective date of an amendment constitutes acceptance of the amended policy.

14. RELATED POLICIES

14.1 This policy should be read together with the terms and conditions of service and the privacy policy. Nothing in this policy removes any non-excludable right available to a user under applicable Nigerian law.

15. CONTACT

15.1 Queries, questions, and complaints about a specific cancellation, refund or dispute, and general enquiries relating to this policy, may be sent to support@getjabb.com, with the task reference and the type of request noted in the subject line so that it can be routed correctly, consistent with clause 20.6 of the terms.