

Refund, Cancellation & Dispute Policy

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This policy explains GetJabb's current platform rules for labour-task cancellations, refunds, disputes, inspections and the controlled materials-payment pilot. It does not remove any non-excludable right under Nigerian law. Payment-provider processing times and charges may apply in addition to GetJabb's decision.

1. The two payment flows are separate

- **Labour task:** the existing protected PayScrow flow remains unchanged.
- **Materials pilot:** if offered and selected, a separate Paystack transaction funds an approved locked materials quotation for an eligible worker. It is not part of the PayScrow labour principal.

A requester is not charged merely for posting a task. Funding occurs when the requester selects a worker and completes the relevant hosted checkout.

2. Labour-task cancellation outcomes

The "held principal" below means the task amount still held in the PayScrow labour flow. The separate PayScrow processing charge—currently displayed as 2% in the product—may remain non-refundable once processed.

Situation	Platform outcome
Task is only posted or still a draft	No funded labour payment to refund.
Worker cancels before completion	Return 100% of the held principal to the requester.
Requester cancels after matching but before worker arrival	Return 100% of the held principal; the separate payment-provider charge may remain non-refundable.
Requester cancels after verified arrival or work has begun, without worker fault	50% of the held principal to requester and 50% to worker.
Verified wrong person / identity mismatch, or required arrival selfie was not provided	Return 100% of the held principal to requester.
Evidence establishes a deliberately false requester dispute	30% to requester, 50% to worker and 20% to GetJabb.
Facts are contested or incomplete	Hold the available principal while GetJabb reviews the evidence.

Completed, confirmed or already-settled tasks are not ordinary cancellations. A requester must instead open a dispute and explain the alleged non-delivery, defect, fraud, safety issue or other basis for relief.

3. How to open and answer a dispute

1. Use the task's in-app dispute/support option as soon as reasonably possible.
2. Describe the disputed scope, amount and requested outcome.
3. Provide relevant in-app messages, photos, quotation, timestamps or other lawful evidence.

4. The other party may be invited to respond.
5. GetJabb reviews the task record and communicates the platform decision and available next step.

Do not upload passwords, OTPs, full card numbers, unnecessary NIN/BVN information or unrelated third-party data. Immediate threats or crime should also be reported to the appropriate emergency or law-enforcement authority; GetJabb support is not an emergency service.

4. Inspections

For tasks that require diagnosis, a requester may invite a worker to inspect the site. The inspection fee and visit terms must be disclosed before the visit. An inspection is properly delivered when the worker attends as agreed and provides a meaningful diagnosis and final itemised quotation.

- A requester's dislike of the final price, or choice of another worker, does not by itself erase an earned inspection fee.
- Non-attendance may result in refund or rescheduling.
- Attendance without the promised report may be held for correction or dispute.
- Fraudulent conduct may be held for investigation.

Separate online collection/release of inspection fees is not active unless the product expressly shows a protected inspection checkout. GetJabb must not describe an inspection fee as held or protected before that feature is actually enabled.

5. Materials quotations and ownership

A pre-inspection estimate helps a requester compare applicants but is not a final price. After inspection, the selected worker submits a locked itemised quotation. The requester approves or rejects it and chooses an available purchase method. The requester owns materials bought with the requester's money, subject to any lawful supplier return terms.

If the requester buys materials or pays a supplier directly, GetJabb is not holding that money. Keep the agreed list and evidence in the task record. Supplier quality, warranties and returns are primarily governed by the supplier's terms and applicable consumer law.

6. Controlled Paystack materials pilot

The pilot is available only when every applicable control passes, including:

- the worker is one of the invited, verified pilot workers and has accepted the current pilot terms;
- the materials principal does not exceed ₦50,000 for the task;
- the worker has no other outstanding materials payment;
- the locked quotation, task and existing PayScrow labour selection match;
- the feature switch, legal-approval gate, reconciliation controls and transfer configuration are active;
- the available reserve and payment-provider checks permit the selected funding route.

GetJabb currently charges 0% commission on the materials principal. Disclosed Paystack, bank or transfer fees may still apply. If immediate transfer is not available, the requester must be told before funding that the worker may receive the money later, with the best available estimated timing. A "funded" or "payment verified" status confirms receipt by the configured payment flow; it must not falsely claim the worker has already received cleared funds.

7. Materials refunds and disputes

- Failed or unverified funding must not trigger a worker transfer.
- Failed transfers remain subject to retry, reconciliation or refund; they must not be marked paid.
- If the worker receives the money and buys the approved materials correctly, a change of mind or decision to choose another worker does not automatically create a refund right.
- Non-purchase, material substitution, unexplained excess, false evidence, non-delivery or diversion may be investigated and can result in recovery efforts, account action or referral.
- Unused money and returnable items must be accounted for under the locked quotation and applicable supplier terms.

Up to two quotation/purchase/delivery images may be requested. Materials evidence is scheduled for deletion 90 days after submission when there is no dispute, fraud review, legal hold or legal duty requiring longer retention.

8. Processing time, chargebacks and complaints

A GetJabb decision does not guarantee instant bank availability. PayScrow, Paystack, card networks and banks control their own processing and settlement times. If you start a bank or card chargeback, you must not obtain a duplicate recovery through both the provider and GetJabb.

Contact info@getjabb.com. Include the task reference, disputed amount and a concise explanation. You may also exercise any complaint or redress right available under applicable Nigerian consumer and payment law.

9. Related policies

See the [Terms of Service](#) and [Privacy Policy](#). Final legal wording for cancellation allocations, materials ownership, payment failures and redress remains subject to Nigerian counsel approval before the controlled pilot can be activated for unrestricted live transfers.