

LocalSoko

Returns, Refunds & Dispute Resolution Policy

Effective Date: April 24, 2026

LocalSoko is committed to providing a secure and trustworthy marketplace for both buyers and neighborhood merchants. This Returns, Refunds & Dispute Resolution Policy outlines the framework for handling customer disputes and processing refunds for transactions completed through the LocalSoko payment gateway.

1. General Marketplace Rule

LocalSoko acts as a facilitator and payment aggregator. All items are sold and fulfilled directly by independent local merchants. However, to maintain consumer trust, all merchants operating on the LocalSoko platform must adhere to this baseline buyer protection policy.

2. Buyer Protection & The 48-Hour Dispute Window

Customers are protected by the LocalSoko Dispute Guarantee. Upon successful delivery or in-store pickup of an item, the customer has a strict **48-hour window** to inspect the item and raise a dispute if there is an issue.

- Disputes must be raised directly through the customer's LocalSoko account portal or via our support channels.
- Once a dispute is formally raised, the merchant's payout for that specific transaction is immediately frozen in their Paystack sub-account pending resolution.

3. Valid Reasons for Returns and Refunds

A buyer may raise a dispute and request a full or partial refund for the following reasons:

- **Item Not Received:** The expected delivery timeframe has passed, and the merchant cannot provide proof of delivery.
- **Damaged or Defective:** The item arrived physically damaged or is mechanically defective.
- **Significantly Not as Described:** The item delivered is materially different from the merchant's listing (e.g., wrong size, wrong color, counterfeit item, or missing essential parts).

4. The Dispute Resolution Process

When a dispute is raised, LocalSoko follows a strict mediation protocol:

- **Notification:** The merchant is notified immediately and has 48 hours to respond to the dispute.
- **Evidence Submission:** The merchant is required to provide proof of delivery and/or proof of the item's condition prior to dispatch. The buyer must provide photographic evidence of damage or discrepancies.
- **Mediation:** The LocalSoko support team reviews the evidence. We encourage the merchant and buyer to reach an amicable agreement (e.g., replacement or partial refund).
- **Final Decision:** If the merchant fails to respond within 48 hours, or if LocalSoko determines the merchant is at fault, a full refund will be initiated automatically to the buyer.

5. Non-Returnable Items (Exceptions)

Certain items are exempt from returns unless they are delivered damaged or expired. These include:

- Perishable goods (e.g., fresh food, restaurant orders, groceries).
- Intimate apparel and hygiene products (e.g., underwear, unsealed cosmetics).
- Unsealed digital media, software, or personalized/custom-made items.

6. Refund Issuance

If a refund is approved by LocalSoko mediation or accepted by the merchant:

- The frozen funds will be released from the merchant's sub-account and routed back to the buyer's original payment method (e.g., M-Pesa or Debit Card) via the Paystack gateway.
- Refunds typically reflect in the buyer's account within 3 to 5 business days, depending on the buyer's bank or mobile money provider.

Contact Information

For inquiries regarding disputes or this policy, please contact:

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