

Refund & Payment Policy

For Service Providers & Customers

The One Thing You Need to Know

When a customer books your service and pays on this platform, the money doesn't go straight to you. Instead, it's held in a safe account for 3 business days after the service is done. This protects both of you—the customer knows they can get their money back if something goes wrong, and you know the payment won't disappear if they ask their bank to reverse it.

Who Is Who on This Platform

Service Provider - You created your website on this platform. You deliver the service (cleaning, tutoring, repairs, etc.). You set your own prices and rules.

Customer - They find your service on your website, book a time, and pay to use your service.

Appointnet - We provide the website, collect the payment, and hold the money safely. We don't do the service—you do. But we do step in if there's a disagreement.

Important: Payment Processing Fees

Every payment processed has a small fee (usually 5% plus a small amount per transaction). This fee goes to our payment partner, Paystack.

If a customer pays R100, there's a R5 processing fee.

These fees are already charged and cannot be refunded by the payment partner and Appointnet. So, they affect how much money is available.

The Money's Journey: Step-by-Step

Here's exactly what happens from the moment a customer pays:

The customer enters their card information on your website, and they pay the payment goes through. Processing fees (5%) are charged immediately and deducted. The remaining money is now held by the platform.

A booking notification is sent to both parties. The customer has confirmed they're coming.

(on the scheduled date)

The day arrives. You do the work. Service is delivered.

You log into your dashboard and click "Mark as Complete" (usually on your phone right after you finish). This signals that the service was delivered.

You cannot mark it complete BEFORE the scheduled time starts—the system blocks you. This prevents cheating.

Money stays on hold for 3 business days after you mark it complete. Why? Because customers have 48 hours to report a problem. If they do, we investigate. If they don't, we release the money automatically after 3 days.

Service on Monday → You mark complete Monday afternoon → Money held through Tuesday, Wednesday, Thursday → Released to your bank Friday.

After 3 business days with no disputes, the money goes to your bank account. It's yours to keep.

What Happens If Someone Cancels?

Cancellations happen. Here's the exact breakdown for each situation:

Scenario 1: Customer Cancels 2+ Days Before Service

48 or more hours before the scheduled service time

This gives you plenty of time to book another customer in that time slot.

The Customer Gets Back	You (Service Provider) Get
(Original R100 minus the R5.00 processing fee that's already been charged)	(Nothing. You lost the booking, but you didn't lose money because you never had it.)

The customer gets most of their money back. You get nothing, but you're also not penalized. This is fair because you have plenty of time to rebook that slot.

Scenario 2: Customer Cancels 1-2 Days Before Service

Between 24 and 48 hours before the scheduled service time

This is a tighter timeline. You might not have time to fill that slot, so you deserve some compensation.

The Customer Gets Back	You (Service Provider) Get
(50% of the original R100, minus the R5 processing fee)	(The other 50%. You reserved your time for them, so you keep this.)

You split it 50/50. The customer loses half their money because it's last-minute notice. You keep half because you reserved time and may not be able to rebook.

Scenario 3: Customer Cancels Less Than 24 Hours Before Service

Within 24 hours of the scheduled service time (basically: very last minute)

At this point, you almost certainly can't rebook. This is a hard cancellation for you.

The Customer Gets Back	You (Service Provider) Get
(You decide. Give back 0-25% of the R100, depending on your policy.)	(You keep 75-100%. You set the exact split based on your cancellation policy.)

This is heavily in your favour. You decide how much to refund (0-25%). Most of the money stays with you because the customer gave almost no notice.

You can be generous (give back 25%) or strict (give back 0%). Set your policy clearly on your website so customers know your rules before they book.

Scenario 4: YOU (Service Provider) Cancel

You cancel the booking. It doesn't matter when—even 5 minutes before.

You accepted their money and their time. Cancelling on your end is a breach of that commitment.

The Customer Gets Back	You (Service Provider) Get
(Full refund of their R100. The processing fee you caused is on you.)	(You get nothing. You also pay the R5 processing fee from your next payout.)

Don't do this. You get R0 and you pay the processing fee. Plus, multiple cancellations may get you suspended or removed from the platform.

Scenario 5: You Don't Show Up or Don't Deliver

Service day arrives. Either you don't show, or you show but don't do the work properly.

This is a violation of the agreement. The customer did everything right—they showed up and paid.

The Customer Gets Back	You (Service Provider) Get
(Full refund. This is non-negotiable.)	(You get nothing. You pay the processing fee. You may be suspended or banned from the platform.)

This is the worst outcome. No payment + fees + possible removal from platform. Don't flake on customers.

What If There's a Dispute?

Sometimes a customer marks payment complete, but then the customer complains that work wasn't done properly. Here's how we handle it:

The Dispute Process (Step-by-Step)

Within 48 hours of service completion, the customer can report an issue. They click "Report Problem" on their booking and explain what went wrong.

After 48 hours, they can't report problems anymore. Too much time has passed to investigate fairly.

The moment a dispute is reported, all money stays on hold. It doesn't go to your bank account. You can't access it until we resolve the dispute.

We notify you of the complaint and ask for your proof. You have a chance to upload evidence:

- Photos of the finished work
- Text messages or email exchanges showing you completed the work
- Written confirmation from the customer saying the work was done

Without proof, we must side with the customer because they're the ones complaining. Good documentation protects you.

Our team reviews everything:

- The customer's complaint
- Your proof and response
- Any photos or messages uploaded

We'll decide within 3-5 business days. It usually takes around 3 days.

We decide: Did you do the work or not?

You get the full payment. Money goes to your bank account within 1-2 business days.

Full refund to the customer. You get \$0.

Once we decide, that's it. You can't appeal. This is why evidence is so important—provide it upfront.

Real Dispute Example

You finish a home painting job. Customer pays R100. You mark service complete.

Customer complaint: "The paint job is sloppy. You missed spots." They report a problem within 48 hours.

R100 is frozen. Won't go to your bank account until we investigate.

You upload before/after photos showing the paint job is professional and complete. You include a message from the customer on Monday saying, "Looks great!"

We review. Your photos are clear. The customer's complaint seems exaggerated. We side with you.

R100 goes into your bank account. Decision is final.

What If the Customer Uses Their Bank to Reverse the Payment?

Instead of asking us for a refund, a customer might call their bank and say, "I didn't authorize this charge" or "The service wasn't delivered." This is called a "chargeback."

Your bank gets a dispute notice. You have 48 hours to provide proof that the service was delivered.

You upload photos, messages, or proof. The chargeback is rejected. You keep the money.

The chargeback goes through. Money is refunded to the customer. You owe us the full amount plus a chargeback fee. This will be deducted from your next payout or your account balance.

Always take photos of your work and keep message records. These protect you in chargebacks.

Questions You Probably Have

Q: When exactly do I get paid?

A: Money goes to your bank account 3 business days after you mark service complete, IF no customer disputes the charge. So, if you finish on a Monday afternoon, you'll have the money by Thursday or Friday.

Q: What if I forget to mark the service as complete?

A: Our system will do it for you automatically 24 hours after the scheduled service time ends (if no customer has reported a dispute). So don't panic if you forget—the money still gets released eventually.

Q: Can I set my own cancellation rules?

A: Sort of. You can display your cancellation policy on your website (like "I keep 75% if you cancel within 24 hours"). But you must follow this policy's baseline rules. You can't be harsher than this policy allows.

Q: What if a customer claims they never received service, but they did?

A: This is why evidence is everything. Upload photos, messages, or receipts immediately after service. These prove you delivered.

Q: What if there's an emergency and I really can't do a booked service?

A: Contact our support team immediately. Explain the emergency. We will do our best to accommodate you. But if you just cancel without explanation, standard refund rules apply and you might get suspended.

Q: Can I negotiate with the customer privately to avoid going through this process?

A: Yes. If you and the customer agree to something (like a partial refund), you can both approve it. But if either of you files a dispute, it goes through our process and our decision is final.

Summary of Responsibilities

We provide the platform and collect the payment, but we don't deliver services. You do. So, you're responsible for the quality and professionalism of your work.

Not for the quality of the service, you delivered. Disputes are between you and the customer. We just mediate if necessary. If you have a technical issue with the platform itself (like payment didn't go through), then yes, contact support.

If you have repeated no-shows, cancellations, or disputes that go against you, we can suspend or remove you.

Final Checklist: Before You Get Your First Booking

- ☐ Read this entire policy
- ☐ Set your cancellation policy on your website (within these guidelines)
- ☐ Decide: For last-minute cancellations, will you give back 0%, 10%, or 25% to customers?
- ☐ Plan to always take photos or get written confirmation after every service
- ☐ Know that you can't mark services complete before they start
- ☐ Understand that money goes to your bank 3 business days after you mark complete