CLIMB UP LIMITED

Refund Policy

Payments, cancellations and refunds for customers of the Climb Up platform

Company	Climb Up Limited (Incorporation No. 172867014)
Registered office	Plot 1036, Block E, House No. 03, Simba Street, Sinza, Ubungo, Dar es Salaam, Tanzania
Effective date	1 October 2026
Version	1.0

1. Introduction

This Refund Policy explains when and how customers of Climb Up Limited ("Climb Up", "we", "us" or "our") can request a refund for payments made on our platform. It should be read together with our Terms and Conditions and Privacy Policy.

By making a payment on our platform, you agree to the terms of this policy. Nothing in this policy limits any rights you have under the consumer protection laws of the United Republic of Tanzania.

2. How payments are processed

Payments on our platform are processed by licensed payment service providers, including AzamPay. Depending on what is available at checkout, you may pay by mobile money (such as M-Pesa, Tigo Pesa/Mixx by Yas, Airtel Money, HaloPesa or AzamPesa), bank transfer or card.

All prices are shown in Tanzanian Shillings (TZS) unless stated otherwise. A payment is treated as complete only when we receive a successful payment confirmation from the payment service provider.

3. When you can get a refund

You are eligible for a full or partial refund in the following situations:

- **Duplicate payment:** you were charged more than once for the same order or transaction.
- **Incorrect amount:** you were charged more than the amount shown at checkout.
- **Service not delivered:** your payment was successful but we were unable to provide the service you paid for.
- **Failed transaction:** money was deducted from your account but the transaction was not completed on our platform and has not been automatically reversed.
- **Cancellation before delivery:** you cancelled your order before the service started (see section 5).
- **Unauthorised payment:** a payment was made from your account without your permission, subject to verification.

4. When refunds are not available

Refunds will generally not be given where:

- the service has already been fully delivered or used as ordered;
- the payment was made to the wrong number or account through an error on the customer's side outside our platform;
- the request is based only on a change of mind after the service has started; or
- we find evidence of fraud, abuse of this policy or a breach of our Terms and Conditions.

These exclusions do not apply where a refund is required by law.

5. Cancellations

- **Before the service starts:** you may cancel and receive a full refund of the amount paid.
- **After the service has started:** we may give a partial refund for the part of the service not yet provided.
- **After the service is complete:** no refund is given, except in the cases listed in section 3.

6. How to request a refund

Refund requests should be made as soon as possible after the payment. To request a refund:

1. Contact our support team using the details in section 13.
2. Provide the **transaction reference number**, the **amount paid**, the **date of payment**, the **phone number or account used to pay**, and the **reason for the request**.
3. Attach any supporting evidence, such as a payment SMS, receipt or screenshot.
4. We will confirm receipt of your request and give you a reference number for follow-up.

7. Review of refund requests

Every request is checked against our transaction records and the records of the payment service provider. We aim to review requests and pay approved refunds promptly. The time taken may depend on the payment service provider, mobile network operator or bank involved.

We will tell you the outcome of your request in writing by email or SMS. If a request is declined, we will explain why.

8. How refunds are paid

- Approved refunds are paid back through the original payment method, to the same mobile money number, bank account or card used for the payment, wherever possible.
- If the original method cannot be used, we will agree an alternative method with you after verifying your identity.
- Refunds are paid in Tanzanian Shillings (TZS). We do not give cash refunds.

9. Fees and charges

For duplicate payments, incorrect charges, failed transactions and services we could not deliver, we refund the full amount paid, including any transaction fees we charged you. For other refunds, such as cancellations after a service has started, third-party transaction fees charged by the mobile network operator or bank may not be recoverable and may be deducted from the refund. We will tell you about any deduction before the refund is paid.

10. Failed and pending transactions

If money was deducted from your account but you did not receive confirmation on our platform, the transaction is usually reversed automatically by the payment service provider. If it has not been reversed, please contact us with the transaction reference and we will investigate with the provider.

11. Disputes

If you disagree with a refund decision, you may ask for it to be reviewed by replying to our decision, and we will give you a final response. We encourage customers to contact us before raising a dispute with their mobile network operator, bank or the payment service provider, as this is usually the quickest way to resolve the issue. You also keep any right to escalate a complaint to the relevant authority under Tanzanian law.

12. Payment security and your data

We do not collect or store mobile money PINs, passwords, full card details or other payment authentication credentials. These are handled only by the payment service provider.

We receive and keep transaction information such as the transaction reference, amount, payment status, date and time, and the phone number or account used. We use this information only to process payments and refunds, reconcile transactions, provide customer support and keep records required by law. Further details are in our Privacy Policy.

13. Contact us

For refund requests or questions about this policy, contact our support team:

Email	climbupltd@gmail.com
Phone / WhatsApp	+255 652 633 433
Postal address	P.O. Box 6408, Dar es Salaam, Tanzania
Office	Plot 1036, Block E, House No. 03, Simba Street, Sinza, Ubungo, Dar es Salaam

14. Changes to this policy

We may update this policy from time to time. The updated version will be published on our platform with a new effective date. Changes will not affect refund requests made before the change. This policy is governed by the laws of the United Republic of Tanzania.