FURNISH MALL LIMITED

RETURNS, REFUNDS AND CANCELLATIONS POLICY

EFFECTIVE DATE: ***12-11-2026***

1. GENERAL POLICY

Furnish Mall Limited ("**Furnish Mall**") operates an online marketplace through which customers purchase products and services from Furnish Mall and independent vendors ("**Vendors**").

Furnish Mall does not offer a general change-of-mind return or refund policy. A product that has been correctly supplied in accordance with the agreed description and specifications cannot ordinarily be returned merely because the Buyer has changed their mind, no longer requires it or considers it unsuitable.

Any exception for a voluntary return requires prior written approval from Furnish Mall or the relevant Vendor. Approval may be declined having regard to the product's condition, whether it has been used or installed, its resale potential and the costs of collection and handling.

2. DEFECTIVE, DAMAGED OR INCORRECT PRODUCTS

A Buyer who receives a defective, materially damaged, incomplete or materially misdescribed product should notify Furnish Mall promptly, providing the Order details and reasonable supporting evidence.

The claim will be assessed, and an appropriate remedy may be offered where justified by the applicable transaction terms or Nigerian law. Nothing in this Policy excludes a consumer's mandatory statutory rights.

3. CUSTOMISED AND MADE-TO-ORDER PRODUCTS

Customised, cut, specially manufactured or made-to-order products are not eligible for voluntary change-of-mind returns once production or preparation has commenced, except where otherwise agreed or required by law.

Buyers are responsible for reviewing and confirming relevant measurements, designs, materials and specifications before placing an Order. This does not exclude a remedy where a product is defective or materially inconsistent with the approved specifications.

4. ORDER CANCELLATIONS

Cancellation requests are subject to the status of the Order, the applicable transaction terms and any production, procurement or fulfilment already undertaken.

Furnish Mall or the relevant Vendor may decline a cancellation where no contractual or statutory right to cancel exists. Any cancellation charge or deduction must be lawful and consistent with applicable consumer protection requirements.

5. RETURN AUTHORISATION AND COSTS

No voluntary return may be made without prior authorisation and instructions from Furnish Mall or the relevant Vendor. Unauthorised returns may be refused, subject to applicable law.

For approved discretionary returns, the Buyer may be required to bear reasonable collection, transportation and handling costs where disclosed in advance and permitted by law. Return costs arising from defective, damaged or materially misdescribed products will be allocated in accordance with applicable law.

6. REFUNDS

Refunds will be processed where approved under the applicable transaction terms or required by law. Where Furnish Mall collected the payment, it will process any approved refund through the original payment method where practicable. Where payment was made directly to a Vendor, the Vendor will ordinarily be responsible for repayment, subject to the actual transaction arrangements and applicable law.

Processing times may depend on verification requirements and the relevant payment provider.

7. FURNISH MALL'S ROLE

Furnish Mall facilitates transactions between Buyers and Vendors. Vendors are responsible for the accuracy of their product listings, the products and services they supply, and their fulfilment obligations, subject to applicable law.

Furnish Mall's involvement in facilitating a transaction does not, by itself, make it responsible for every act or omission of an independent Vendor. Nothing in this Policy excludes liability or obligations that the law imposes on Furnish Mall itself.

8. GOVERNING LAW

This Policy is governed by the laws of the Federal Republic of Nigeria, including the Federal Competition and Consumer Protection Act 2018, where applicable.

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