



Refund & Cancellation Policy

Effective: August 3, 2026 · **Version:** 1.0 · **Document Code:** FLG-POL-001

Nature of Donations

Donations made through FlutterGive are voluntary contributions to campaigns. They are not purchases of goods or services, not investments, and not loans, unless a campaign explicitly offers rewards under a reward-based structure. Once a donation is successfully processed, funds are allocated to the stated campaign and held for disbursement to the campaign organizer.

Fund Handling: Donations are collected through licensed payment partners (currently Flutterwave) into a segregated settlement account. Campaign balances are tracked per campaign. Funds are held until a KYC-verified organizer requests a withdrawal and the request is approved. FlutterGive does not commingle campaign funds with company operating funds.

Refund Eligibility

Refunds are evaluated on a case-by-case basis and are only possible while funds remain in the settlement account. Once funds have been disbursed to a verified campaign organizer, the donor must pursue the organizer directly. Refunds may be considered under the following circumstances:

- **Technical Errors:** Duplicate charges or erroneous transactions resulting from payment gateway processing errors.
- **Campaign Cancellation:** Campaign cancelled by the organizer before any funds have been withdrawn.
- **Fraudulent Campaigns:** Campaigns verified as violating platform rules or fraudulent, and removed before payout disbursement.
- **Unauthorized Charges:** Accidental or unauthorized card or account usage formally reported to support within 7 days of occurrence.

- **Payment Processing Error:** Wrong amount, wrong currency, or system failure resulting in an incorrect charge.
- **Mutual Agreement:** Campaign organizer agrees in writing to refund a donation (e.g., campaign fails to reach its target).

Circumstances Where Refunds Are Not Normally Issued

- Funds have already been disbursed to the campaign organizer and used for the stated purpose.
- The campaign has delivered on its stated purpose or, for reward campaigns, the reward has been delivered.
- The donor has simply changed their mind after funds have been withdrawn.
- The request is made more than 90 days after the donation date and funds have been disbursed.
- The donation is part of a coordinated attempt to abuse, manipulate, or defraud the platform.

Refunds outside these conditions may still be considered at FlutterGive's sole discretion, on a case-by-case basis.

How to Request a Refund

To request a review, contact our support team with your payment transaction reference (payment gateway transaction ID), donor email address, campaign name or URL, and a concise explanation of the claim. Requests are subject to internal audit and gateway verification.

- **Acknowledgment:** within 3 business days of submission.
- **Investigation:** includes verifying the donation record, contacting the campaign organizer where relevant, and consulting the payment partner.
- **Decision:** communicated within 14 business days, or sooner where possible.
- **Processing:** approved refunds are typically completed within 5–14 business days.

Processing Timeline & Route

Approved refunds are credited back exclusively to the original payment source (card, bank account, or mobile money account). Depending on your card issuing bank or network processing rules, approved refunds typically reflect within 5–10 business days after approval. In some cases the refund will be routed through the original payment partner (Flutterwave).

Refunds Following Campaign Takedown

If a campaign is taken down for violation of our Terms, Community Guidelines, or Content Moderation Policy — including fraud, misrepresentation, or prohibited activity — the following process applies:

- The campaign is removed from public view and withdrawals are disabled immediately.

- Funds held for that campaign are frozen pending investigation.
- Affected donors are notified by email and offered a refund where funds have not yet been disbursed.
- Where refunds are approved, they are processed according to the sections above.
- If the takedown is reversed after investigation, normal withdrawal and distribution resume and no refund is issued.

Chargebacks & Disputes

Donors retain the right to initiate a chargeback through their bank or card issuer. Where a chargeback is initiated:

- FlutterGive cooperates fully with the bank's investigation.
- Affected funds are placed on hold pending resolution.
- If the chargeback is upheld, the donation is treated as refunded.
- If the chargeback is denied, the donation is released back to the campaign.

Filing unjustified chargebacks or payment disputes directly with card networks, without first attempting resolution via FlutterGive support, disrupts merchant compliance standards. Unwarranted chargeback filings may lead to immediate account suspension and blacklisting from future giving campaigns. FlutterGive reserves the right to recover chargeback amounts, including associated fees, from the campaign organizer where the chargeback resulted from organizer misconduct.

Fraud & Fraudulent Campaigns

If a campaign is found to be fraudulent:

- The campaign is taken down and withdrawals disabled immediately.
- Any funds remaining in the settlement account for that campaign are frozen.
- Affected donors are notified and offered refunds where funds remain undisbursed.
- All relevant records are preserved and reported to appropriate authorities where required by law.
- The organizer's account is suspended or banned, and their KYC records flagged for future screening.

Fees & Tips

- **Platform fee:** refunded in full where the refund results from FlutterGive error, payment processing error, or campaign takedown. In other cases, the platform fee may be non-refundable at FlutterGive's discretion.
- **Cross-border fee:** refundable only where the refund is caused by FlutterGive error or payment processing error.

- **Donor tips:** voluntary contributions to FlutterGive; generally non-refundable except where the donation itself is refundable.

Record-Keeping

FlutterGive maintains records of all refund requests and their outcomes — request date, reference number, investigation findings, decision and rationale, processing date, and payment partner confirmation. These records are retained for a minimum of 5 years and are available for audit by regulators and payment partners on request. This retention period aligns with the Money Laundering (Prevention and Prohibition) Act 2022 and FATF Recommendation 11.

Escalation

If a donor is dissatisfied with the outcome of a refund request, they may escalate by writing to trust@fluttergive.com. Escalated matters are reviewed by senior management. If the matter remains unresolved, the donor may refer it to the Federal Competition and Consumer Protection Commission (FCCPC) or pursue binding arbitration in Nigeria in accordance with the Arbitration and Mediation Act 2023.

Policy Review

This policy is reviewed at least annually and updated as required to reflect changes in law, regulation, payment partner requirements, or platform operations.

Contact

For assistance with transaction queries or to report a payment issue, please reach out to our support team at support@fluttergive.com.