beagine

DISPUTE RESOLUTION, COMPLAINTS AND GRIEVANCE MANAGEMENT POLICY

USER, PROVIDER AND PLATFORM CONFLICT RESOLUTION FRAMEWORK – GHANA EDITION

Document Type: External Legal Policy Document

Document Purpose: Establishes procedures, responsibilities, and standards for handling complaints, disputes, disagreements, claims, and grievances arising from Platform activities

Jurisdiction: Republic of Ghana

1. INTRODUCTION AND COMMITMENT TO FAIR RESOLUTION

At Beagine ("Company", "Platform", "we", "our", or "us"), we recognize that disagreements, complaints, and disputes may arise within any service marketplace involving Users, Professionals, Specialists, Providers, distributors, partners, and other participants. The Company is committed to maintaining a fair, transparent, and structured approach to resolving concerns while protecting the interests of all participants and maintaining the integrity of the Platform.

A trusted marketplace requires effective mechanisms for addressing:

- service concerns;
- payment disagreements;
- safety incidents;
- privacy concerns;
- professional conduct complaints;
- transaction disputes;
- other Platform-related issues.

This Dispute Resolution, Complaints and Grievance Management Policy ("Policy") establishes the principles and procedures the Company may apply when reviewing and managing complaints connected to Platform activities.

The purpose of this Policy is not only to resolve disputes but also to improve Platform standards, identify risks, and maintain trust among all participants.

2. PURPOSE OF THIS POLICY

The purpose of this Policy is to establish:

- a clear complaint process;
- responsibilities of involved parties;
- investigation procedures;
- resolution methods;
- escalation processes;
- record management requirements.

This Policy helps ensure that disputes are handled consistently, professionally, and with consideration for:

- fairness;
- safety;
- privacy;
- available evidence;
- applicable agreements;

3. SCOPE AND APPLICATION

This Policy applies to disputes and complaints involving:

- Users;
- Professionals;
- Specialists;
- Providers;
- authorized distributors;
- partners;
- Company representatives.

It applies to matters connected to:

- Platform services;
- transactions;
- payments;
- communications;
- service quality;
- professional conduct;
- safety concerns;
- Platform policies.

This Policy applies whether a complaint is submitted through:

- the Platform;
- customer support channels;
- official Company communication channels;
- authorized representatives.

4. ROLE OF THE COMPANY AS PLATFORM INTERMEDIARY

The Company operates as an intermediary that provides technology, systems, and processes to facilitate interactions between Users and Providers.

The Company's role includes supporting:

- service coordination;
- transaction management;
- communication systems;
- complaint handling;
- Platform safety.

The Company does not replace the independent responsibilities of Users, Providers, Professionals, Specialists, or distributors.

Participants acknowledge that:

- Providers remain responsible for the professional services they provide;
- Users remain responsible for their own conduct and obligations;
- distributors remain responsible for authorized activities they perform;
- the Company facilitates the marketplace environment.
- The Company may assist in resolving disputes but does not guarantee that every disagreement will result in a particular outcome.

5. TYPES OF COMPLAINTS AND DISPUTES COVERED

Complaints may include concerns relating to:

- service quality;
- late arrival or missed appointments;
- incomplete services;
- payment issues;
- unauthorized charges;
- communication problems;
- professional conduct;
- safety concerns;
- property damage;
- privacy concerns;
- account issues;
- Platform misuse.

The Company may categorize complaints according to:

- urgency;
- potential harm;
- financial impact;
- policy implications;
- legal requirements.

6. USER COMPLAINT RIGHTS AND RESPONSIBILITIES

Users have the right to raise genuine concerns regarding Platform experiences.

Users may report issues involving:

- service delivery;
- payment processing;
- Provider conduct;
- safety concerns;
- Platform functionality.

Users are expected to provide accurate information when submitting complaints.

Users should provide, where available:

- transaction details;
- service information;
- supporting evidence;
- relevant communication records.

Users must not:

- submit knowingly false complaints;
- misrepresent events;
- use complaints to avoid legitimate payments;
- harass Providers through complaint systems.
- Abuse of complaint procedures may result in restrictions.

7. PROVIDER, DRIVER, AND SPECIALIST COMPLAINT RESPONSIBILITIES

Providers have the right to raise concerns regarding:

- unfair User behaviour;
- payment disputes;
- false complaints;
- safety concerns;
- Platform issues.

Providers must cooperate honestly during investigations.

Providers must not:

- create false evidence;
- pressure Users to withdraw complaints;
- retaliate against Users;
- misuse dispute processes.

Professional conduct is expected throughout the complaint process.

8. PAYMENT AND TRANSACTION DISPUTES

Payment disputes may involve:

- incorrect charges;
- missing payments;
- refund disagreements;
- cash collection issues;
- settlement concerns.

The Company may review:

- transaction records;
- payment confirmations;
- service history;
- communication records;
- approved financial records.

Where a dispute involves unauthorized direct payment arrangements between Users and Providers, the Company may consider whether Platform payment rules were violated.

The Company may not be responsible for financial arrangements intentionally conducted outside approved Platform systems.

9. SERVICE QUALITY COMPLAINTS

The Company may review complaints relating to:

- poor service quality;
- failure to complete services;
- professional standards;
- misrepresentation of services.

Reviews may consider:

- service descriptions;
- Provider qualifications;
- Platform records;
- available evidence;
- participant explanations.

The Company may provide guidance, corrective action, or restrictions depending on the circumstances.

10. SAFETY AND CONDUCT COMPLAINTS

Safety-related complaints may receive priority due to potential harm.

These may include:

- threats;
- harassment;
- violence;
- unsafe behaviour;
- fraud;
- serious misconduct.

The Company may take temporary protective measures while reviewing such matters.

Such measures may include:

- account restrictions;
- service limitations;
- temporary suspension.

11. PRIVACY AND DATA-RELATED COMPLAINTS

The Company recognizes that privacy-related concerns require careful handling because they may involve personal information, confidentiality, and individual rights.

Privacy complaints may include concerns relating to:

- unauthorized disclosure of information;
- improper use of personal information;
- account security;
- access to personal data;
- communication privacy;
- data handling practices.

Privacy-related complaints will be handled in accordance with the Company's:

- Data Protection and Privacy Management Policy;
- Privacy Policy;
- applicable legal jurisdiction data protection requirements.

The Company may take steps including:

- reviewing relevant records;
- investigating access history;
- assessing security concerns;
- correcting identified issues;
- implementing preventative measures.

12. PROPERTY DAMAGE AND LOSS CLAIMS

The Company recognizes that disputes may arise concerning alleged damage, loss, or misuse of property during service activities.

Property-related complaints may involve:

- damage to personal items;
- loss of belongings;
- failure to return property;
- disagreements regarding responsibility.

Participants submitting property-related complaints should provide available information, including:

- description of the property;
- time and circumstances of the incident;
- supporting evidence;
- communication records.

The Company may review available information but does not automatically accept liability for all property-related claims.

Responsibility may depend on:

- the circumstances;
- participant actions;
- available evidence;
- applicable agreements;
- whether the incident occurred within approved Platform activities.

13. CANCELLATION AND SERVICE FAILURE DISPUTES

Complaints may arise where:

- a service is cancelled;
- a Provider fails to attend;
- a User fails to appear;
- service expectations are not met.

The Company may review:

- booking records;
- cancellation history;
- communication records;
- applicable service rules.

Participants should understand that cancellations may have legitimate reasons, including:

- safety concerns;
- technical problems;
- emergency circumstances;
- incorrect service information.

The Company may apply appropriate outcomes depending on the circumstances.

14. OFF-PLATFORM ARRANGEMENT DISPUTES

The Company strongly discourages Users and Providers from moving Platform-generated transactions outside approved systems.

Off-platform arrangements may include:

- direct payments;
- private service agreements created from Platform introductions;
- exchange of personal contact information for bypass purposes;
- attempts to avoid Platform processes.

Where disputes arise from unauthorized off-platform arrangements, the Company may have limited ability to verify facts, enforce protections, or provide support.

Participants acknowledge that leaving approved Platform processes may remove important protections, including:

- transaction records;
- payment safeguards;
- support mechanisms;
- safety monitoring.

The Company may consider off-platform activity a violation of Platform agreements and may take enforcement action.

15. COMPLAINT SUBMISSION REQUIREMENTS

To support effective review, complaints should contain sufficient information.

A complaint may include:

- name and account information;
- description of the issue;
- date and location of the incident;
- transaction details;
- names of involved participants;
- supporting documents;
- photographs or other evidence where appropriate.

The Company may request additional information where necessary.

Incomplete complaints may result in delays or inability to complete a review.

16. INVESTIGATION PROCESS

When reviewing a complaint, the Company may conduct an investigation appropriate to the nature of the issue.

An investigation may involve:

- reviewing Platform records;
- examining transaction information;
- reviewing communication history;
- contacting involved parties;
- requesting explanations;
- assessing available evidence.

The Company aims to conduct reviews fairly and objectively.

However, the Company may not always have access to information held privately by participants or third parties.

17. EVIDENCE REVIEW AND DOCUMENTATION

The Company may consider different forms of evidence, including:

- Platform records;
- transaction history;
- messages;
- photos;
- documents;
- complaint history;
- participant statements.

Evidence may be assessed based on:

- reliability;
- relevance;
- consistency;
- availability.

The Company may maintain records of complaints and investigations according to legal, operational, and privacy requirements.

18. COMMUNICATION DURING DISPUTE RESOLUTION

Participants are expected to communicate respectfully throughout dispute processes.

Participants must not threaten others, harass support personnel, attempt intimidation or spread false information during an investigation.

The Company may communicate decisions, requests for information, and resolution updates through approved channels.

Participants should avoid discussing confidential dispute information publicly in ways that may unfairly harm another person.

19. RESOLUTION DECISIONS AND OUTCOMES

After reviewing available information, the Company may determine an appropriate outcome.

Possible outcomes may include:

- no action where insufficient evidence exists;
- guidance or warnings;
- service corrections;
- payment adjustments;
- refund consideration;
- account restrictions;
- policy enforcement action.

The Company's decision-making may consider:

- seriousness of conduct;
- impact on affected parties;
- previous history;
- available evidence;
- applicable policies.

20. REFUNDS, ADJUSTMENTS, AND COMPENSATION CONSIDERATIONS

Where appropriate, the Company may consider refunds, credits, adjustments, or other remedies.

Considerations may include:

- whether payment was incorrectly processed;
- whether service obligations were met;
- whether Platform errors occurred;
- whether policies were violated.

Compensation is not automatic and may depend on:

- facts of the situation;
- available evidence;
- applicable agreements;
- legal obligations.

The Company does not guarantee compensation for every complaint.

21. FALSE CLAIMS AND ABUSE OF COMPLAINT SYSTEMS

Complaint systems exist to protect participants and improve Platform quality.

Misuse includes:

- fabricating incidents;
- submitting false claims;
- providing misleading information;
- coordinating fraudulent complaints;
- using complaints to punish another participant unfairly.

The Company may investigate suspected abuse.

Consequences may include:

- account restrictions;
- removal from the Platform;
- financial recovery actions;
- termination of participation.

22. ESCALATION PROCEDURES

The Company recognizes that some complaints may require additional review due to their complexity, seriousness, or potential impact.

A complaint may be escalated where it involves:

- significant financial disputes;
- serious safety concerns;
- repeated policy violations;
- privacy or data protection concerns;
- potential legal issues;
- disagreements requiring senior review.

Escalation may involve review by relevant Company teams responsible for:

- operations;
- customer support;
- compliance;
- legal matters;
- risk management;
- security.

Escalation does not guarantee a different outcome but ensures that appropriate attention and expertise are applied.

23. ALTERNATIVE DISPUTE RESOLUTION CONSIDERATIONS

The Company recognizes that certain disputes may benefit from structured resolution approaches outside ordinary complaint handling. Where appropriate, the Company may encourage or participate in reasonable dispute resolution methods, including:

- discussion between parties;
- internal review;
- negotiation;
- mediation;
- other lawful resolution processes.

Any alternative dispute resolution process will consider:

- the nature of the dispute;
- the willingness of parties to participate;
- applicable jurisdiction laws;
- the rights of affected individuals.

Nothing in this Policy prevents a participant from exercising lawful rights available under jurisdiction law.

24. COOPERATION WITH REGULATORS AND AUTHORITIES

The Company may cooperate with relevant Ghanaian authorities where required or appropriate.

This may include cooperation relating to:

- fraud investigations;
- consumer complaints;
- safety matters;
- legal proceedings;
- regulatory inquiries.

The Company may provide information where legally required while maintaining appropriate privacy protections.

Participants acknowledge that certain matters may require referral to competent authorities.

25. CONFIDENTIALITY DURING DISPUTE HANDLING

The Company seeks to handle complaints and disputes with appropriate confidentiality.

Information relating to disputes may include:

- personal information;
- transaction details;
- communications;
- investigation findings.

Such information may only be accessed or shared where necessary for:

- investigation;
- resolution;
- legal compliance;
- protection of rights;
- Platform safety.

Participants must respect the confidentiality of dispute-related information they receive.

26. RECORD KEEPING AND DATA PROTECTION

The Company may maintain records relating to complaints and disputes.

Records may include:

- complaint details;
- investigation notes;
- communication history;
- resolution outcomes;
- supporting evidence.

Records may be retained to:

- maintain accountability;
- improve Platform operations;
- prevent repeated misconduct;
- meet legal obligations.

All complaint records will be handled according to applicable privacy and data protection requirements.

27. ENFORCEMENT ACTIONS FOLLOWING DISPUTES

A dispute review may identify violations of Company policies or agreements.

Where violations are identified, the Company may take enforcement action.

Examples include:

- warning notices;
- mandatory corrective action;
- temporary restrictions;
- suspension;
- termination;
- removal from Provider or distributor programs.

Enforcement decisions may consider:

- severity;
- frequency;
- intent;
- impact on others;
- cooperation during review.

The Company may take immediate action where continued participation creates safety, financial, legal, or operational risks.

28. APPEALS AND REVIEW REQUESTS

Where available, participants may request a review of certain decisions.

A review request should include:

- the reason for reconsideration;
- new information or evidence;
- explanation of concerns.
- The Company may determine whether:
- additional review is appropriate;
- new evidence exists;
- the original decision should remain unchanged.

The appeal process does not guarantee reversal of a previous decision.

29. RELATIONSHIP WITH OFFICIAL LEGAL PROCEEDINGS

This Policy provides an internal Platform dispute management framework.

It does not:

- remove legal rights;
- prevent access to lawful remedies;
- replace courts or authorized legal processes.

Participants remain responsible for complying with applicable Ghanaian laws and legal procedures.

Where a matter becomes subject to formal legal proceedings, the Company may adjust internal handling processes accordingly.

30. POLICY UPDATES

The Company may update this Dispute Resolution, Complaints and Grievance Management Policy periodically.

Updates may occur due to:

- changes in jurisdiction law;
- new Platform features;
- operational improvements;
- risk management requirements;
- participant feedback.

Updated versions become effective when published unless otherwise stated.

31. GOVERNING LAW

This Dispute Resolution, Complaints and Grievance Management Policy is governed by the laws of the Republic of Ghana.

The Company will apply this Policy consistently with applicable Ghanaian legal principles relating to:

- contracts;
- consumer protection;
- digital services;
- privacy;
- commercial disputes;
- alternative dispute resolution.

32. FINAL COMMITMENT TO FAIR RESOLUTION

The Company believes that a trusted marketplace requires clear processes for addressing disagreements and concerns.

Through this Policy, the Company confirms its commitment to:

- fair complaint handling;
- transparent review processes;
- responsible dispute management;
- participant protection;
- continuous improvement.

The Company recognizes that Users, Professionals, Specialists, Providers, distributors, and partners are essential participants in the Platform ecosystem.

A strong dispute resolution framework protects everyone by ensuring that concerns are addressed professionally, evidence is considered fairly, and appropriate actions are taken when standards are not met.

The Company remains committed to building a reliable and accountable marketplace where participants can engage with confidence.