

Clarendon Municipal Corporation

Refund Policy for Online Payments

1. Purpose

This Refund Policy establishes the procedures and conditions under which refunds may be granted for payments made electronically to the **Clarendon Municipal Corporation (CMC)** through its online payment platform. This policy will ensure transparency, accountability, and compliance with Jamaican financial and consumer protection laws.

2. Legal and Regulatory Framework

This policy is guided by and should be interpreted in accordance with the following Jamaican legislation and regulatory principles:

- Electronic Transactions Act
- Consumer Protection Act
- Banking Services Act and applicable codes issued by the Bank of Jamaica
- Any other applicable Government of Jamaica financial management and public sector accountability policies.

The Electronic Transactions Act facilitates electronic payments and includes consumer protection provisions that require suppliers conducting online transactions to clearly disclose terms such as pricing, refund policies, and transaction records.

Additionally, the Consumer Protection Act promotes and safeguards consumer interests in the supply of goods and services.

3. Scope

This policy applies to:

- All payments made through the CMCs online payment portal.
- Payments made via credit card, debit card, electronic transfer, or other approved digital payment methods.

4. General Refund Principles

Refunds may be granted only under the following circumstances:

1. Duplicate Payment

Where a customer has been charged more than once for the same service or transaction.

2. **Overpayment**

Where a customer pays an amount greater than the required fee.

3. **System or Processing Error**

Where the CMCs payment platform processes a payment incorrectly due to technical issues.

4. **Cancelled or Unfulfilled Service**

Where the service paid for cannot be delivered by the agency.

5. **Statutory Consumer Rights**

Where applicable under Jamaican law governing electronic transactions and consumer protection.

5. Situations Where Refunds May Not Be Granted

Refunds will **NOT** be issued in the following cases:

- Change of mind after a valid transaction has been completed.
- Failure by the customer to utilize a paid service within the required time.
- Errors made by the customer when entering payment information or selecting a service.
- Statutory fees that are designated by law as non-refundable.

However, exceptions may be considered at the discretion of the CMC in accordance with public sector financial rules.

6. Refund Request Procedure

To request a refund, customers must:

1. Submit a written request through the CMC's website or designated email address.
2. Provide:
 - Transaction receipt or reference number
 - Name of payer
 - Date of payment
 - Amount paid
 - Reason for refund request
3. This request **MUST** be submitted within **30 days of the transaction**, unless otherwise required by law.

7. Review and Approval

- Refund requests will be reviewed by the CMC's **Finance & Accounts Department**.
- Verification will be conducted to confirm payment records and eligibility.
- The CMC may request additional documentation before processing the refund.

8. Refund Method

Where approved:

- Refunds will be made through the **original method of payment** where possible.
- Processing time may take **10–30 business days after verification**, subject to banking procedures and verification requirements.

Under the consumer protection provisions governing electronic transactions, consumers may be entitled to cancellation and refunds under certain conditions and within specified timeframes.

9. Fraud Prevention and Security

The CMC reserves the right to:

- Investigate suspicious transactions.
- Delay or refuse refunds where fraud is suspected.
- Report fraudulent activity to the relevant financial institutions and authorities.

Electronic payment systems must meet accepted security standards, and suppliers may be liable for losses caused by failure to maintain adequate security.

10. Dispute Resolution

Customers who are dissatisfied with the outcome of a refund request may:

1. Submit a formal complaint to the Clarendon Municipal Corporation.
2. Escalate the matter to the relevant regulatory bodies or consumer protection authorities in Jamaica where applicable.

Financial institutions operating in Jamaica must comply with customer-related standards established by the central bank.

11. Policy Review

This policy shall be reviewed periodically to ensure continued compliance with Jamaican laws, financial regulations, and Government of Jamaica digital service standards.